



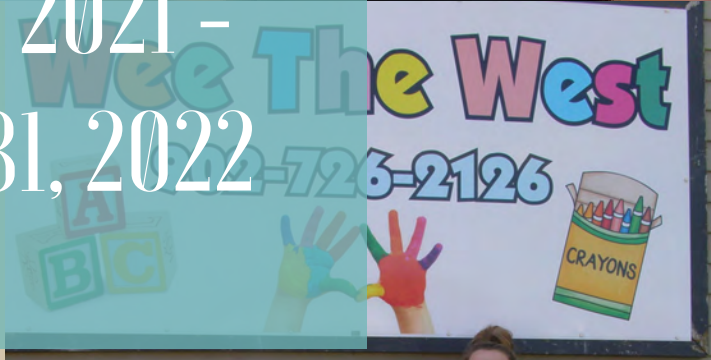
WESTERN PEI

ANNUAL REPORT

APRIL 1, 2021 -
MARCH 31, 2022



YOU MOVE
HEALTH & WELLNESS



INVESTING IN THE ECONOMIC GROWTH IN WESTERN PEI

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CHAIRMAN'S REPORT



Kevin MacLeod, Chairman

June 28, 2022

To: The Members of CBDC West Prince Ventures Limited

As Chairman of the Board of Directors, it gives me great pleasure to present the annual report for the year ending March 31, 2022.

These past 2 years have brought great challenges, with the pandemic of COVID-19. Our organization has worked very diligently with our business community to ensure they have the resources to continue to see their businesses through these challenging times.

This year marks West Prince Ventures Limited's 40th year for delivering Community Business Economic development in Western PEI. Our region has a strong economy derived from agriculture, fishing, aquaculture, and tourism. Supporting these and other industries over the years has contributed to creating and maintaining 4261 jobs with a total value of loans advanced of \$35,650,560. The success of this corporation has come from the dedication of many volunteers, committed and professional staff and hardworking entrepreneurs all who have contributed to the economic growth of Western, PEI.

As we continue to navigate through Covid 19, the 2021-2022 year has been very busy delivering business development programs to the Western Region of PEI. To support our business community through the pandemic CBDC Western PEI implemented an Interest Relief Program to our loan clients, delivered the Regional Relief & Recovery Extension Fund (RRRF), Emergency Working Capital Loan Program and the Tourism Activation Grant (TAG).

We continued to support business endeavors through our loan products providing financing up to \$300,000, Business Management Training, Human Resource Advisory and Consulting Assistance, as well as Entrepreneurial workshops. We take great pride in hosting the Rural Action Centre in Alberton. To support the growth of rural PEI, West Prince Ventures Limited developed and delivers the PEI Community Navigator Program. This program will ensure our rural communities have the support they need to welcome and sustain new residents to support population growth of rural PEI.

I would like to thank Marilyn Murphy of the Atlantic Canada Opportunities Agency (ACOA) for her continued support through the Community Futures Program. ACOA has demonstrated ongoing confidence in the CBDCs, and we are very pleased to administer many important initiatives on the agency's behalf.

I also want to thank Basil Ryan, Chief Operating Officer of the Atlantic Association of Community Business Development Corporations, and staff for their dedication in strengthening the CBDC network.

In closing, I want to thank retiring board member, Arthur Lewis for his dedication & service to the board these past 8 years. His entrepreneurial experience has brought great wisdom to our board & we greatly appreciate you for this. I extend my sincere gratitude to my fellow board members and to the staff for their dedication & hard work this past year. I look forward to working with you all in the coming year for continued success and economic growth of Western PEI.

Sincerely,

Kevin MacLeod,
Chairman

EXECUTIVE DIRECTOR'S REPORT



Maxine Rennie, Executive Director

It is with immense pride and admiration I bring forward the great work accomplished by our team here at CBDC Western, PEI for the year 2021-2022.

CBDC West Prince Ventures Limited is federally funded through the Community Futures Program, delivering business financing, as well as other business support services through training and counselling, Human Resource support and community development to Western PEI since 1981. Our organization is the host of the Rural Action Centre for Western PEI to support our business and community groups by housing multiple federal, provincial and nongovernment agencies. We deliver the PEI Community Navigator program to support our new residents and communities in assisting the population growth of rural PEI.

2021-2022 has been another busy year, and the with impacts of Covid 19 we continued to bring additional programs to support our business community. The CBDC network has worked very diligently to find resources to support our business community by implementing the Interest Relief Program and the Regional Relief Recovery Fund Program (RRRF) (RRRFX). I want to thank the staff for their dedication to these additional initiatives on top of the delivery of our traditional programs. We have a great team here and I am so fortunate to have all of you.

The RRRF/RRRFX program supported 113 approved applications for a value of \$3,390,300, providing entrepreneurs a great support at such a difficult time. PEI CBDCs also partnered with Tourism PEI to deliver the Tourism Activation Grant. This program provided tourism businesses with a non-repayable grant toward expenses to assist with capital and/or maintenance costs associated in opening for the 2021 season. CBDC Western approved 92 applications for a value of grants disbursed of \$686,510.

We continue to support businesses with our lending programs. The 2021-2022 year had steady activity with 45 requests for financing that were presented to the Board of Directors of which 39 were approved for a value of assistance of \$4,021,269. We promote our Entrepreneurial Training Fund to assist clients in strengthening their business management skills. This year we advanced \$25,613 to support 124 participants. We have a current two-year contract to deliver the Consulting Advisory Services Program and this year we assisted 14 businesses for total assistance of \$55,348.

Our annual report highlights the many programs and projects we offer that assists our business community in the growth of the economy of Western, PEI. This success comes from many individuals and the great partnerships we have with government, which include the following:

- To our clients and community partners, we want to thank you for your confidence and trust in working with our organization.
- To our great team, I want to thank you for your hard work, dedication and professionalism. Lucille Brennan-Loan / Development Officer, Barb MacDonald- CIO Rural Action Centre, Brittany Albert, Loans Administrator, Amy Murphy-Administrative Assistant, Michelle Penwarden - Human Resource Advisor, Scott Smith-Western Community Navigator, Peggy Miles, Central Community Navigator, Lindee Gallant, Eastern Community Navigator, Carol Rayner, Projects Coordinator and Maci Kinch, Young Millionaires Coordinator.
- Our funding partner, Atlantic Canada Opportunities Agency, Immigration, Refugee & Citizenship Canada, Province of PEI –Departments; Rural Development, Innovation PEI, Skills PEI and Economic Growth, Tourism & Culture, your support in assisting the development and growth of our communities is of utmost importance and is greatly valued.
- Atlantic Association of CBDCs- special thanks to Basil Ryan and the team at the Atlantic office for the continued work in strengthen the CBDC network.

I am very grateful for the opportunity to work with such a wonderful Board of Directors, and I sincerely thank each of you for your time, expertise, and commitment to the growth of the Western Region of PEI. Your support and guidance are truly valued and appreciated. A special thank you to Chairman, Kevin MacLeod for taking on the leadership role and the position of Member at large on the Atlantic Association board of directors. As well to Gail Ellis for taking the position to represent PEI on the Atlantic Education and Training committee. Lastly, a Special Thank you to Arthur Lewis, your dedication and experience brought great knowledge to the table, and you will truly be missed. In closing I want to express my sincere gratitude for the opportunity to work with such a great organization, and I look forward to the year ahead.

Sincerely,

Maxine Rennie,
Executive Director

ABOUT US

Mission:

Community Business Development Corporation (CBDC) West Prince Ventures Ltd. encourages business and community development by providing businesses and social enterprises with access to flexible financing, training, and support services.

Vision Statement:

A community-based and regionally focused organization with strong partnerships, CBDC West Prince Ventures Ltd. is a leader in supporting business and community development.

Core Values:

CBDC West Prince Ventures Ltd. believes in:

- *Fostering and embracing diversity*
 - *Supporting immigration*
 - *Welcoming communities*
- *Working collaboratively with our partners*
 - *Considering all enterprising ideas*
 - *Creating sustainable employment*
- *Supporting our business community*
 - *Sustaining business growth*
 - *Fostering prosperity*



OUR TEAM

BOARD OF DIRECTORS:

CBDC Western PEI is driven by a Board of Directors consisting of local business owners and professionals from various sectors, who are attentive of the needs in our area.



Back row - Mitchell Doucette, *Vice-Chair*; Amy Bryan, *Director*; John Colwill, *Director*; Arthur Lewis, *Director*; Kevin MacLeod, *Chairman*
Front row - Wendy Fraser, *Director*; Gail Ellis, *Secretary/Treasurer*

STAFF (2021-2022):



Maxine Rennie,
Executive Director



Lucille Brennan,
Loan/Development Officer



Brittany Albert,
Loans Administrator



Amy Murphy,
Administrative Assistant



Michelle Penwarden,
Human Resources Advisor



Carol Rayner,
Projects Coordinator



Scott Smith,
*Western PEI
Community Navigator*



Peggy Miles,
*Central PEI
Community Navigator*



Lindee Gallant,
*Eastern PEI
Community Navigator*



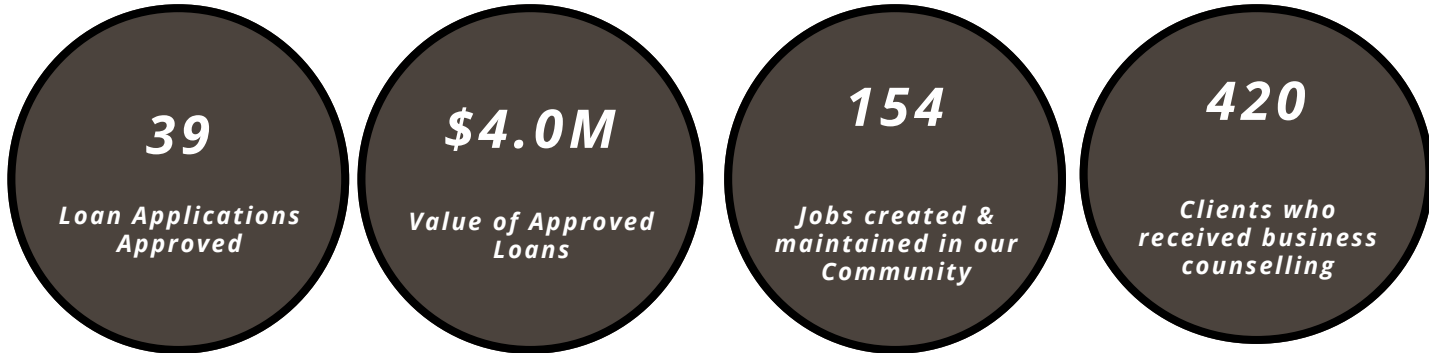
Maci Kinch,
*Young Millionaires Program
Coordinator*



Barb MacDonald,
*Rural Action Centre
Client Information Officer*

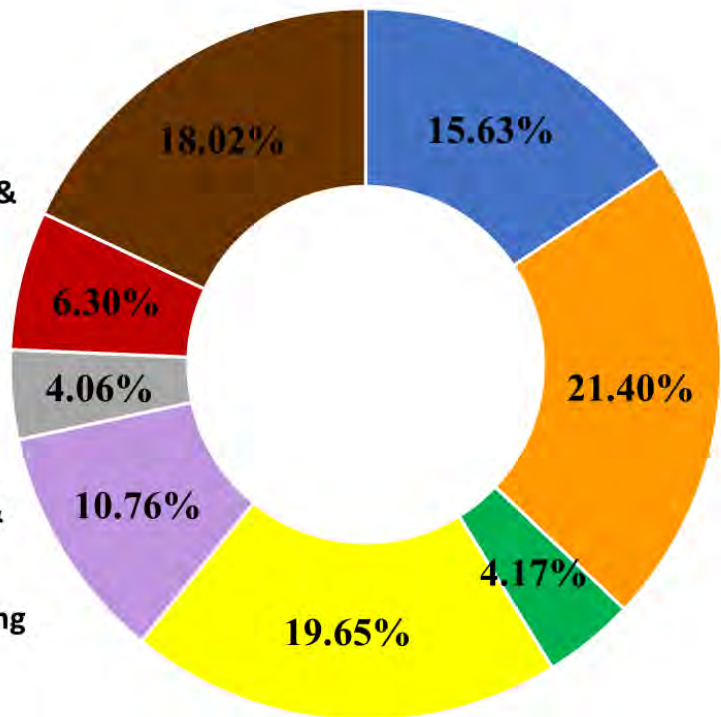


INVESTMENTS IN OUR REGION



Loans by Sector:

- Agriculture
- Aquaculture
- Arts, Entertainment, Recreation & Tourism
- Construction & Forestry
- Health Care & Social Assistance
- Manufacturing, Transportation & Warehousing
- Real Estate and Rental and Leasing
- Retail, Professional, Technical & Other Services

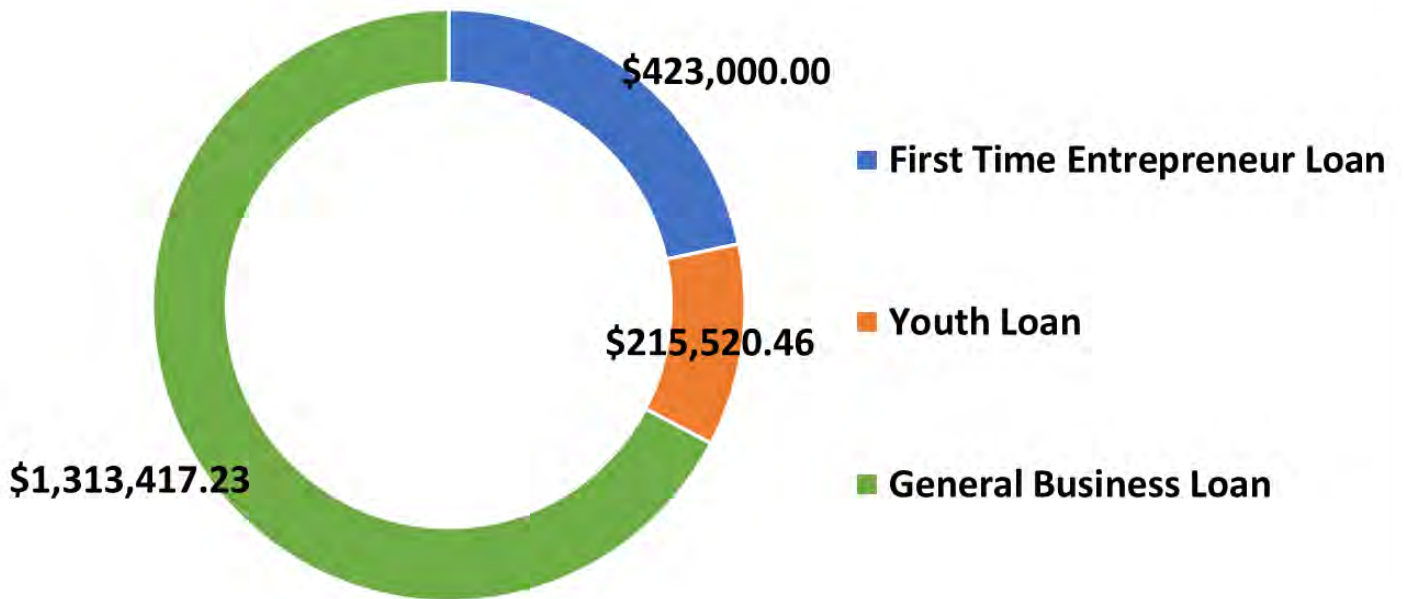


Of the 39 Loans Approved in 2021-2022, the largest portion of loans were within the Aquaculture sector, followed by the Construction & Forestry sector



INVESTMENTS IN OUR REGION

Dollar Amount Disbursed Per Loan Product:



Since Inception:

4,261
*Jobs Created or Maintained
in our Community*

\$35,650,560
*Total Dollar Value of
Loans Advanced*

\$1.5 M
*Government of Canada
Initial Investment*
\$8.3 M
*Today's
Investment Worth*



Of the \$1.95 M Loans Disbursed in 2021-2022, the highest portion are General Business Loan Clients, followed by First Time Entrepreneur Loan Clients

COVID-19 RELIEF PROGRAMS:

Regional Relief & Recovery Fund (RRRF) & Extension (RRRFX)

The **RRRF & RRRFX** provided interest-free loans of up to \$60,000 (\$40,000 for **RRRF** and \$20,000 for **RRRFX**) to small businesses to assist in covering operating costs during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 pandemic. Repaying the balance of the loan on or before December 31, 2022 will result in forgiveness of 25% (up to \$10,000) for the initial \$40,000 and 50% (up to \$10,000) for the supplemental \$20,000. There is no interest accrued until January 1, 2023.

CBDC West Prince Ventures saw the following activity from the **RRRF & RRRFX** over the last 2 years:

Total Dollar Value Disbursed:

2020-2021	\$2,598,900
2021-2022	\$791,400
	\$3,390,300

Total Applications Approved:

2020-2021	78
2021-2022	35
	113

Tourism Activation Grant (TAG)

The **Tourism Activation Grant (TAG)** is a joint partnership between Tourism PEI and CBDCs in Western, Central, and Eastern PEI. The program provides tourism businesses with a non-repayable grant toward eligible expenses to assist with capital and/or maintenance costs associated with opening for the 2021 season.

Applicant eligibility included a requirement of at least \$25,000 in gross revenues for 2019. Eligible expenses included (but were not limited to) new product or experience development, routine maintenance, new equipment, new technology and improved furnishings. The maximum of eligible expenses was calculated at 4% of 2019 gross revenues and the maximum grant was \$50,000.

\$686,510

CBDC's Contribution

138

Applications Received

92

Applications Approved

CONSULTANT ADVISORY SERVICES PROGRAM (CASP)

The **Consultant Advisory Services Program (CASP)** can provide small and medium sized businesses with financial assistance (up to 75% of eligible costs) to access professional services.

West Prince Ventures Limited administered the contract through Atlantic Canada Opportunities Agency (ACOA) to offer the CASP to the three Island CBDC offices from April 1, 2020 to March 31, 2022.

Within the 2021-2022 fiscal, our office completed **14** projects with clients.

Total project costs were **\$100,180** and CBDC contributed **\$55,348** towards these projects.



ENTREPRENEURIAL TRAINING FUND (ETF)

The **Entrepreneurial Training Fund (ETF)** provides clients up to 90% to a maximum of \$2,000.00 of the cost relating to business skills training in special areas such as market development, bookkeeping, feasibility studies, and business analysis. Training can be in the form of, but not limited to, one-on-one consultation, classroom style courses, seminars and conferences.

Within the 2021-2022 fiscal year, there were **18** projects completed. Of these projects, **7** were one-on-one and **11** were group workshops. **7** clients were supported in one-on-one projects and **117** clients supported in group workshops, for a total of **124** clients.

Support for the **Entrepreneurial Training Fund (ETF)** is provided by West Prince Ventures Limited and Innovation PEI. For 2021-2022, the total contributions to projects was **\$25,613**.



HIGHLIGHTS OF ETF WORKSHOPS

Walk in with your Business Idea - Walk out with your Business Plan Workshop

Participants were able to obtain two objectives in this roll-up-your-sleeves and get it done workshop: understand the business planning process and walk out of the workshop with an outline and/or plan in place. There were three sets of workshops throughout this fiscal. A total of 25 people were assisted through these workshops.

Payroll..plus the Other Stuff Workshop

Participants gained a greater understanding of business registrations, reporting and payment obligations; payroll; HST and year-end preparation basics, plus the online tools for all of the above.

This workshop took place on November 2, 2021 and saw 8 participants attend.

Resilience Mindset - Strategies, Tips & Tools to Power your Business in 2022 Workshop

This informative workshop was facilitated by Ann Worth, Worth Consulting Group and was held virtually on February 16, 2022. This workshop allowed participants to explore various ideas for building resilience and positioning oneself for achieving success. Ann discussed the importance of goals, vision, positive habits, leadership and celebrating success. Other key factors for building resilience included commitment, personal control and challenge. 13 participants took part in this motivational workshop.

The Why and the How of Incorporating your Fishing Business Workshop

This workshop was geared towards fishermen who may be looking to incorporate their business. Topics of discussion included information on incorporating a fishing business, budgeting, bookkeeping, filing responsibilities: sales tax, income tax, payroll, processes and tax efficiency. This workshop took place virtually on March 24, 2022 and saw 20 people attending.



HUMAN RESOURCES ADVISORY PROGRAM



Michelle Penwarden, Human Resources Advisor began delivering the **Human Resources Advisory Program** in February 2021 and provided one-on-one discussions for Human Resources customized to business needs in areas such as, but not limited to:

- Creation of Employee Handbooks: Policy Development & Implementation
- Employee Recruitment, Engagement & Retention
- Occupational Health & Safety

As of February 28, 2022 several businesses were participating in the Program. Michelle actively made connections with the public to bring awareness regarding the **Human Resources Advisory Program**.

HUMAN RESOURCES WORKSHOPS

Management and Supervisory Skills Workshop - April 16, 2021

Participants gained an understanding of the following from the Workshop: Management vs. Leadership; Transitioning to Management; Responsibility, Authority and Accountability; Articulating Roles and Expectations through Job Descriptions, Staff Meetings, Performance Management and Evaluations; Differentiating Performance Management and Discipline; Assessing Performance Management Processes and Tools - Coach Discipline, Dismiss or Accommodate.

Effective Recruitment and Retention Strategies - June 15, 2021

Participants explored the stages of a hiring process and the benefits of spending more time on specific stages of the process. Also discussed was what recruitment and retention should look like from a practical point. The Workshop was filled with real scenarios based on work and successes with businesses across sectors.

Intro to Human Resources and COVID-19: Vaccines in the Workplace - Oct 5 & Oct 14, 2021

Participants of this Workshop were guided through the PEI Legislation: PEI Employment Standards Act, PEI Human Rights Act, PEI Occupational Health & Safety Act. Also discussed was Human Resource Management: Employee Handbooks and implementing policies and procedures, recruiting and retention and performance management.

YOUNG MILLIONAIRES PROGRAM

CBDC Western PEI administered the **Young Millionaires Program** in the Western Region of PEI for 2021 and had a total of 31 participants. Of those 31, 13 were sole proprietorships and 9 were partnerships. Maci Kinch coordinated the Program for 2021.

Due to COVID-19 restrictions, the Program operated in a similar fashion to 2020. Although presentations could not be made to schools, flyers and posters were circulated at Western PEI schools.

Workshops were held at Mill River Resort, one of the sponsors for this year's Program. The final workshop included guest speaker Geraldine MacKendrick, a member of Toast Masters who gave participants some tips and encouragement in preparation for Celebration Night speeches. Once participants completed all workshops & business plans, they received their grant money to start their business.

Maci was available to participants through the summer and also made site visits to several of the businesses. Participants were able to sell their product at several events including the Tignish Irish Moss Festival and the PEI Potato Blossom Festival. Other participants sold their product online through Facebook, sporting events or by setting up a road side stand.

To wrap up a successful summer, a Celebration Night took place on August 10, 2021 at Mill River Resort. This night allowed parents and guests to share in celebrating participant's accomplishments over the summer. Special guests in attendance included Peter Bevan-Baker, Ernie Hudson and Robert Henderson.

Another great summer of learning for the young entrepreneurs in Western PEI!



Maci Kinch, Coordinator



Celebration Night - Participants



Celebration Night - Participants

PEI COMMUNITY NAVIGATORS

The **PEI Community Navigators**, under the direction of Maxine Rennie, Executive Director work to provide support to new residents and work with community members to build welcoming communities across rural PEI. Whether it is a new resident moving here from another country (temporarily or permanently), or from another province within Canada.

Each region has a Steering Committee comprised of representatives from local municipalities, government partners, community organizations, and new residents. The committee acts as a touchpoint for collecting and distributing information and resources relevant to new residents and existing communities alike, with the goal of retaining new residents to grow the workforce in rural PEI and support the rural economy.

These are a few of the many events and initiatives that The **PEI Community Navigators** have facilitated or partnered with during the 2021-2022 fiscal:

- In September, 2021 the Navigators organized and planned PEI Neighbour Week, promoting connections between new and longtime rural residents, celebrating diversity and belonging. Activities included "Nudge your Neighbour" challenge, make a neighbourly nomination for #peigoodneighbours, or participating in one of the events taking part across PEI to celebrate PEI Neighbour Week.
- The PEI Community Navigators liaised with Health PEI to support new healthcare workers on settlement needs.
- In partnership with Rural Development, Rural Regional Profiles were created and will be housed on the **PEI Community Navigators** website. The profiles include a database of stakeholders, regional contacts and local resources, providing essential information to both new and longtime residents.
- The **PEI Community Navigators** also facilitated Intercultural Competency Training (ICT) for designated rural PEI employers and English Language Training to Newcomers, as well as the facilitation of a 'Hiring of Immigrant Workers' online Information Session for employers and service providers across rural PEI.



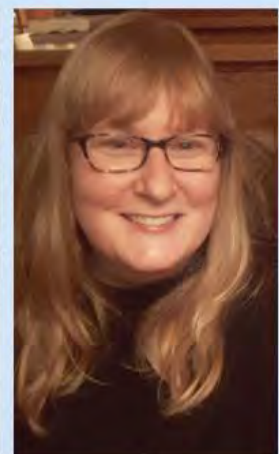
Maxine Rennie-
Program Lead



Scott Smith-
Western Region



Lindee Gallant-
Eastern Region



Peggy Miles-
Central Region

PEI COMMUNITY NAVIGATORS STATS

19,287

Total Client Interactions

Over 9,700

Total Clients or Partners worked with

7,128

Total Employer Interactions

ICT TRAINING DELIVERED TO :

Intercultural Competency Training

41
Individuals

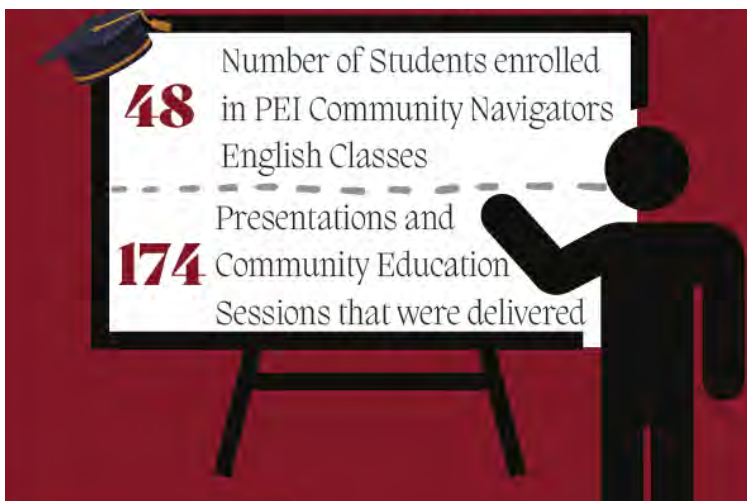


21
Businesses



INCLUSION TOOLKITS FOR EMPLOYERS

Created for rural employers province wide. The toolkits will assist employers in delivering an inclusive and welcoming workplace and include workplace SIGNS - to help employers better communicate important welcoming and workplace safety messages to all staff.



Number of Students enrolled in PEI Community Navigators English Classes

48

Presentations and Community Education Sessions that were delivered

174

59 Events were held this year by the Community Navigators

PEI COMMUNITY NAVIGATORS – SNAP SHOT!

**Western PEI -
Scott Smith**



**Central PEI -
Peggy Miles**



**Eastern PEI -
Lindee Gallant**



RURAL ACTION CENTRE – CLIENT INFORMATION OFFICER'S REPORT

I am pleased to present this Activity Report for Rural Action Centre - Alberton (RAC) as of March 31, 2022.

This past year has marked our 11th year of operation and has proven to be a successful one as we continued to navigate the challenges presented by COVID-19.

RAC Alberton continued to offer programming remotely, using online conferencing via Microsoft Teams and Zoom. As COVID-19 protocols relaxed, we were very pleased to offer a mixed compliment of both online and selected in-person workshops/sessions hosted at Mill River Resort - providing additional space for engagement while practicing safe social distancing. Such in-person events included - *Management & Supervisory Skills - HR Workshop, Successful Business Basics, Walk in with your Business Idea...Walk out with your Business Plan and Vaccines in the Workplace - HR Workshop.*

RAC Alberton partnered with CBDC West Prince Ventures Ltd. to promote and engage in initiatives such as *CBDC Day* in May, *The Young Millionaires Program* during the summer and *Small Business Week* in October. Since inception, RAC has partnered with C & M Inc (PEI First Aid Services) to deliver *Red Cross Emergency First Aid & CPR Training - Level C*. This one-day course has provided greatly needed first aid training to approximately 125 people each year from Western PEI and across the Island.

In keeping with our on-going strategy, RAC Alberton has created an Information Folder, a resource which provides brochures representing each Partner and the programs and services they provide. Rural Action Centres in PEI also provide a bi-weekly Newsletter which is delivered via our Email List Serve - RAC Alberton reaching 700 plus businesses and individuals.

Clients and businesses have engaged and been highly supportive of the training and workshop initiatives put on by our Centre. Participation and suggestions for new initiatives to address evolving needs demonstrates the need for continued programming in Western PEI.

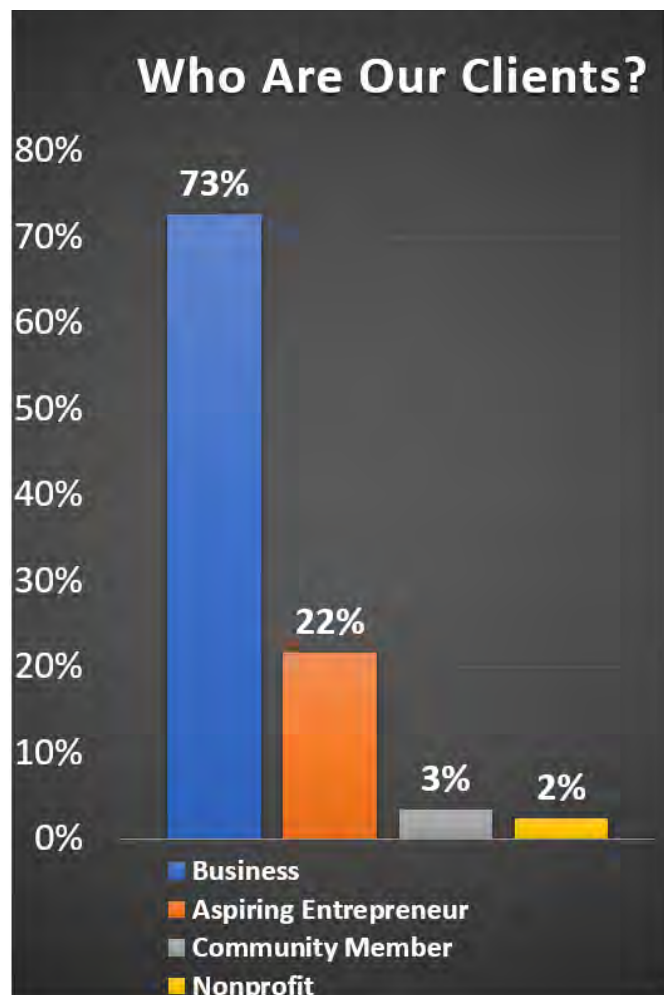
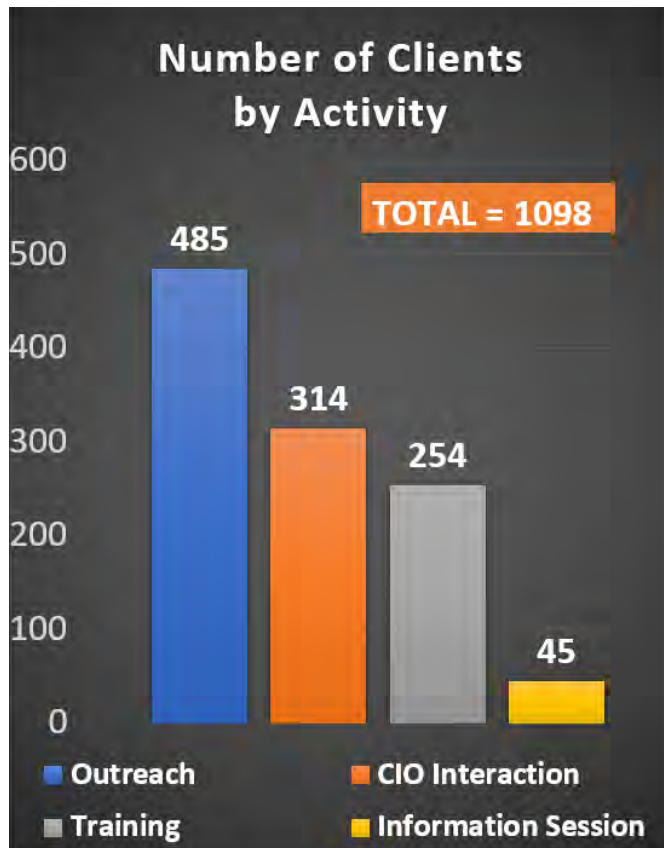
I would like to express my appreciation to Maxine Rennie - Executive Director of RAC Alberton, Patti Devine - Manager of Rural Action Centres, and Lucille Brennan - CBDC Loan / Development Officer for their guidance and support, and to Amy Murphy - CBDC Administrative Assistant and Brittany Albert - CBDC Loans Administrator for providing back up services as required.

As we move into the year ahead, we look forward to continuous growth - *Helping Businesses and Communities Succeed.*

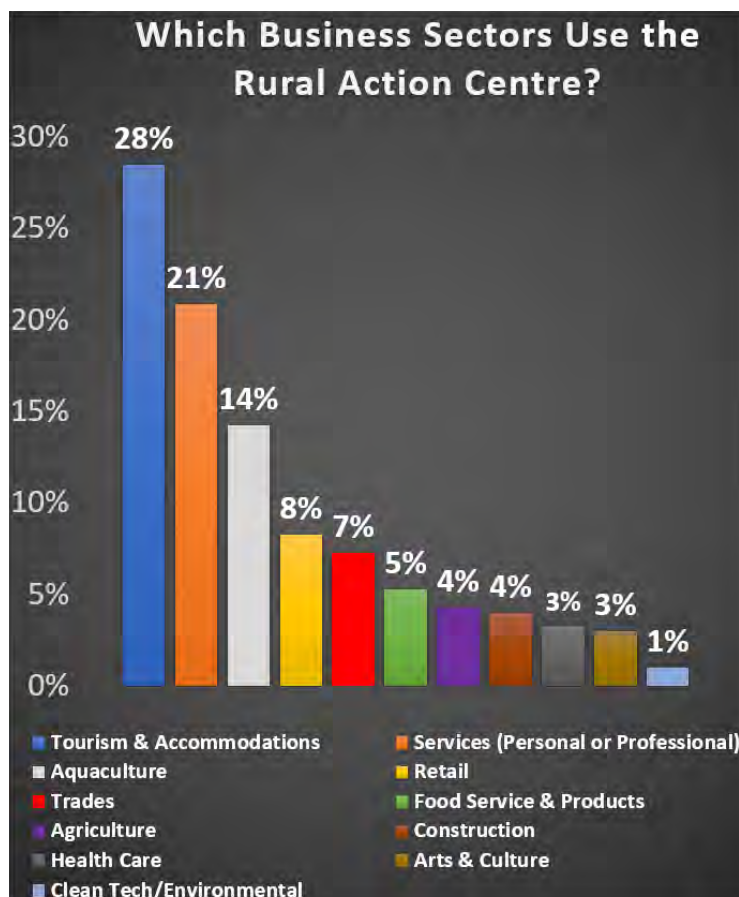
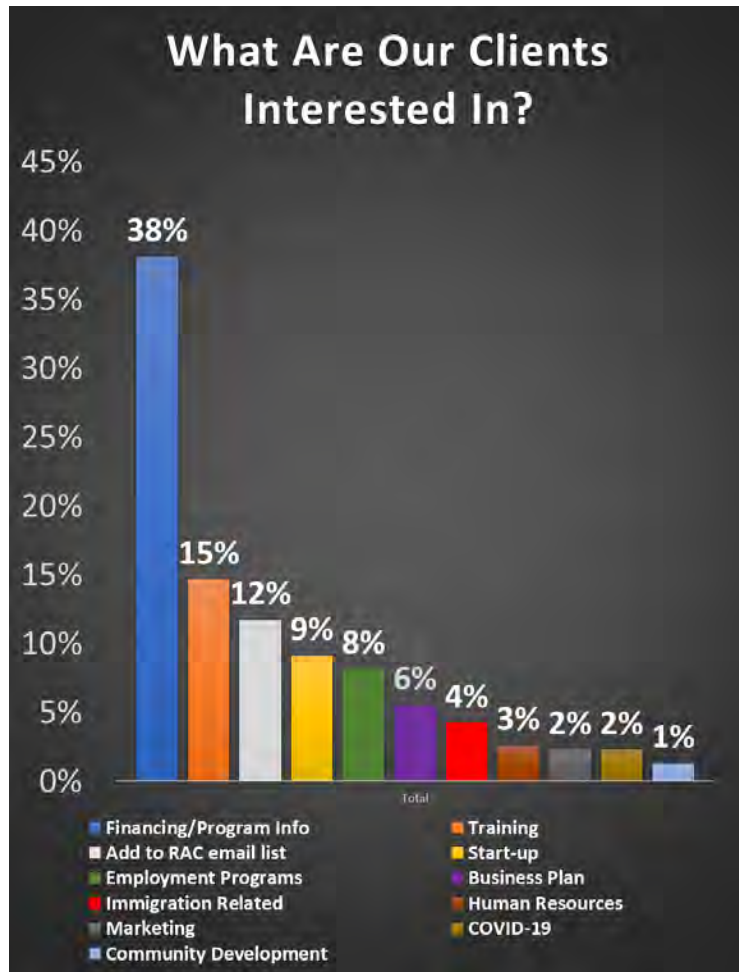
Respectfully submitted,

Barb MacDonald,
Client Information Officer

RURAL ACTION CENTRE STATS



RURAL ACTION CENTRE STATS

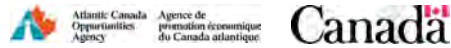


RURAL ACTION CENTRE PARTNERS

Helping Businesses and Communities Succeed



*Barb MacDonald,
Client Information Officer*



*Mitchell Rennie,
Economic Development Officer*



*Ellen Rennie,
Community Development Officer,
Rural Development*



*David Gamble,
Business Development Officer*



*Susan Williams,
Self Employment Program Officer*



*Adam MacLennan,
Executive Director*

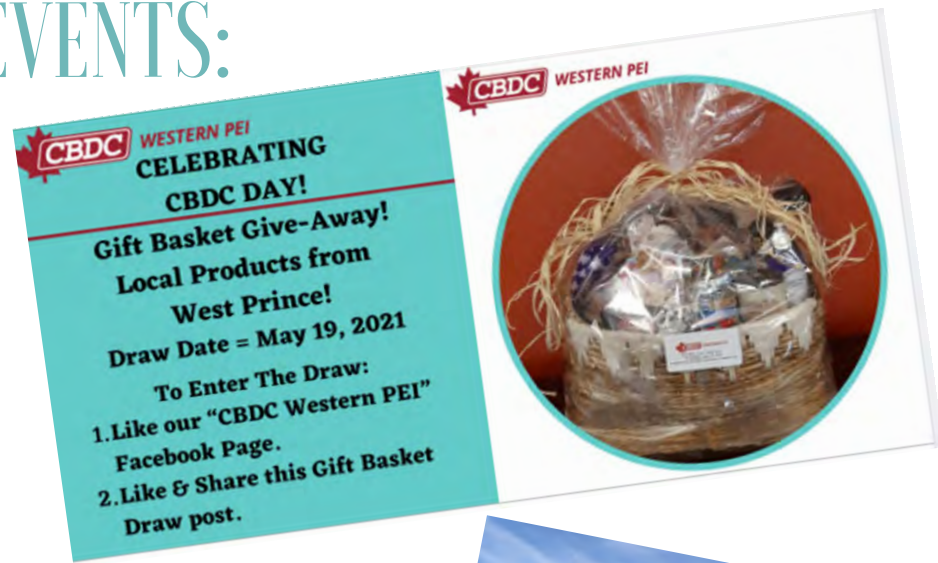
PROMOTIONAL EVENTS:

CBDC Day 2021

To celebrate the contributions that small businesses make to our communities in West Prince, CBDC Western PEI staff prepared a gift basket give-away prize with all products curated in West Prince.

To enter, participants had to 'like' the CBDC Western PEI Facebook page, as well as 'liking and sharing' the gift basket post on the CBDC Western PEI Facebook page. Winner by random drawing was Cali Pineau!

CBDC Western PEI staff also made site visits to several businesses in the West Prince area to promote awareness of CBDC products and services.



Small Business Week 2021

To show support for the local business community during **Small Business Week**, CBDC Western PEI & Rural Action Centre Alberton staff visited businesses in our communities.

Throughout the week, staff set up a booth at local area businesses with CBDC & Rural Action Centre Partner Information Folders, a free coffee card redeemable only for the business location, and ballots for a door prize. Staff also visited other local businesses in Western PEI to provide awareness of CBDC and Rural Action Centre programs & services.

This week was also exciting as our organization presented the CBDC Western PEI Business Award of Distinction to Gaudet's Engine Repair Ltd. and the Young Millionaires Award of Excellence to Dawsen Clements and Sheppard Smallman of Dashin' Baskets.

Here are a few highlights of the many businesses our staff visited throughout the week!



Rodney Gaudet,
Gaudet's Engine Repair Ltd.



Sheppard Smallman &
Dawsen Clements



Designs by Neusiane



Casumpec Bay Oyster Co.



BURSARIES & AWARDS

2021 BUSINESS OF THE YEAR EXCELLENCE AWARD

CBDC Western PEI was awarded the **2021 Business of the Year Excellence Award** at the virtual West Prince Chamber of Commerce Business Awards Gala on April 23, 2021.

Shown is Maxine Rennie receiving the award from sponsor representative, Arlene Hackett from PEI Credit Unions.



2021 CBDC WEST PRINCE VENTURES BURSARY AWARD & CHARLIE SARK MEMORIAL BURSARY

Shown is Chandler Desroches, recipient of the **CBDC West Prince Ventures Bursary Award**. Chandler was awarded the bursary as he studies Business Administration at UPEI.

Ryan MacLeod was the recipient of the **2021 Charlie Sark Memorial Bursary Award** as he studies in Business Administration at UPEI.

Wishing great success to Chandler & Ryan in their studies!

