



Fearless and thriving

How midlife female
entrepreneurs are
changing the game



HSBC UK

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Foreword

Midlife woman entrepreneurs are reshaping the business landscape, driving innovation, resilience, and economic growth. Research shows that “Britain could benefit from up to £250bn in new economic value if women in the UK started and scaled businesses at the same rate as men”.¹ This report celebrates the inspiring journeys of women over 45 who have overcome barriers to build successful businesses. By surveying 320 female entrepreneurs and profiling founders who have thrived despite adversity, we explore the challenges they face, the opportunities they create, and the impact they make.

At HSBC, we recognise the vital role that female-led businesses play in driving economic progress. However, research has shown that access to funding remains a significant hurdle for many women entrepreneurs. That’s why in 2024, HSBC UK launched a [£250 million Women’s Business Growth Initiative](#). Designed to provide not only financial support, our commitment also goes beyond funding. Through specialist pitch workshops, dedicated relationship managers, international expansion support, and building a

like-minded community of female entrepreneurs, we aim to create an ecosystem where women-led businesses can thrive. We believe that when women succeed, communities prosper, and economies strengthen.

This report is a celebration of resilience and ambition. It also serves as a call to action—to recognise, support, and invest in female founders who are driving meaningful change. HSBC is proud to be part of this movement, unlocking opportunities for women in business and ensuring that no ambition is limited by a lack of support.



Stephanie Betant
Head of Global
Trade Solutions,
HSBC UK

Find out more
about HSBC UK’s
[Women’s Business
Growth Initiative](#)



Our research partner

To better understand midlife female entrepreneurs, we have partnered with [noon.org.uk](#) to commission proprietary research.

[noon.org.uk](#) is an organisation with strong reach, access and insight into UK women over the age of 45.

This report explores the motivations, challenges and plans of pioneering midlife female entrepreneurs; alongside profiling a collection of inspiring female founders to showcase their lived experiences.

NOON

Chapter One

Earning, Owning, Leading - Still Chasing Capital



Earning, owning, leading – still chasing capital...

According to Global Entrepreneurship Monitor, a third of high growth businesses are now owned by women, yet worldwide females receive just 2% of Venture Capital investment.²

"A Harvard Study showed that 70% of VC investors preferred pitches presented by male entrepreneurs over those presented by female entrepreneurs even though the pitches were identical." The study also found that 62% of female founders, had experienced gender bias during the funding process³. There is a clear disconnect between the enthusiasm and skills of midlife female entrepreneurs and the investment system which could help their businesses thrive. By better understanding these women, businesses and institutions can unlock value and tap into a segment of both entrepreneurs and customers that are often overlooked.

Midlife female entrepreneurs have the experience, the drive, and the skills to create and scale valuable businesses. Our research shows that these women are not only finding new ways to meet existing needs but also identifying and capitalising on white space in the market: 44% of our respondents stated that they set up their business because they saw a gap in the market for products and services aimed at midlife females like themselves.⁴ This is not an inconsequential customer group: according to the latest census there are approximately 7.2 million women aged 45 to 60 in the UK⁵, given that women are set to own 75% of discretionary spend globally⁶, the importance of the midlife female pound is clear.

In recent years, this cohort have started earning their own money in unprecedented amounts. In 2019, for the first time ever, women over 40 started out-earning women under 40, according

to the UK Census.⁷ This trend reflects the accumulation of experience and progression into higher-paying roles over time.

Many are not only earning and building wealth in unprecedented ways but are poised to inherit from both parents and partners, gaining trillions of pounds, in what is the biggest generational handover of wealth the world has seen to date. According to the Centre for Economics and Business, recent forecasts suggest a dramatic shift in the UK's financial landscape:

"Women are expected to control around 60% of the nation's wealth in 2025 - a transfer driven by increasing economic participation, longer life expectancy, and changing patterns of inheritance."⁸

By serving this segment, many of the entrepreneurs in this category are seizing an opportunity with a lucrative and at times overlooked market.

Midlife female entrepreneurs are part of a pioneering generation of women who are rewriting the rules of ageing, creating new maps and signposts for what 45+ can look like. These women benefit from the decades of experience that many of them have gained from working across a variety of sectors or previous business endeavours; they embody entrepreneurial verve, enthusiasm and innovation. A better investment eco-system, which understands their needs, could help them better thrive.



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Chapter Two

Behind The Numbers: Data And Voices





Chapter Two

Behind The Numbers: Data And Voices

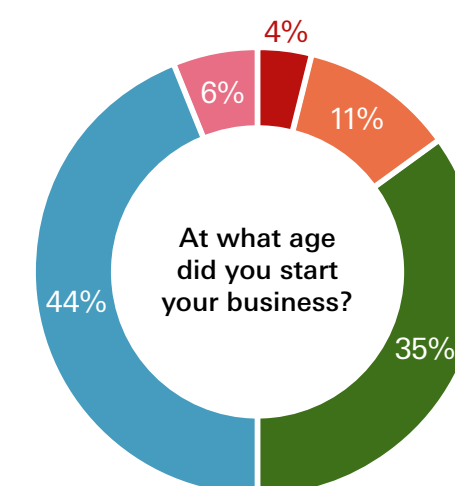
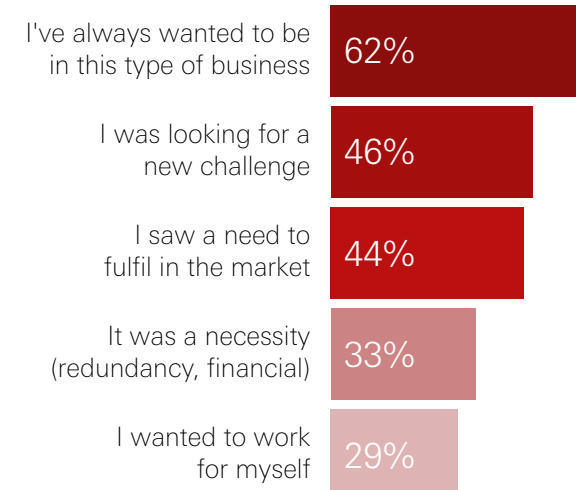
To gain a clear picture of the challenges and opportunities that midlife female entrepreneurs face, we surveyed 320 midlife female entrepreneurs in the UK. Of our respondents, 46% stated they had started a business because they “wanted a new challenge”, 62% said “I wanted to work for myself” and 33% started their business “out of necessity” – following a redundancy or because of financial need.

Midlife female entrepreneurs are making clear strides in identifying and serving gaps in the market, particularly those aligned with their

personal experiences and insights; 44% of respondents stated they saw a need in the market. By doing so, they not only create successful businesses but also contribute to a more inclusive and diverse entrepreneurial ecosystem.

Being an entrepreneur is a way of life for some women: many report launching their first business in their 20s, 30s or 40s and then starting another one later in life. Yet among our respondents, ages 50 to 54 was the most popular age range for women to found a business and become an entrepreneur.

Why did you start your business?



■ 20-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60+


HSBC x NOON Survey. Respondent Base: 320


Q: Why did you start your business? (multiple selections allowed)


Q: At what age did you start your business

Driving Ambition: Plans, Growth and the Funding to Get There

The ambition and drive of these midlife female founders is clear, our survey found that 48% want to scale up their existing business and 26% want to open a new business. However, there is a distinct cohort of entrepreneurs who are quite happy with where they are: a quarter of our respondents said they don't want to scale or open another business right now.

 **48% are looking to scale their business**

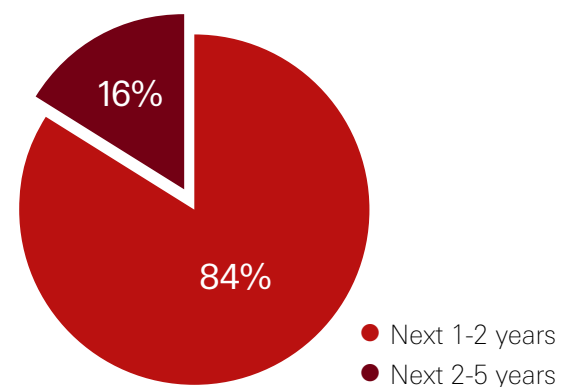
 **26% are looking to open a new business**

 **26% are not looking to scale a current or open a new business**

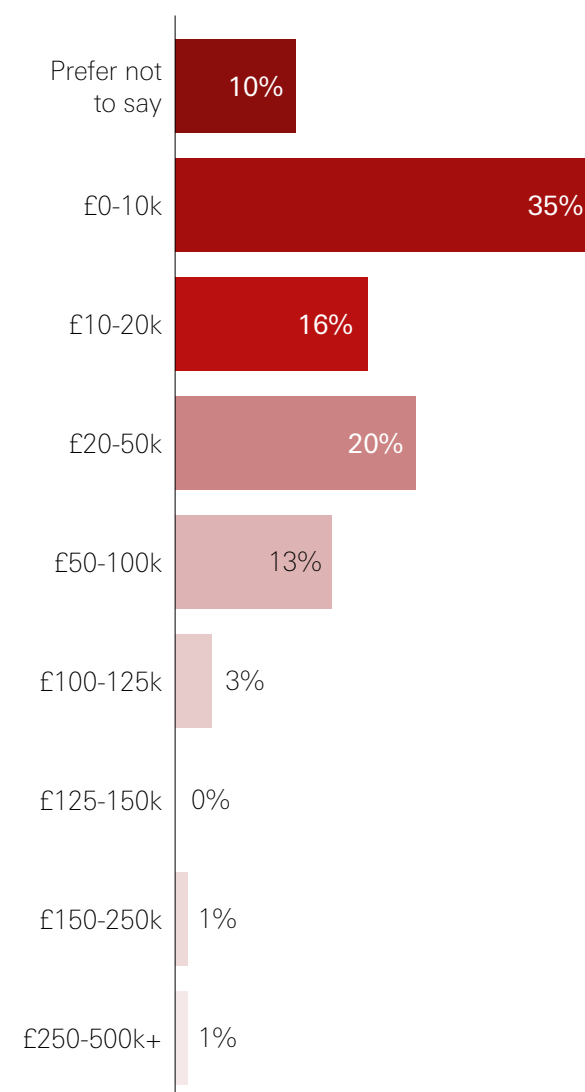
What are their plans for the future?

Midlife female entrepreneurs have big dreams: of those looking to scale, 84% stated that they wanted to do so in the next couple of years, with the remaining 16% planning to expand within a 2-5 year time frame.

What's your timeline for scaling up?



How much do you pay yourself annually?



They're earning enough to pay themselves

With numerous financial obligations, including operational costs, labour and capital expenses, a founder's pay is not always guaranteed and often comes after all other expenditure is covered. However, 73% of our respondents are paying themselves and a fifth are paying themselves over £50,000 per annum which is higher than the average wage for midlife women in the UK, according to the Office for National Statistics.

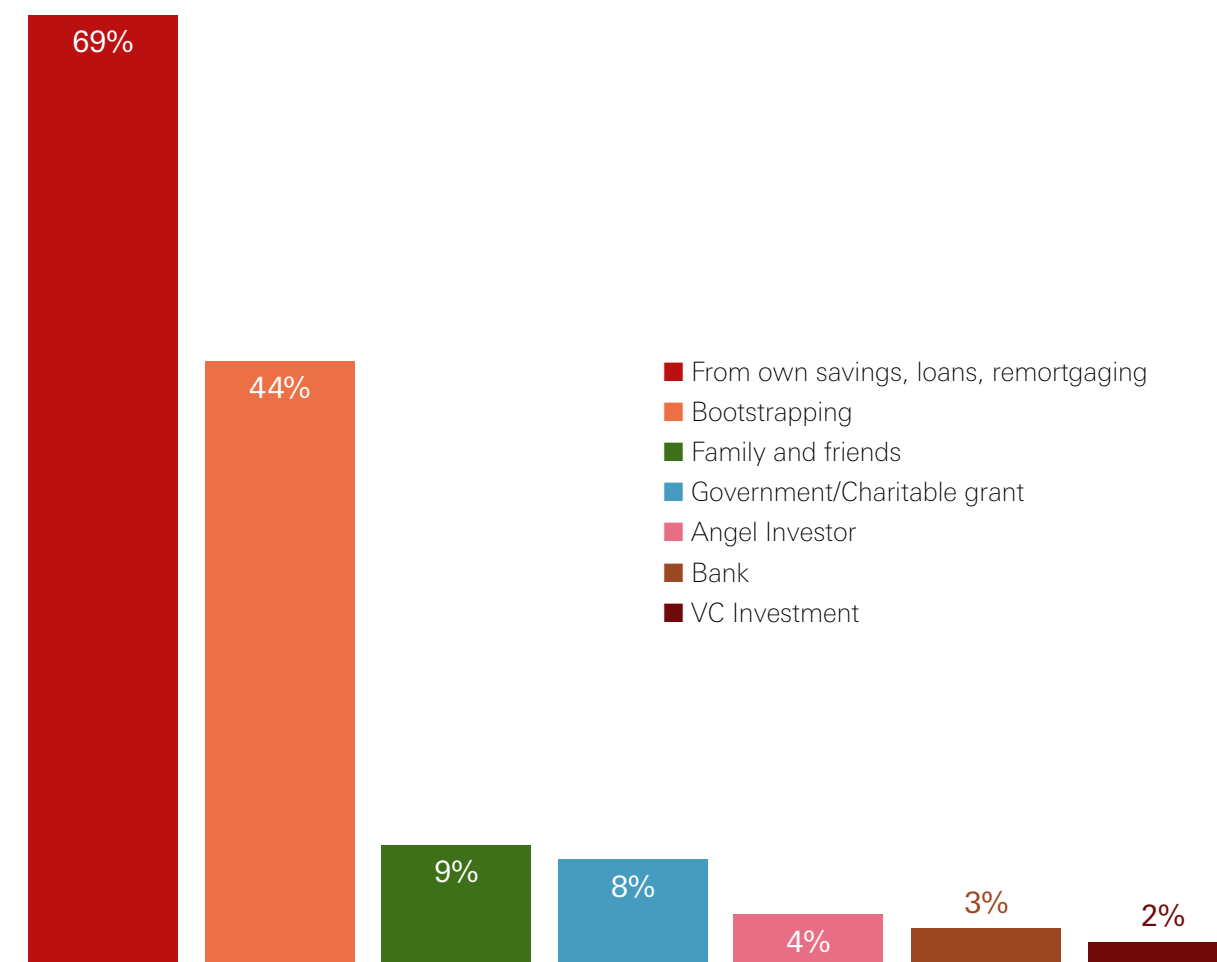
Backed by belief and savings

The most striking finding from our survey is the adversity this cohort are facing when it comes to investment. The majority of our respondents highlighted personal savings, loans or remortgaging as the most common source of funding, closely followed by bootstrapping. Despite ongoing discussion around investing in female founders, only 8% of the women entrepreneurs have received money from government or charitable grants, 3% have taken loans from banks, and only 2% have received any venture capital money. Just 4% of the women we surveyed received angel investment. The disparity in angel funding for women-led businesses in the UK is likely to be directly influenced by the gender

compositions of the angel investors themselves. Currently, only 14% of UK Angels are women⁹, according to the UK Business Angels association.

Moreover, over two-thirds of female angel investments are concentrated in London and the South East¹¹ with less activity in regions like the North West and the South West. This geographic disparity further limits funding opportunity for female entrepreneurs around the country. Encouraging more women to become angel investors is crucial, as studies indicate that female investors are more likely to back female-led businesses, potentially reducing the funding gap for female entrepreneurs.

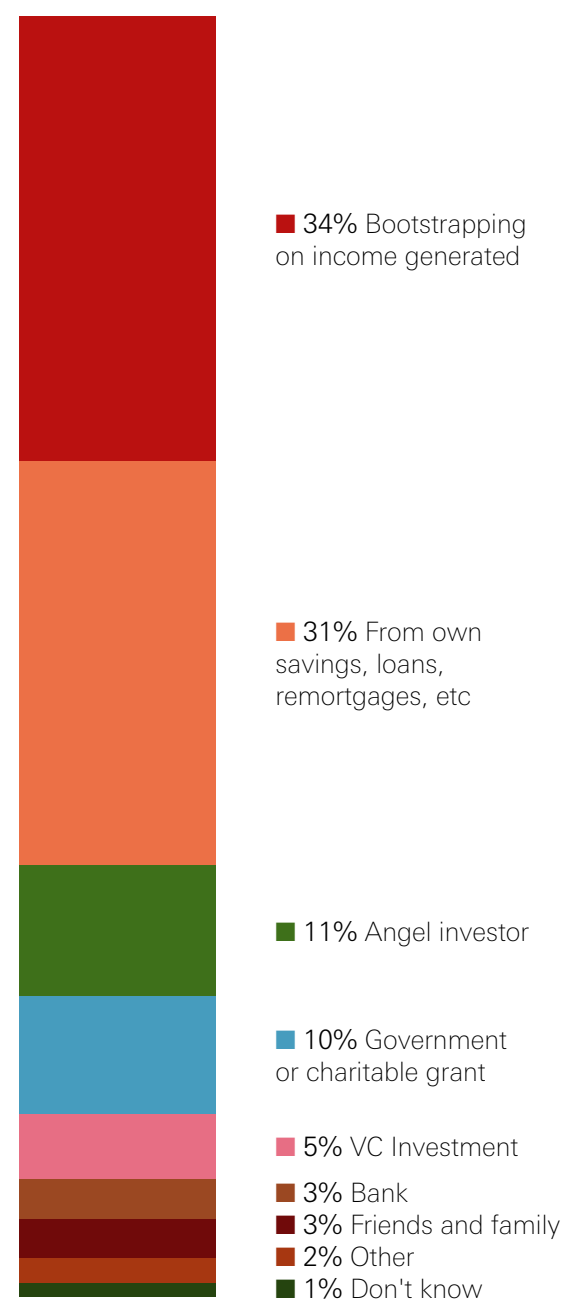
How did you fund your business?



Future funding

For these entrepreneurs, business is going well – almost half (48%) want to scale in the next two years, showing the need for an investment ecosystem to support them. When it comes to future funding to grow their business, these women are ambitious, considering funding from all kinds of sources.

How do you intend to fund your growth?



What would help them to scale their business?

A peek into these women's needs shows they can identify the business skills required to grow and are eager put them into place, but they are having trouble making the current investment ecosystem work for them.

To scale their businesses, many midlife female entrepreneurs are seeking targeted, practical support that enables them to grow without sacrificing personal wellbeing or control. A consistent theme in the research was the need for funding to unlock time for strategic growth. As one respondent put it, more funding "would mean not having to have a part-time job to fund my new small business".

Alongside funding, women were seeking emotional support, guidance and mentorship. One entrepreneur captured the need for both strategic clarity and emotional resilience, saying she needed "someone to convince me to get back up when it's tough, someone to help me order my creative but disparate ideas."

Many identified a need for connection to aligned partners or networks as a barrier to scaling. While there was interest in using tools like AI to help lighten workloads, some noted that implementing these solutions in isolation was counterproductive "doubling their workload" in the short term, with one respondent highlighting "I need skills/ knowledge to create a sales funnel for online programmes, classes, etc."

Interestingly, in a world where many new founders are creating businesses with virtual teams, there was a strong desire for "physical work spaces where there are other entrepreneurs doing a similar thing that I can connect with", to help counter isolation, foster community and provide a chance to network.



"I am too busy earning the money to be able to spend any time on building the business. If I don't work at the moment, I don't get paid. I would like to have some financial freedom to be able to spend time networking, marketing and meeting potential new clients."

The Challenges Faced...

Entrepreneurs often exhibit higher levels of optimism compared to the general population, a trait that significantly influences their decision-making and resilience. What makes this even more striking is how much more optimistic entrepreneurs are than the general populations of the countries they live in. According to a study by EY, globally, 47% of consumers are optimistic about the future.¹⁰

This overall level of optimism echoes more general academic management research. A frequently cited reason for struggling at work is a lack of control and empowerment. Employees who feel they cannot affect outcomes (and particularly those who are micromanaged)

are often most unhappy (and the reverse is also true). This was noted as early as 1960 by Douglas McGregor in his classic *The Human Side of Enterprise*. Those who run companies have a great deal of control – they are not managed, and they drive outcomes. This may account for some of the differences between entrepreneurs and the general population with 90% stating they feel optimistic about the future.¹¹

However, despite their optimism, entrepreneurs are not immune to challenges/ obstacles. There were clear themes amongst our respondents when asked what their biggest challenge to date has been:



Imposter syndrome lives on



No woman is an island



Capital vs Control: the real trade off



It's a balancing act and the juggle is real



Imposter syndrome lives on

Despite women being more capital efficient, achieving a 35% ROI compared to their male counterparts, one of the key barriers to female entrepreneurship is confidence in their own skills and abilities.¹²

“My challenge is having the courage to go it alone.”

Respondents stated that having to put that confidence into action every day can also be hard. “Believing in myself enough to promote and place myself in potential clients’ world as an expert.”

While women are just as capable as their male counterparts; studies, including findings from the Gender Index Report 2025, highlight that far fewer women take the leap into entrepreneurship. The data shows that only 19.1% of active UK businesses are female-led, a statistic that has remained stagnant year over year.¹³ This lack of growth suggests that many women may hesitate to start their own businesses, potentially due to self-doubt and concerns about whether they possess the necessary skills to succeed.

A major contributing factor to this hesitation is the self-imposed expectation to be a jack-of-all trades; many women entrepreneurs feel they must wear multiple hats in their business, leading to overwhelming pressure. One respondent stated “I’ve found it tough to be CEO and in charge of creation and manufacturing, design,

labelling, packaging and distribution, technical and digital, workshop facilitation”.

Unlike male counterparts who may be more inclined to delegate or seek mentorship early on, women often take on the burden of being a jack-of-all trades, handling marketing, finances, product development, and operations simultaneously. This can lead to imposter syndrome, where they feel they are never truly competent enough, despite their qualifications and experience.¹⁴

“Managing all the different roles and functions as a solopreneur- admin, accounts, marketing, sales alongside providing the actual services.”

Additionally, a lack of accessible business training and mentorship exacerbates these confidence issues. Without the right networks and support structures, many aspiring female entrepreneurs feel they lack the expertise needed in key areas, such as finance and investment strategy. Evidence indicates that women lack certainty when it comes to managing their personal finances with two in three women stating they don’t feel confident about investing money.¹⁵ This lack of confidence may also extend to their business finances which could result in feeling less equipped to pitch for investment. Without




The Challenges Faced...

sufficient skills in this critical area, they may feel even more hesitant to take the plunge into entrepreneurship.

Ultimately, confidence and skill development remain fundamental barriers to increasing female entrepreneurship in the UK. A possible solution is targeted support and funding; enabling access to mentorship, training, and peer networks, which could help women overcome self-doubt and take the leap with greater assurance.

No woman is an island

 For many female entrepreneurs, one of the most difficult and often underestimated parts of building a business is establishing a network to support that journey. When asked “what has been your biggest challenge so far?” one of the themes our respondents highlighted was “finding the right people”. Whether it’s hiring early team members, finding collaborators, or connecting with mentors, the lack of access to a strong, trusted network can be a serious barrier to growth.

While brand building often comes more naturally, many women are strong storytellers and communicators, translating that into business structure and scaling operations requires people with different skill sets. Hiring the right talent with the technical expertise, financial know-how, or operational experience is critical; yet many

women founders struggle to access those people early on. One respondent summarised that their biggest challenge so far has been “hiring the best people for the job”, another highlighted the hurdle of “overcoming blockers such as business set up and technical questions where I just need a bit of advice.”

The Gender Index Report 2025 reflects this challenge more broadly, highlighting that female-led businesses remain underrepresented in key sectors such as tech and finance, where the need for specialised talent is high.¹⁶ For solo founders, the pressure of trying to do everything alone—combined with a lack of immediate access to peers, advisers, or mentors—can become isolating.

Q: What’s been your biggest challenge so far?
A: “Peer support with getting up and running... and once running I’d anticipate the need for ongoing support so that I don’t feel isolated”

Without a network to bounce ideas off, validate decisions, or offer sector-specific insight, many women find themselves navigating blind spots, which can delay growth or lead to burnout.

Support networks and mentorships have been proven to play a vital role in business sustainability, yet access remains uneven. A lack of visibility of other successful female founders in their industry, or limited connections to investor or founder communities, could mean that many women are building their businesses without the sounding boards and safety nets.



Q: What’s been your biggest challenge so far?
A: “People with contacts that could give me visibility, credibility and endorsement (no one knows me). Access to possible investors or collaborators.”

Rebalancing this access—through mentorship programmes, peer-led communities, and diverse hiring—remains essential for helping female entrepreneurs build more resilient, confident, and scalable ventures.



The Challenges Faced...

 **Capital vs Control: the real trade off**
Access to funding remains one of the most persistent and well-documented challenges facing female entrepreneurs The Gender Index Report 2025 states that in 2024, male-led companies received the lion’s share of funding across multiple sources of investment:

| |  |  |
|---------------------------|---|---|
| Angel | 58.8% | 18.6% |
| Love (Friends and Family) | 63.6% | 15.2% |
| Corporate Venture Capital | 71.2% | 10.1% |
| Venture Capital | 74.2% | 6.9% |
| Private Equity | 83.2% | 4.8% ¹⁷ |

Even when women do seek investment, they often face more scrutiny alongside being underrepresented in investor networks. A Harvard study found that Men are typically asked “promotion-oriented” questions about their potential gains and success. 'How do you plan to grow the market share?' is a typical example, with an inherent assumption that the entrepreneur will succeed. Women, however, are typically asked “prevention-oriented” questions, such as 'How will you prevent customer turnover?' loaded with the assumption that the entrepreneur is doomed to fail.¹⁸ This can make early-stage fundraising not only more difficult, but also more disempowering.

For those who do secure capital, the challenge then becomes maintaining control.


Q: What’s been your biggest challenge so far?
A: “Raising enough money without giving up control of the company”

Data shows that women founders are more likely to give away larger portions of equity in exchange for lower funding amounts, which can lead to a dilution of their decision-making power far earlier in their business journey than their male peers. “The rate at which women own less of their companies is almost twice that of men: a 25% reduction compared to 13%”.¹⁹

Without strategic advice or experienced mentors at the table, it can be easy to enter investor relationships that skew the balance of power. The result is that some women end up in businesses they’ve built, but no longer lead. This dynamic adds another layer of hesitation when it comes to seeking external investment—many women weigh the risk of losing autonomy more heavily than the potential for accelerated growth.

"...my salary also funds this and even if I had access to other funding, I am not ready to be answerable to an investor."

Addressing these issues isn’t just about getting more women funded—it’s about ensuring they’re supported in retaining leadership and ownership as their businesses scale. Greater transparency, access to investor education, and more diverse investment panels can help level the playing field, ensuring that women don’t have to trade control for capital.

 **It’s a balancing act and the juggle is real...**
Qualitative research from HSBC’s 2024 Global Entrepreneurial Wealth Report suggests that women may be hit harder by work-life balance issues than men. This is often true even if they are the primary earners. One entrepreneur stated, that while her businesses have brought financial success, they have led to tension and feelings of guilt about her husband and children. Moreover, the multi-generational nature of the business has created a further layer of complexity with its own trains and disagreements. ‘Taking a lot of time away from my family has definitely taken a toll at times because the attention is not always there where I would want and the family feels it.’²⁰

This sentiment is echoed in Noon’s ‘Rise of the Queenager’ research which found that in addition to the dichotomy of work/ family balances, over half of women 45+ have been through at least five life experiences which test their resilience and focus: i.e. divorce, bereavement, redundancy, caring for elderly parents, or Gen Zs with anxiety, not to mention their own health issues, and menopause. These midlife collisions are a key part of the midlife female founder journey. Life’s hurdles add to the struggle “Funding, juggling paid work with setting up own business, juggling a family and caring responsibilities, battling off menopause, many things!" explains one respondent.

HSBC's Global Entrepreneurial Wealth Report found that “entrepreneurs often work hard so that they can afford a certain lifestyle. Overall, 84% say that lifestyle and enjoyment are the purpose of wealth. Thus, they work incredibly hard to afford a lifestyle that the work may prevent them from enjoying”. The next most important purpose of wealth highlighted was Family and Legacy with 83% stating it was a priority.²¹

Many of the women surveyed for this report highlighted the importance of boundaries: “Not letting it run away with me, while being able to keep up with workloads. Steep learning curves and enforcing boundaries.” And that female perennial of balancing competing needs. “Having the time to devote to set up, while working and looking after the family.” This is particularly testing for lone parents: “Navigating the care dilemma of being sole carer for a child with disabilities.” The constant struggle against gendered ageism is a major challenge for the women. As founders in midlife, they state that they are often not seen as credible, particularly by men.

"I'm not always being taken seriously as a 50 plus female founder" said one respondent speaking for many.

Another complained that “Getting the idea through the barriers of male-dominated middle management has been very hard.”

Chapter Summary

Helping women help themselves

This research offers a timely and textured view of midlife, female entrepreneurship in the UK—revealing a group of women who are motivated by purpose, resilience, and a desire to shape businesses that reflect both their values and their lived experiences. Rather than following a traditional path, these women are designing ventures that respond to unmet needs, often in markets they themselves have felt excluded from.

This trend aligns with wider findings. According to the Gender Index Report 2024, women are increasingly founding businesses in sectors like healthcare, wellbeing, and consumer services—areas often overlooked by traditional venture funding but rich in growth potential. Research from Murray Edwards College also highlights how many women are driving innovation in femtech, social ventures, and service-based businesses, bringing fresh thinking to spaces traditionally underserved.

However, the funding landscape continues to lag behind this momentum. In 2024, just 2% of UK VC investment went to all-female teams²², and women are more likely to bootstrap or self-fund their growth - risking slower scaling and reduced long-term equity. As Shoosmiths' recent report highlights, women also tend to accept lower valuations and give away more equity in early-stage deals, raising questions around control and sustainability.

What's equally clear is that many women are running and growing businesses while juggling other life demands. This is not a lifestyle business trend, it is strategic entrepreneurship constrained by real-world barriers. Many women are seeking guidance, community and targeted skills training, not just capital.

If properly supported, this group of midlife entrepreneurs could represent one of the most economically powerful and socially impactful business movements in the UK today. The opportunity now is to build infrastructure that meets them where they are—with flexible funding, smarter mentorship, and ecosystems that champion their growth on their own terms.



Find out more about HSBC UK's [Women's Business Growth Initiative](#)

Chapter Three

Meet The Women Who Did It Anyway





Chapter Three

Meet The Women Who Did It Anyway

This chapter profiles a group of midlife female entrepreneurs who chose to act; they started where they were, with what they had, and built businesses grounded in experience, purpose, and grit.

Navigating career changes, personal reinvention, and societal expectations these women are proof that ambition doesn't come with an expiry date. Their stories are not just about business success, they're about having the resilience and resourcefulness to redefine what it means to start again in midlife. What unites these female entrepreneurs is not a single background or industry, but a mindset - they saw a gap, a need, or a possibility; these are the women who did it anyway.

Super Scalers

1. **Trinny Woodall** Trinny London
2. **Emma Bridgewater** Emma Bridgewater
3. **Andrea Berchowitz** Vira Health
4. **Laura Tenison, MBE** Jojo Maman Bebe and Wonderful Escapes
5. **Tricia Cusden** Look Fabulous Forever
6. **Debbie Wosskow, OBE** Head of Invest in Women Taskforce and Multi-exit Entrepreneur
7. **Marcia Kilgore** Bliss Spa, Fitflop, Soap and Glory and Beauty Pie
8. **Lyndsey Simpson** 55 Redefined

Established Founders

9. **Kavita Reddi** Voxta
10. **Joy Foster** TechPixies
11. **Gay Worrow** Linley Black
12. **Sarah Pittendrigh** Simply Bows and More Boots Than Heels
13. **Hanan Kattan** Enlightenment Productions

Start-Ups

14. **Ade Hassan** Nubian Skin
15. **Angela Patton** Eve
16. **Alison Nicholls** Travel Counsellors
17. **Pauline Healey** Logical BI
18. **Emma Warren** Dimpsey Retreats

Super Scalers

Trinny Woodall

Sector: Beauty
Company: Trinny London

Trinny is one of Britain's most high profile midlife female entrepreneurs; her makeup brand for women of a certain age has been built both on her profile as a TV presenter and on the strength of her community.

I saw a gap in the market...

She explains that her journey to becoming an entrepreneur was motivated by her "deep obsession with skincare and makeup. I saw a gap in the market: women over 35 were being ignored by the beauty industry. I launched Trinny London aged 50 because I believed there was a better way to serve that woman. It started with stackable, personalised makeup, and has grown into a global beauty brand shipping to women in 180 countries around the world."

Like many female entrepreneurs Trinny had trouble raising investment. Indeed she says this was the hardest part of the journey. "Fundraising wasn't easy at first, and I was often the only woman in the room. Some investors couldn't see the vision because they weren't the target market. They just didn't believe that women over 35 would be interested in buying beauty products online, or see the potential for a business built on a deep emotional connection with the customer. But I knew the idea wasn't the problem."

Fundraising wasn't easy at first I was often the only woman in the room...

To raise the money to get started Trinny auctioned off her clothes over a four day fire sale in her London house.

"I bootstrapped early on and then raised £2.4m, eventually bringing in VCs. What would've helped? Investors with a better understanding of women, or more women around the table. The industry still backs men more readily than women, and that needs to change."



The most exciting part of her journey, she says is "seeing the community grow organically. Women around the world forming connections through the brand - that's powerful. Every time we launch in a new country or open a store, and I get to meet customers face-to-face, it reminds me why we built this."

What would her advice be to other midlife women wanting to emulate her journey and success? "You don't need to tick every box before you start. Build the plane as you fly it. Don't let perfectionism hold you back - start with what you've got, refine it as you go. And back yourself."

Great businesses start with fulfilling a need...

She is clear that great businesses start with fulfilling a need. "Get clear on who you are

serving and why. Don't chase trends - solve real problems, and focus on what customers really want and need. Build community from day one. And if you're raising money, tailor your pitch to your audience - men and women often listen differently, and breaking your message down into different chunks helps."

Trinny is passionate about helping smooth the path for the women entrepreneurs following in her wake. What does she think would make the most difference? "We need more women in decision-making roles across funding, media, and retail. More mentorship programmes that go beyond inspiration and into real, practical advice. That's why I started my Elevator Pitch series (an Instagram series giving a platform to female entrepreneurs) - to give women visibility, not just motivation."

Super Scalars

Emma Bridgewater

Sector: Manufacturing - Pottery
Company: Emma Bridgewater

Known for creating 40,000 pieces of distinctive designer pottery which has become a household name for style, while simultaneously reviving the UK ceramics industry as the largest employer of potters in Stoke-on-Trent.

All the men in my life begged me not to start the business; maybe because they knew how tough it would be...

Emma Bridgewater's eponymous pottery empire was born "out of my hallucination in a china shop" when she was 23. She was out shopping "looking for two cups and saucers for my mum; mum's kitchen was the cosiest, merriest place in the world—her table was where everyone gossiped purposefully, putting the world to rights. But there was not one single thing in that china shop which had a place in mum's kitchen, and as I stood there I had a vision of an old pine dresser in the sun, full of mismatched, brightly coloured hand-painted china. That vision just grabbed me. I'd never made a pot, but I knew that I could. And then I went to Stoke-on-Trent, once the heart of the British Potteries; I went to a workshop where 12 workers were making things out of clay and I just knew that my vision was going to happen here."

"Sometimes I yearn for that state of blissful ignorance; I didn't know what I didn't know. I had everything to gain and nothing to lose."

Like many female Founders Emma didn't raise investment. "I just put together a collection, making the patterns with old sponges, and started selling them in Jubilee Market in Covent Garden in 1983/84. They hit the spot; people came thundering across the market to buy

them and I got some early orders. It just went from there. I got 150 shops interested at a trade fair and I had 30-day payment terms from the man making the pieces in Stoke. If the shops paid me promptly, I could afford to pay him. Bootstrapping like this is a very good thing. It makes you see that you have something that people really want."

Bridgewater is adamant that this is the key to any successful business. "Your customer has to love it! There has to be an appetite for the product. And even more importantly you have to love the idea, it has to fill you with excitement and passion, and you have to be able to communicate it succinctly. Don't start a business just to make money: for me it has to have a wider purpose. Every time I go to Stoke I feel huge pride in my incredible potters, the human resilience, the skills we have saved from obsolescence. At one point I was employing 500! Bringing jobs and skills back to Stoke is the passion of the EB team. I would do it for love—and I mostly did for the first five years. I lived on air, sofa-surfing with friends and putting any money I made back into the business. At that point I had an informal overdraft and no business plan."

Then came a shift...

"I realised that profit is power; the money gives you the freedom to do things the way you want in the business. Key to that is having a very good relationship with your bank manager. Find a human in the bank and make them passionate about your business; get them out to your factory. Make them part of your team. The business of the entrepreneur is to recruit everyone into your vision. I did that shamelessly. My sunny mum always insisted that the vast majority of people are kind and on your side; I've always believed that people want to help."

Women in midlife, she says, make excellent businesswomen. "To succeed first you have to



find you. Ask yourself: Who am I? What am I? Don't apologise. Remember we all have a lot to bring to the party. Focus on who you are and what you want. I haven't made a fortune—for me it was about investing in the business emotionally and practically. Entrepreneurial careers suit women, traditional hierarchical structures make it difficult for women to take time out for family issues if they need to. I needed the flexibility and emotional energy to look after everyone in my family." Bridgewater's beloved mother had a riding accident in 1991 which resulted in her being in a coma and then "a very reduced version of herself" for decades. "It was extreme but normal - I see many contemporaries caring for parents now, it just happened earlier for me. I

am freer now." Women, she thinks, "have more collegiate instincts when it comes to power sharing, which serve us well in business."

I would never take no for an answer...

What about the barriers they face? "We can lack confidence. It is very important to make space for yourself, not to live in a state of imbalance, protracted exhaustion and stress. I did that for a long time. It was my divorce five years ago which forced a change. If I had been younger or divorced earlier I would have borrowed the money myself to invest in the business, but my accountant persuaded me it would be too tough; too much, that I was too old. So I brought in external investment for the first time to buy out my husband Matthew. That has changed things for sure. I have always been a bit impetuous and ruthless; I played the game according to my own rules; I would never take no for an answer. Now, the business is run much more professionally! Founders have to let go. The factory in Stoke has to make its own future."

Handing over the business has finally "made me take more care of myself." A wise woman said: "Every night you have to walk home to yourself." I took her literally and in the last five years have done several solo Camino-style walks; after the first one I felt a foot taller. I really needed that time. The business when it is going well can feel like a really great side hustle, but when it is bad it is like having another dysfunctional family. I found taking some time out stopped me flailing. I know I don't look like I am flailing from the outside but show me a woman who isn't flailing inside. I never trust a woman who claims to have a perfect life."

Despite her huge success Bridgewater is not done. "I am looking for my next project. I come from a matrilineal line of keen gardeners, but when I go to the garden centre all the big terracotta pots come from China. I might have to do something about that..." she says. Watch this space!

Super Scalars

Andrea Berchowitz

Sector: Health Tech
Company: Vira Health



Providing personalised menopause care through an app, Stella; the digital therapeutics company is at the forefront of menopause care in the UK and the US, using AI-driven insights to tailor treatment plans and give women the support they deserve.

A glaring gap in support and a significant business opportunity...

"After a decade of working at McKinsey and Head of Middle East Relations at the Bill & Melinda Gates Foundation, I asked, 'What's next?'" Andrea recalls. "Conversations often turned to menopause, revealing a significant lack of support. It was 2019, and I had just finished reading Caroline Criado Perez's book, *Invisible Women*, which exposed how society overlooks women's needs. It made me realise there was a glaring gap in support and a significant business opportunity. With better care, more women could remain in the workforce... 'I've always been passionate about women's health, but this made me see the bigger picture. Why do so few women break the glass ceiling? We often blame maternity leave and societal pressures, but I'm not convinced that's the whole story."

"The fact that up to 10 per cent of women leave their careers during menopause is alarming—especially when the solution is so simple. With better care, more women could remain in the workforce and rise to leadership."

Meeting her co-founder, Dr. Rebecca Love, an epidemiologist specialising in chronic disease, was a turning point. "We discussed the gaps in menopause care and the lack of a cohesive solution. Women were juggling multiple apps for symptom management—weight, sleep, pelvic floor exercises, and activity tracking—creating a fragmented, impractical approach. Recognising the need for an integrated platform, we built the Stella app, offering expert guidance on lifestyle, behaviour and treatment options."

The business partners quickly recognised that access to medical advice remained a major hurdle, as too few GPs were comfortable prescribing HRT. To address this, Vira Health expanded into clinical care, becoming a fully COC-regulated provider and developing a virtual care service. Women can now complete an online assessment, consult a specialist and receive personalised support—currently available in the UK and US, with South Africa set to follow in March.

People say you only need one investor to say 'yes'...

"In 2021, our second funding round brought total investment to around £12 million," says Andrea. "People say you only need one investor to say 'yes,' but finding that 'yes' was gruelling. In our first round, we pitched to about 70 funds before securing backing. The second time, it was 50. It's exhausting, repetitive, and feels like a constant performance."

"Women aren't competing for the entire pool of capital—they're fighting over a tiny fraction."

Andrea admits that launching a startup meant developing an entirely new skill set. "In a startup, you do everything, making countless decisions daily—some strategic, others seemingly trivial. Should the website be green or purple? It may sound minor, but someone has to decide. The real skill isn't choosing colours; it's having the confidence to make decisions with limited information, knowing new data might force a rethink next week. "Corporate consultancy relies on deep research, but startups demand agility—waiting for perfect information isn't an option. And with limited funds, every penny must be carefully prioritised. Structure, discipline, and focus are essential."

Having a strong business partner is invaluable...

Vira Health has around 20 employees today, but Andrea's partnership with Rebecca remains at its core. "Her vision is incredible, and having someone to bounce ideas off is invaluable. We naturally divide and conquer—some tasks fall to me, others to her, and we tackle the rest together. It's a shared experience I wouldn't trade for anything. I have immense respect for Rebecca's intellect and intuition—I couldn't do this without her." "The smartest decision I've made is trusting my judgment—and convincing Rebecca I was the right partner. She could have worked on any number of topics with different people, but I had a strong instinct we'd be a great match. That confidence in our partnership has been invaluable. "From a business perspective, taking a global approach from day one was key. Many healthcare companies struggle to scale if they focus only on the UK, so expanding early into the US and South Africa was strategic. I believe looking at menopause care internationally, rather than limiting ourselves to one market, will be one of our strongest decisions in the long run."

Super Scalers

Laura Tenison, MBE

Sector: Retail / Hospitality

Companies: JoJo Maman Bébé and Wonderful Escapes

From founding JoJo Maman Bébé—the boutique babywear brand she built over three decades—to launching Wonderful Escapes, a collection of retreats designed to help guests reconnect with nature and find balance – Laura Tenison’s entrepreneurial journey has been shaped by the values of two strong women.

“My childhood was full of love, but my mother also believed in tough love,” says Laura. “She taught me self-reliance and resilience—lessons that have stayed with me throughout my career. Equally influential was my grandmother, who began learning Chinese at 90, proving that curiosity and lifelong learning have no age limit.”

Innovation isn’t always about reinvention...

A few years ago, exhausted by the demands of the political landscape, the pandemic and a bout of sepsis, Laura decided to sell her (JoJo Maman) Bébé to Next.

“Growing up in Wales, I felt a pull back to my roots. When a derelict farm came up for sale, it was the perfect chance to start a new chapter,” she says.

Wonderful Retreats opened two years ago and was nominated by the Guardian this year as one of its top 10 retreat places in 2024. “We encourage guests to step out of their comfort zones and reconnect with nature—whether

braving a cold-water swim or tackling a steep hilltop climb, each small victory builds resilience and confidence.”

These days, Laura enjoys exploring new sectors like yoga, with a particular interest in Baltic wellness involving cold water immersion and saunas.

“People often claim there are no gaps left in the market, but that’s a myth.”

“Innovation isn’t always about reinvention; it’s

about refining, adding value, and delivering a superior experience. In many cases, smaller businesses have the advantage. Large corporations, bogged down by bureaucracy, lack agility, while startups can move quickly, challenge the status quo, and disrupt entire industries.”

Working with limited capital meant waste was never an option...

Laura credits her entrepreneurial mindset to her mother’s ‘make do and mend philosophy.’

“For her wartime generation, resourcefulness was second nature. That approach shaped how I built JoJo Maman Bébé – working with limited capital



meant waste was never an option. Unlike today’s startups, I knew keeping costs low meant retaining control. Sustainability was ingrained in our brand long before it became fashionable – we even recycled delivery boxes, a move that once raised eyebrows but is now standard industry practice.”

While flexibility is valuable, the loss of in-person interaction makes it harder to build relationships...

Laura believes the shift to hybrid and remote work has created barriers for business.

“In my early career, we worked hard and played hard in a hands-on, non-hierarchical culture where leadership was learned by example. No task was beneath anyone, and mentorship happened naturally. Remote work has disrupted that dynamic. While flexibility is valuable, the loss of in-person interaction makes it harder to build relationships, nurture talent, and gauge productivity.

“For many in my generation, remote work is a gift—we’ve built our careers, bought our homes, and now enjoy the flexibility we never had. But in benefiting from this shift, are we failing to

give back and mentor the next generation as we once were?”

Without new goals, we risk stagnation...

Laura also worries about the impact on midlife professionals.

“As industries digitise, vital skills like relationship-building and workplace navigation are fading, leaving many feeling adrift. Yet experience, work ethic, and hands-on knowledge remain valuable assets for launching a business or pivoting careers.”

“Without new goals, we risk stagnation—settling into comfort too soon. Instead of slipping into our slippers and waiting for the end, we should step outside our comfort zones and set our sights on the next peak.”

Tenison has not exactly slowed down – she is still often to be found loading dishwashers for her guests at 11pm. But she is not taking calls from shops all over the world at 2am anymore and loves her new life in the Welsh mountains. We love this vision of ‘next chapter entrepreneurship’ – creating a business around midlife women’s lifestyle needs.



Super Scalers

Tricia Cusden

Sector: Beauty
Company: Look Fabulous Forever

"I retired from being a Management Consultant at 65 and felt totally bored and lost. I was beset by a sense of "I don't know what I am for..." This was exacerbated by some difficult years looking after my daughter, while she cared for a very sick child. I've always enjoyed making money somehow and I realised that I loved makeup but as I got older I became jolly fed up with the narrative around it. It was always sold as being anti-ageing; the products all felt like they were being designed and marketed to 18-year-olds. So I decided I would make a more inclusive makeup brand for women like me – aged 65-80.

Being an entrepreneur is all about that leap of faith...

Women don't want to look younger, we aren't keen on botox or fillers; ageing is a natural process and it's a great deal better than the alternative! But we do want products that work; that don't sink into the wrinkles. We want to face the world with confidence even as our skin changes. So I decided to create a new brand with quality products specially tailored to older skin and sell them online to women like me. All our products come with a 30-day guarantee, and if they don't work we will exchange it for another colour or give a full refund.

"At the time everyone said to me – 'but how can you sell to these women online? Older women are NOT online'. I always thought that was ridiculous because women of my generation have always used computers, often we were the ones operating them right from the beginning in the 1970s and 1980s. Older women like me aren't stupid – it's the husbands who had secretaries who aren't online! And I proved them wrong; we have an incredibly loyal online customer base. In 2015 I was a BBC entrepreneur of the year and they sent a film crew: we sold £25,000 worth in one day.

I started on a shoestring; my friends and family thought it was a brilliant idea and helped me; and I had that naïve blind faith that I could do it — I just thought what have I got to lose?

Being an entrepreneur is all about that leap of faith, not knowing at the beginning is helpful it makes you fearless. And we have never lost money.

"I started on a shoestring; my friends and family thought it was a brilliant idea and helped me; and I had that naïve blind faith that I could do it — I just thought what have I got to lose?"

It's very important to know what is 'enough' for you...

I was lucky. I found a local factory ran by some older guys who thought I was on to something and allowed me to make small quantities — a run of only 500 of each of the products — to begin with. That was massive as if I had been sourcing them from China it would have been a 10K minimum order for each one. In six years we became over half of his business; eventually we bought and now own the factory which is great as all our makeup is made in the UK and the women like that.

We did do one investment round, we raised £750k, my daughter Anna who is now my CEO did that, but we kept control. I've learnt if you take serious money from outside investors you are under massive pressure to 10x their investment, I didn't want that pressure. That said I have always been a risk taker, but I never wanted to risk my house or be controlled by someone else. Those were my red lines. It's very important to know what is 'enough' for you, what 'enough' means: you can only sleep in one bed at a time. I've got a house in France I'm very comfortable, I'm off to St Lucia and then Thailand. There's nothing more I want, so why put more pressure on myself? My children and I have a great life, I have meaning and purpose. That's it! We enjoy our lives and enjoy what we'd built. I see so many entrepreneurs who have a huge hole inside them which no amount of money or success will fill.

Older people are where all the money and growth is...

So, are things getting better for older female entrepreneurs? Well, it's changing a bit - older faces are more evident on TV in things like McDonalds or Bank ads these days, although most of the goods directed at me are still stairlifts, or cremation packages or those incontinence pads. Older people are where all the money and growth is, but despite having an ageing population we still lack visibility, which is hugely ironic from a marketing and sales perspective. There's still a sense in the makeup world that older women are 'tarnishing' the brand, it is still harder for women - men are silver foxes but there is still that sense of what is an older woman for? But that is so wrong-headed, older women are completely different from what younger people in marketing agencies expect! I am no different on the inside to how I was in my 20s."

Super Scalars

Debbie Woskow OBE

Sector: Multi-sector**Companies:** Co-Chair, Invest In Women Taskforce and Multi-exit entrepreneur

Debbie is one of the rare female entrepreneurs who has built, scaled and exited three businesses, including famously AllBright, which she created and built with Anna Jones. They have just launched another new business together selling menopause supplements. Woskow is so passionate about other women following in her wake that she now co-chairs the Invest in Women Taskforce for the government.

The lack of women in decision making roles when it comes to capital is critical...

"One of the big issues is that in 2024 86% of Venture Capital companies were all male led, with only 11% of investments being controlled by women. This matters because women are twice as likely to invest in women as men are, so the lack of women in decision making roles when it comes to capital is critical. I've seen it myself.

"It is also to do with sectors – only 7% of founders in the AI space are female. There is a missing middle around Series B funding and not enough female investors; Angels are behind 14% of all capital invested but not enough women are aware of the tax incentives in investing in startups such as SIS ESIS.

We have to form a better eco-system of High-Net-Worth women investing in other female founders.

There are lots of mentoring schemes now for female entrepreneurs and networking, but what hasn't yet been tackled is the lack of money they are getting to build and scale their companies.

We need ring-fenced capital to back women founders and mixed-team founders. That is why I built the biggest funding pot in the world to support female and mixed team founders, I want the message to go out that if you want to raise money, having a female co-Founder is the best way. If women started and scaled businesses at the same rate as men we would add £250 billion to the UK economy. It has to be part of any serious growth agenda. The piece about female mid-life entrepreneurs is particularly crucial as older founders are twice as likely to be successful according to AARP; and when I was running AllBright we found that 57% of women wanted to start their own businesses."

Currently we are in the midst of a huge transfer of wealth across the generations...

"Entrepreneurship is a great fit for mid-life women. Many of them have got to the point in their careers when they want to self-determine; they want to have a brilliant second act; they are fuelled by purpose and being their best selves and NOON's research shows that flexibility is 16x more important to this cohort than status, and being your own boss gives you that.

"Currently we are in the midst of a huge transfer of wealth across the generations to older women; many of these women have also worked so they have their own money too. My dream is that we create a pool of new female investors who back female entrepreneurs who create amazing businesses. This will happen because women are twice as likely to back a woman as a roomful of men: you try pitching a menopause product to a room full of men. I did. They told me it was 'a bit niche'. How can a product designed to help half the population be 'niche'?" If we unlock the power of older female investors we can unlock the power of female entrepreneurs and their drive and inventiveness."





Super Scalers

Marcia Kilgore

Sector: Multi-sector
Companies: Bliss Spa, Beauty Pie, FitFlop, Soap and Glory

Marcia never set out to become one of the most influential entrepreneurs in the beauty industry. Yet, with five successful businesses to her name, she has built a legacy that continues to disrupt conventional retail models. “I was never meant to be an employee,” she says. “I worked as a teenager to get by, but I always wanted to do things my way.” That instinct for independence has fuelled her entrepreneurial journey, transforming market gaps into thriving brands.

I wanted to democratise beauty...

Marcia’s first major breakthrough came with Bliss Spa, the celebrity-favourite New York retreat she founded in the 1990s. By the time she turned 30, she had sold it to LVMH for a reported \$30 million. She went on to launch Soap & Glory in 2006, a cult beauty brand later acquired by Boots for an estimated £40-50 million. Then came FitFlop, an ergonomic

footwear brand now sold in 64 countries. But it is her latest venture, Beauty Pie, that she calls her “best idea yet.”

“Beauty is one of the most marked-up industries in the world,” explains Marcia. “A product that costs £10 to manufacture can retail for £120 or more. We’re here to change that.”

"The idea came from frustration."

On a business trip to China, she forgot her moisturiser and found herself in duty-free at Hong Kong Airport, where even the most basic option was priced at \$150. Knowing it would likely cost a fraction of that to produce, she refused to buy it. Later, during a visit to Milan’s Intercos—a powerhouse manufacturer behind many high-end beauty brands—she left with samples that would retail for £5,000. “I remember thinking, ‘I wish my friends could come here with me.’ “Why

should only industry insiders have access to these products at cost?”

So, in 2016, Beauty Pie was born—a members-only beauty club where subscribers pay £10 a month or £59 a year to access luxury skincare, makeup, haircare and fragrance at factory prices.

“I wanted to democratise beauty—think of it like a luxury Costco,” she adds. “Members get direct access to the world’s top beauty labs in Switzerland, France, Korea, Italy, and Japan—without the usual 1,000% markup.”

Yet one of her biggest challenges has been persuading consumers that luxury doesn’t have to come at a high price.

“People have been conditioned to equate price with quality. You can tell them, ‘Hey, you don’t have to pay \$150 for that—you can get it for \$30,’ but they’re sceptical. It takes time to change that mindset.”

For Marcia, true innovation comes from looking beyond one’s own industry...

“I don’t just read about beauty—I study AI,

automotive trends, anything seemingly unrelated. That’s how you connect the dots and create something new. But always choose a business within your area of expertise, or you’ll end up relying too much on other people.”

She also warns against seeking validation from friends and family. “They’ll always be encouraging, but that’s not the feedback you need. Talk to outsiders. And if your idea is truly unique, use NDAs.”

Her golden rule? “If you can’t explain the benefit of your business in one clear sentence, you’ll lose people in seconds.”

Ultimately, Marcia believes success is less about resources and more about resourcefulness. “The key isn’t just finding the answer—it’s acting on it. Keep reading, keep learning, keep questioning. That’s how you stay ahead.

Super Scalers

Lyndsey Simpson

Sector: Recruitment
Company: 55/Redefined

Lyndsey Simpson Founder of 55 Redefined, has just been shortlisted for a Veuve Clicquot Bold Future award which celebrates entrepreneurship. She is passionate about changing the story we tell about the later stages of our lives. "The idea for 55/Redefined came about while I was running a recruitment business – one of my clients needed bankers from the 1990s but they were struggling to find older talent. I managed to encourage 400 people out of retirement and many of them said to me that retiring was the worst decision they had ever made. They said for about a year it was fun to play golf and mooch about, but then they became depressed by the lack of purpose. That gave me the idea for what I call "un-retirement", getting older people back into work. But I discovered that the discrimination faced by over-50s was stark, so I set about challenging ageism and helping older workers back into jobs.

My aim is to inspire today's 50-plus generation after generation...

"55/Redefined helps employers remove barriers and our sister site, JobsRedefined, helps older workers into employment. My aim is to inspire today's 50-plus generation to be bold and ignore the social limitations put upon them, to design life on their own terms.

"We should start talking about ages in levels, for instance I am Level 45 as it sounds more impressive. I can't wait to master the levels ahead of me."

Simpson has recruited an impressive roster of 80 top global companies into her age-friendly programmes, including Publicis, Dentsu, Bank of Ireland and many more. How did she raise the money to get her idea off the ground? She laughs. "Well, I had a terrible time with VCs! At one meeting I was told to 'pipe down and



let the men talk' which was ridiculous since it was my business!"

This lack of vision in terms of risk stifles entrepreneurs, particularly women...

Like many female entrepreneurs she swiftly gave up the VC route, raised private money from a "large number of female investors" and has bootstrapped 55/Redefined's development herself out of "the sale of a previous business". She didn't take a salary for the first 12 months, though says: "I take a living now". The company is turning over £1.4 million a year and has just raised £3 million to invest in a "digital play" called Me Redefined intended to educate companies around longevity globally – "It's a platform for people to plan their lives on their own terms". Simpson is a huge

advocate for AI which she says "has been a game-changer in terms of us scaling globally and creating content in different languages and markets, what used to cost a fortune is now the work of moments in terms of translation, speech and creating imagery".

Like many businesses which began in the pandemic—55/Redefined was launched in 2021—Simpson has no office premises, with her entire team working remotely. "It enables us to recruit the best talent from all over the country and saves money as there is no rent. We are a digital business and have Zoom-based teams. That allows us to scale at pace. This is a huge and expanding sector, and we are very ambitious about the future."

Established Founders

Kavita Reddi

Sector: AI
Company: Voxta



Voxta is a generative AI startup helping organisations in the UK and India work with new AI voice technologies. Prior to founding the company, Kavita worked for the BBC, winning a Bafta for her work on Newsnight around Bovine Spongiform Encephalopathy (mad cow disease). Her innovative election voicebot — which is like a ‘political Siri’ according to Tech Crunch — allowed millions of Indian voters to quiz Prime Minister Modi about key issues in real time. It received global coverage and Voxta won the Indian ‘AI for Good Award in 2019’ and was a finalist for the Mayor of London’s Resilience Fund challenge in 2021.

This is the future not just of election campaigns but media too...

“As a woman of a certain age in the AI space I am used to people’s faces registering complete surprise when I walk into a room as a Founder. In India particularly Founders tend to be young male alpha dogs from a deeply geeky background, particularly in AI. But my BBC background has been nothing but a positive.”

Reddi explains that the latest generation of iterative chat bots allows a “real time feedback loop with consumers”. For instance, when during the Indian Election there was a huge rise in the number of voters asking about youth unemployment on the chatbot, Modi’s team

speedily injected more about getting young people into work onto the Voxta chatbot database - and their broader campaign too.

“This is the future not just of election campaigns but media too – in the old days at the BBC we broadcast what we thought people wanted out to an audience – now we can see in real time what they are interested in and what they want to know more about. And in India where some of the population is illiterate, the fact that they can use voice to ask for the information they need, rather than having to type the question into a search engine, is huge. This is all about being responsive to what an audience actually want to know, rather than preaching at them. I’m looking now at chatbots around financial literacy too. It is an excellent way to deliver bite-sized content in easily digestible chunks. My journalistic background of asking questions has been invaluable.”

We need many more Accelerators and startup hubs...

Kavita co-founded the company with her husband, who had a background in consulting and engineering. “Investors found our

combination of skills highly investible. My media and product and digital background has been particularly appealing to European investors, but I am aware of how much funding in this space is going to male founders and of the dearth of women and that’s partly because developing AI takes deep pockets, the amount of data we need to gather and process requires massive cash which is a huge barrier to entry, particularly to entrepreneurs without a track record. We need many more Accelerators and start up hubs where Founders can make their ideas a reality. If you want to create new AI applications you have to make sand box environments which companies such as Google/Meta/Invidia have created, where startups can play with living models. We need environments where we can test AI pilots with big companies. That is the possible game-changing quality of Deep Seek, it allows us to develop projects much more cheaply.”

“To go out on your own you need the discipline of having been a follower and worked for several bosses.”

Research shows that older women have a better track record as Founders...

Kavita says that as an older woman she has skills that younger founders lack. “Much of being an entrepreneur is around creating culture, nurturing talent and leadership. In India, Singapore and Malaysia many of the young Turks who have won investment have never worked anywhere else before.

It is an advantage to know different ways of doing things and to have learnt how to put others’ needs and corporate requirements ahead of your own. I am excellent at balancing different stakeholder requirements, juggling priorities and egos. I know for instance that before the big meeting, it’s necessary to have had 10 pre-meeting bi-laterals to get everyone onside. Also, as an older person I have spent my life working face to face, learning from different people, and many of the new founders have never done that. I’ve worked for the BBC which was pretty cut-throat - it expected you to devote your whole life to it. I know how organisations work. The research shows that older women have a better track record as Founders, we’re safer bets, we take less risk, make less outlandish promises! I love being an entrepreneur, I think we all need to embrace the idea of doing more as we get older, it’s about continuous learning, being curious, eager and penetrating many different sectors.”

Established Founders

Joy Foster

Sector: Technology
Company: Tech Pixies



“Ten years ago, I started a business building websites for charities, giving unemployed teenagers a chance to gain skills,” Joy explains. “Then something unexpected happened—their mums began reaching out to me. These were bright, capable women, many with degrees from top universities. After years out of the workforce raising children, they struggled with confidence and job prospects.”

“At the time, there were hardly any accessible tech training opportunities for women returning to work. The few available, like intensive coding boot camps in London, were completely unrealistic for mums juggling school runs and childcare. I knew something had to change.”

A balancing act of grants, revenue, and sheer determination...

With two young children and their savings invested in her husband’s Executive MBA at Oxford, Joy had a clear vision—but no capital.

“I was clueless about where to begin. A friend suggested applying for a grant, so I did—knowing almost nothing about the process. To my surprise, we secured £16,000, which funded our first six months and allowed me to hire my best friend. The next few years were a balancing act of grants, revenue, and sheer determination. By 2017, we received another £15,000 grant, which kept us afloat, but I still couldn’t pay myself. When that ran out, I had to make tough decisions, including laying off staff. That’s when I realised grants weren’t a long-term solution.”

Determined to find a sustainable business model, Joy turned to investment.

A chance meeting with an investment broker led to her first funding round, raising £90,000.

“At the time, it felt life-changing – but the money lasted just six months,” she admits. “It was a crash course in startup funding. Women founders often don’t raise enough or give away too much equity. I made every classic mistake — but without that funding, TechPixies

wouldn’t exist today.”

More investment followed—£150,000 in funding and a £150,000 loan—allowing TechPixies to scale. By 2021, revenue hit £1 million. Still, rapid growth brought new challenges: higher costs, post-pandemic market shifts, and social media algorithm changes impacting customers.

“With no equity investment option, I turned to social investment loans. Repayments were steep. Some months, we could only manage £1,000 instead of £3,000, but flexible lenders kept us going.”

Success takes years of persistence, strategy, and hard work...

Joy admits the past three years have been relentless - filled with setbacks, tough lessons, and moments of doubt. Yet, despite others urging her to quit, she persevered. Now, the company is proving its resilience and experiencing steady growth.

“That is the true power of entrepreneurship: the ability to shape your future, no matter the obstacles. Many startup businesses dream of overnight success, but without a game-changing idea, success takes years of persistence, strategy, and hard work.”

“This experience has taught me that if everything collapsed tomorrow, I could rebuild. I have the skills, knowledge, and resilience that only come from enduring the highs and lows.”

“At times, I had to straddle both worlds. Three years ago, when my business struggled, I worked three jobs—reception at my daughter’s school, coaching rowing, and picking upside work—all to keep my team employed. I sacrificed my own salary to sustain the business. That’s the level of commitment it takes. But if you see an opportunity and take action, you’re already halfway there.”

Established Founders

Gay Worrow

Sector: Finance

Company: Linley Black Wealth Management

Life has not always been easy for Gay Worrow. In her twenties, while raising a young family, she and her husband encountered financial difficulties, even resorting to selling their car to meet mortgage payments. Without funds for childcare, she often brought her baby to meetings. These experiences profoundly influenced her approach as a financial advisor, igniting her passion to assist others in navigating economic challenges.

Today, Gay leads a multimillion-pound financial practice at Linley Black Wealth Management, having previously sold her business to St. James's Place, the UK's largest wealth manager.

Society frequently marginalises mid-life women for lacking financial knowledge...

"Ten years ago, my husband died unexpectedly," says Gay. "It was devastating. I had two teenagers to care for, and we were in the middle of building a house. In the end, I did what I always do when I need a distraction—I worked even harder, shifting my focus to supporting mid-life women in navigating the financial complexities of bereavement, divorce, and business ownership. My work often begins after the funeral. When others step away, I step

in, to support, guide and empower those left behind. Widows can feel lost, especially those who haven't managed family finances. Divorce presents similar challenges. Society frequently marginalises mid-life women for lacking financial knowledge, causing them to retreat and not ask important questions.

"Female business owners face different risks," adds Gay. "Consumed by running their companies, many neglect financial planning or an exit strategy. They often see their business as a pension and don't consider that their company might fail, leaving them with no financial means later in life."

"My role is to help them regain confidence and control."

By maintaining a lean operation focused on face-to-face service...

Gay considers working as a sole trader one of her smartest decisions, which has paid off with several prestigious awards, including Top Female



Advisor for an FTSE 100 company and Best Sole Trader.

"Contrary to popular belief, a large financial management practice doesn't always equate to higher profitability. Bigger firms often face increased expenses due to overheads and salaries. By maintaining a lean operation focused on face-to-face service, I've built a multi-million-pound practice."

"In today's world, genuine service is becoming rare. Interacting with utility companies can consume an entire day, often ending in frustration after prolonged hold times. Since COVID, customer service has deteriorated, conversations are scarce, and when they occur, they're often curt."

"Amidst the rise of automation, I've chosen

a different path: minimising unnecessary overheads, prioritising authentic service, and placing people above profit. This approach has been instrumental in building a successful business."

Resilience and the ability to adapt—like a chameleon—are key...

These days, Gay enjoys the freedom of being the Chief Executive of her own life.

"There can be no success without pain, but resilience and the ability to adapt—like a chameleon—are key. While no one can predict the future or the obstacles ahead, sound financial planning will ensure you remain in control if the worst happens. Life is short, so my motto is simple: seize every opportunity, work hard, play hard, and always make time to laugh."

Sarah Pittendrigh is at the Yorkshire Show in her horsebox, acting as chief groom to her son who is a champion equestrian. "For me this stage of my life is about creating a business which delivers the lifestyle I want, it's not just about money. I want to work a few days a month and have time to do the things I love," she explains.

Pittendrigh's first business, Simply Bows and Chair Covers, won her a coveted British Chamber of Commerce Award in 2012 for Britain's Most Promising Business. She set it up on her kitchen table in Northumberland after she and her business partners lost a business in 2008 leaving her to face bankruptcy as a single mum, when her son was small.

"I was going to lose my home, I started out of desperation and saw a gap in the market to create beautiful table linen and chair decor for weddings and events. The first ones I designed myself and had made by a local flag company. My mum and my ex-husband all helped! It was a family endeavour."

My ethos is all about priorities - what kind of life do you want to live...?

Simply Bows and Chair Covers now has nine UK franchises. The company provides elegant table linen and seat covers for weddings and other events and is a multi six figure business.

Pittendrigh also has a property business "me and my husband developed ten houses out of our family farm – a multi million pound project." Then during Covid she established a coaching business based on her self-published Amazon bestselling book, The I-Can Method, a guide for midlife female entrepreneurs based on her own rules for success:

"I met so many who were burning out, had self-limiting beliefs, who had achieved their business dreams but were so isolated and unhappy, so I decided to help them."

Established Founders

Sarah Pittendrigh

Sector: Multi-sector

Companies: Simply Bows and Chair Covers, More Boots than Heels

This coaching business is where Sarah feels fully aligned supporting like-minded business- women using her years of hindsight to give midlife female entrepreneurs a safe space to explore their fears, limiting beliefs and relieve the pressure.

"My franchises and investments are also making money for me. I've worked hard all my life, for me these days it is all about the passive income. Particularly since I had a cancer scare – these days the point of my businesses is to work to live not live to work. My ethos is all about priorities – what kind of a life do you want to lead? I want to go to my grave "glad I did" rather than "wish I had".

But like many entrepreneurs, Pittendrigh can't stop. She is just in the process of creating yet another new enterprise, Female Founders: More Boots than Heels, a concierge and events business for her midlife female founders. "It's very exclusive, Chatham House rules, all about country-based entrepreneurs happier in their wellies than stilettos who want other women like them to have fun with, network and talk shop. We take them to boxes at Cheltenham or to Wimbledon. It costs £100 a month to join and is all about bringing like-minded Founders together. It can be lonely at the top."





Established Founders

Hanan Kattan

Sector: Multi-sector
Company: Te Tao,
 Enlightenment Productions

Few entrepreneurs can claim success in business and film, Hanan Kattan, a British film producer and entrepreneur has achieved just that. A multi-award-winning filmmaker, she has garnered 50 accolades for six Hollywood films, each adapted from the works of her wife, Shamim Sarif—the acclaimed novelist and director known for exploring themes of love, identity and LGBTQ+ representation.

Hanan's latest film, Polarized, follows the success of Despite the Falling Snow, starring Rebecca Ferguson and Charles Dance. She is currently producing a range of eight international film and television projects.

From zero to £4.2 million in revenue...

Hanan developed entrepreneurial instincts from an early age. Her first major success came when she took over the L'Oréal agency in Jordan, trained in Paris, and increased annual turnover from £200,000 to £2 million in 18 months.

Her sharp business acumen took her across the globe—from studying in the US and Japan to launching the ethical beauty brand Te Tao in London. In just three years, she grew it from zero to £4.2 million in revenue, securing placements in Boots, Tesco, and other major UK retailers before successfully selling the company in 2009. At 46, after conquering the beauty industry, Hanan turned to an entirely new challenge — film production.

You need a plan, funding, the right team, and a vision to bring it all together...

"It was Shamim who convinced me to try it," Hanan says. "At first, I thought, I don't know anything about film production, but how hard can it be? Of course, I quickly realised it was an entirely different world."

Undeterred, she and Shamim devoured books on producing and directing, determined to teach themselves the craft. Their first film, I Can't Think Straight, became a global cult hit, particularly within the LGBTQ+ community.

"The experience was not without challenges, especially during filming," she reflects. "But that was when I realised that film production is, at its core, like business—you need a plan, funding, the right team, and a vision to bring it all together. And once it's made, you take it to market—through festivals, awards campaigns and distribution—just like launching a product."

Her entrepreneurial mindset has been instrumental...

"Developing a film or TV series is a multi-stage process," Hanan adds. "It starts with scripts or a pilot, then assembling the right elements—attaching producers, securing locations and raising finance. The financial commitment is immense. Take a series where each episode costs \$4 million—if there are eight episodes, and the director handles five, that's a \$20 million investment. Networks and streamers won't take that risk unless they're certain the production is on budget, on schedule, and of the highest quality."

If you truly believe in what you're doing, that belief will sustain you...

For women considering launching a business or entering the creative world later in life, Hanan offers this advice:

"You're never too old to start. But be prepared - success takes grit."

Every project is like a startup, no matter how many awards you've won before. Film and television production is physically demanding — 16-hour days, constant problem-solving, and high stress. But if you truly believe in what you're doing, that belief will sustain you. It's what keeps me going—through setbacks, closed doors, and every challenge along the way.

Talent matters, but persistence is everything."

Start-Ups

Ade Hassan, MBE

Sector: Fashion
Company: Nubian Skin



When Ade Hassan MBE founded Nubian Skin, she didn't just create a lingerie brand - she spearheaded a revolution. Frustrated by the lack of skin-tone lingerie for women of colour, she set out to redefine "nude" in fashion. Nearly a decade later, icons like Beyoncé, Lizzo and Beverley Knight wear her brand. She has even partnered with The Royal Marsden NHS Foundation Trust to bring much-needed inclusivity to post-mastectomy care.

I wanted financial security first, so I saved for years before taking the leap...

Armed with a master's in Banking and Finance, Ade started out in the corporate world, but fashion was her true calling. "I always knew I wanted to do something in style," says the 40-year-old. "It was my dream, but I wanted financial security first, so I saved for years before taking the leap."

That leap came in 2014 when Nubian Skin was born. "I posted an image from our first photoshoot on Instagram—we had about 50 followers at the time. Within weeks that shot went viral, and suddenly, we had 20,000," Ade recalls. "People had never seen skin-tone lingerie modelled on black women before—it struck a chord. By the time the brand was officially launched, the mailing list also had 20,000 and the buzz was incredible. The media picked up on it, and without a PR budget or industry connections, that organic attention was a game-changer."

Ade admits that launching the brand was no small feat. "Developing the right fabric colours was incredibly challenging," she explains. "I spent about a year and a half refining the shades, starting with makeup counter research to identify popular skin tones, then working with factories to tweak the hues by adding red or yellow to achieve warmer, deeper shades. Every detail mattered."

Funding was another hurdle.

"I always joke that I could have bought a house with the money I invested."

Ade laughs. "But I chose to bootstrap, pouring my personal savings of £80k into the business and not paying myself for two years."

Inclusivity is no longer an afterthought...

Nubian Skin quickly became a game-changer. In 2017, Ade was awarded an MBE for services to fashion—an honour she describes as "humbling and deeply gratifying." But success came with challenges. "Every major lingerie company you can think of has ordered from us—not to collaborate, but to copy our colours. They have bigger budgets and lower manufacturing costs, making it tough for a small brand to compete. But it's also progress. Inclusivity is no longer an afterthought."

The brand's influence extends beyond lingerie. In 2022, Nubian Skin partnered with The Royal Marsden NHS Foundation Trust to create 'softies'—lightweight breast prostheses in a range of skin tones. "Before this, women of colour had very few options post-mastectomy. It's one of the most meaningful things we've done."

Reflecting on her journey, Ade admits she is proud of her legacy. "When I started, I set out to change the industry—I wanted women of colour to have a real choice when buying lingerie. Now, looking back, I can say with pride that I've accomplished this. I changed the industry, and it has undeniably progressed since then. The recognition I've received has been incredible, but what truly matters is the impact. There was a moment when I stopped to reflect and thought, 'Wow, I've actually paved the way. I've made a difference.' To have been at the forefront of that movement is an amazing achievement."

And her advice to others? "Starting something new in your 40s, 50s, or even 60s isn't just possible—it's exciting. Life expectancy is longer now, so why not go for it?"

With Nubian Skin continuing to break barriers, one thing is sure: Ade's vision has reshaped fashion and empowered a generation of women who finally see themselves reflected in the products they wear.

Start-Ups

Angela Patton

Sector: Health
Company: Eve Biology

Angela Patton's inspiration comes from personal experience. In her 40s, she struggled with menopause, and frustrated by the lack of reliable guidance, she turned her challenge into a solution: delivering high-quality, science-backed nutrition tailored for midlife women.

If you don't fit the 'young and invincible' mould, you're almost invisible...

In 2023, she launched Eve Biology, a brand focused on women's health, offering meal replacement shakes specifically designed for midlife. These shakes combine essential vitamins, nutrients, adaptogens and prebiotic fibre to support gut health and overall vitality.



"There are endless supplements available for 18- to 35-year-olds who don't necessarily need them," says Angela, now 56. "But after 35? If you don't fit the 'young and invincible' mould, you're almost invisible. It's as if the supplement industry forgets you exist."

Her brand is determined to change that. "We spent years perfecting our formula because truly

effective meal replacements that properly support women's health are incredibly difficult to make."

Less than 2% of venture capital funding goes to women-led businesses...

Having initially funded the business herself, Angela acknowledges the challenges of scaling a startup.

"To grow, investment is essential. Health tech is evolving rapidly, and now is the time to act. We can't do this alone, so we're seeking several hundred thousand pounds to bring our vision to life. Investors want strong tech components, so we've had to map out exactly how technology fits into the business. There's huge potential in this space, but many companies focus solely on automation—tracking symptoms, collecting data and managing medications. While valuable, it lacks the human element. Women don't just want an app to log their blood pressure or steps—they need to understand why it matters, how it benefits them, and what it helps them achieve."

According to Angela, the industry has prioritised automation when the real need is for guidance, clarity, and a path to meaningful change.

She is also keenly aware of the challenges female founders face in securing investment.

"The economic climate is tough, and fundraising is more competitive than ever."

Less than 2% of venture capital funding goes to women-led businesses, and for midlife female founders, it's even less. Investors tend to favour younger entrepreneurs—it's frustrating but not surprising."

I want to create a thousand different futures for women...

Despite the obstacles, Angela is no stranger to the startup world.

"I've worked for five startups, so I knew exactly what I was signing up for when I launched Eve. A startup is like a washing machine—it throws you in, demands versatility, and has no room for dead weight. Thriving in that environment takes resilience. When I'm building something or seeking investment, I make it clear: I don't fold under pressure."

Angela is passionate about empowering women through education and sees potential in video. "I love podcasts, but my real ambition is creating a TV-style programme on YouTube. That's where I see the greatest impact."

"Middle-aged women often face a void where society has overlooked their potential. My mission is to change that. Through our brand, I want to create a thousand different futures for women—giving them a place to turn, a reason to invest in themselves, and the power to reinvent their lives."

These days, Angela embraces the confidence and clarity that comes with experience.

"I love getting older. In your 50s, you stop worrying and stop tolerating nonsense. And if people don't like it? It doesn't matter."



Start-Ups

Alison Nicholls

Sector: Travel

Company: Travel Counsellors

From paragliding in Peru to parachuting in Chile, Alison Nicholls has never shied away from a challenge. So, when redundancy ended her high-flying career at Universal Parks and Resorts, she saw an opportunity and launched a travel agency.

Why not turn this into the next exciting chapter of my life...

"I was made redundant from my big job at Universal Parks and Resorts during COVID, and while I knew not to take it personally, it still hurt," says Alison, 58. "But then I thought — I've worked for British Airways, travelled to 50 countries, experienced everything from backpacking to ultra-luxury, and built a black book of high-level contacts.

"I'm financially secure, I've paid off my mortgage, and I don't want to retire — so, why not turn this into the next exciting chapter of my life?"

Now, 262 days into running my own business, I'm absolutely loving it."

Knowing its stellar reputation, Alison joined Travel Counsellors, a UK-based franchise that surpassed £1bn in sales last year. For a £1,000

joining fee, she gained access to training, a cutting-edge booking system, financial protection for her clients, and a global support network. With technology and business operations in place, she could focus on what she does best — curating exceptional travel experiences for her clients.

"Of course, setting up a business is not without setbacks. Self-doubt can creep in—especially during menopause—making you question yourself," adds Alison. "In the early days, I worried about building momentum, as so much of my business relies on referrals. But delivering outstanding travel led to great feedback, high ratings on Trustpilot, and glowing reviews that have been incredibly validating."

Women I've met through networking have been incredibly generous...

Alison believes networking is one of the smartest decisions she has made.

"Chamber of Commerce lunches and platforms like LinkedIn and NOON have been invaluable in helping me connect with new clients and identify a niche in the market. A key demographic I'm focusing on are women over 50—many of whom have partners who don't share their passion for travel. These women are financially

secure, eager to explore the world, and the perfect market for bespoke travel experiences. I'm currently researching whether they prefer island hopping in Greece or more adventurous destinations like Sri Lanka to tailor the perfect travel offering."

These days, Alison enjoys the freedom of being her own boss, working from home or in the local café, where the branding on her laptop has sparked inquiries and brought in new business. Avoiding the need for office space has also kept her expenses low.

"Women I've met through networking have been incredibly generous in sharing their knowledge and offering support. Launching a business takes courage, but once you share your idea and receive a positive response, you're 95% there, and momentum follows. Self-belief is crucial. If it doesn't work out, so be it. The world has a way of guiding you where you're meant to be. With age, I've learned to worry less.

As a shy child with red hair and a squint, I struggled to find my voice. However, I quickly learned that personal growth is a choice. You can read every self-help book, but real success comes from stepping outside your comfort zone and taking that leap."

Start-Ups

Pauline Healey

Sector: Finance
Company: Logical BI



For years, a big corporate salary kept Pauline, a Finance Director, from exploring her entrepreneurial ambitions—until her husband became a contractor and set up a company. Offering to handle his accounts instead of hiring an accountant was the catalyst that inspired her to launch Logical BI.

“I set up my company during COVID, and it turned out to be a blessing in disguise,” says the 48-year-old mother of three. “It gave me precious time with my children and my mother, who sadly passed away from cancer. Losing her was a wake-up call - an emotional push to follow my dreams.”

Today, the business has an annual turnover of £175,000 and employs five contractors. It helps firms worldwide navigate a complex financial landscape without needing a full-time Chief Financial Officer (CFO).

Poor cash management is the most significant barrier to entrepreneurial success...

With an MBA in Executive Management and a

sharp analytical mind, Pauline has spent the last five years helping businesses save millions by identifying critical gaps in their financial strategy. In one case, she helped a retail company increase revenue by £21,000 in just 15 minutes. Her results-driven approach has led to many referrals, expanding her growing client base.

“I founded Logical BI with modest savings, and as a service-based business, I was fortunate not to require significant capital to get started. There were months when I chose not to take a salary, instead reinvesting in the company to ensure its growth and stability. Working in finance, I understood poor cash management is the most significant barrier to entrepreneurial success.

“Many business owners, after experiencing a profitable month, mistakenly treat the gains as personal income and spend without considering the broader financial landscape. However, effective cash management is not merely prudent—it’s essential. It shields businesses from financial instability and lays the foundation for sustainable growth.

“While ambition and luck can influence success, strategic planning truly distinguishes successful entrepreneurs.”

Having a clear roadmap is vital. Reflect on this: could your business sustain itself for six months without income? Building a financial safety net, whether through savings or accessible funds, is crucial for long-term resilience.”

Bringing in consultants and freelancers can provide fresh perspectives...

Pauline believes investing in herself—through coaching and training in areas outside her expertise—has been her smartest business move.

“Entrepreneurs often think they have all the answers and question the value of external expertise. But being too close to daily operations makes it difficult to identify underlying issues. Bringing in consultants and freelancers can provide fresh perspectives, bridge skill gaps, and drive more effective

decision-making.”

These days, Pauline enjoys the flexibility and lifestyle balance that come with the freedom of running her own business. She now has time to spend quality time with her children, indulge in her love of horses, and compete regularly in dressage competitions.

“I believe that midlife women have a significant advantage over youth,” she adds. “With experience comes wisdom, resilience, and insights that only time can teach. By mid-life, we’ve all made our share of mistakes—but that’s part of the journey. The key to success is learning from them and pushing forward. I’ve learned to trust my abilities, embrace the lessons, and believe that anything is possible.”

Start-Ups

Emma Warren

Sector: Leisure
Company: Dimpsey Glamping

In a career spanning finance, consultancy and entrepreneurship, Emma Warren has never been one to follow the rulebook. From high-flying boardrooms to the idyllic landscapes of Somerset's Blackdown Hills, her journey is one of ambition, reinvention, and a fearless approach to change.

A venture built on passion, but with the same discipline and strategic thinking as any corporate entity...

"I had an MBA, a chartered director qualification, and a successful career in finance, but I wasn't seeing my family enough," she admits. "My husband had been the primary caregiver for our first child, so we decided to swap roles. During that period, we bought and sold an engineering business and co-founded a consultancy designed to help entrepreneurs who couldn't yet afford a full-time professional director."

But a move to Somerset in her late 40s paved the way for Emma's most personal and ambitious venture yet. Inspired by her family's passion for outdoor living, she spotted a booming demand for high-end, experience-led tourism—an opportunity too good to ignore.

"Glamping was just emerging, and we wanted to create something unique—a space for people to slow down, disconnect (without Wi-Fi), and truly be present," says Emma, now 58. And so, Dimpsey was born—a boutique retreat designed to offer couples a curated, luxurious escape. I call it my 'soul business'—a venture built on passion but with the same discipline and strategic thinking as any corporate entity.

"Through Dimpsey, I've realised business doesn't have to be about hustle. A slow, intentional strategy can be just as effective. It has also reinforced my belief that work and life aren't separate entities to be balanced rigidly.

The idea that we should work for eight hours, have eight hours of leisure and sleep for eight hours doesn't reflect the reality of being both a mother and a business owner.

Meet The Women Who Did It Anyway



Instead, I believe in a more fluid approach—recognising that if we work in the evening, we should also allow ourselves an afternoon off for personal time."

Entrepreneurship is tough—it demands resilience and hard choices...

Last year, Emma launched The Country Woman's Guide, a digital platform offering a candid take on entrepreneurship. Designed as an antidote to the glossy perfection of social media, it shares real stories from business owners—their challenges, setbacks, and triumphs.

"If you're running a business and feeling isolated, wondering why everyone on Instagram seems to have it all figured out, these stories show the reality," she explains. "Entrepreneurship is tough—it demands resilience and hard choices. But it's also incredibly rewarding because you're in control of your own destiny."

Emma has always championed sustainable growth, rejecting outside investment in favour of bootstrapping. "Every penny had to count. I saved up to buy the first hut for our glamping

retreat, and from day one, it had to pay for itself. Now, I'm adding a sauna and a treatment room—but only because the business can sustain it."

This philosophy underpins all her ventures. "I currently run three businesses, some entirely my own, others in partnership, all built without external funding."

We're sitting on a goldmine of experience...

Emma's passion for storytelling shines through in The Country Woman's Guide, particularly via podcasting. "It's my favourite medium. I want it to feel like a conversation around the kitchen table—honest, insightful, and real."

Her perspective on success has evolved. "So many friends had crises about turning 50, but I refused to see it as a decline. Why let a number define you when it can refine you instead?"

"By this stage, we're sitting on a goldmine of experience—career wins, life lessons, running households. The problem is, we rarely stop to acknowledge it. But if we did, we'd realise just how capable we really are."



Conclusion

The Case
For Change

Conclusion

The case for change

The talent, ambition, and drive of the women we surveyed and interviewed is clear. Many have already achieved a great deal - often independently and despite barriers. But with better access to the right investment, networks, and targeted support, they could unlock far more: for themselves, their families, their communities, and the wider UK economy.

Tapping into the economic power of older women makes sound commercial sense. This group represents a growing and often under-recognised segment of the business landscape. These women are earning more, inheriting more, and spending more than ever before. The opportunity to back their ventures with funding, flexibility, and visibility becomes not only logical but increasingly timely in a society shaped by longer lives and nonlinear careers.

The women in this report are not simply starting businesses; they're building models that reflect their values, life stage, and ambition. However, access to capital remains a persistent barrier. For the UK economy to truly harness the potential of this cohort, we need a funding ecosystem that recognises the specific challenges women face - and the outsized value they bring.

At HSBC we know Women Mean Business. Companies led by women play a vital role in the UK economy, driving growth, inspiring innovation and creating jobs. Without access to funding, it can be harder for leaders who are women to

scale their business to the next level. To recognise the role that women play in business, we're looking to provide them with means to ensure opportunities are not missed for lack of funding. This is why we have launched a £250 million [Women's Business Growth Initiative](#).

With a dedicated initiative that supports business leaders that are women, we believe we can help women to take their businesses to the next level. We recognise that in addition to funding support, female business leaders need a support network and access to resources. With HSBC's global network, expertise and holistic support, we are well placed to support women achieve their full potential in business.

Find out more
about HSBC UK's
[Women's Business
Growth Initiative](#)



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