

Upcoming Events

September 20 (Thursday)

Business Management Skills Training

CBDC Celtic Office 9:00 am - 12:00 pm

Topics to be covered:

- business vision
- roles and functions
- filling roles
- management skills

October 11 (Thursday)

Annual General Meeting

Bay Bulls Lifestyle Centre 7:00 PM

Guest Speaker

Karl Kenny
President & CEO of
Kraken Robotic
Systems Inc.

CBDC Programs

Our Programs and services include:

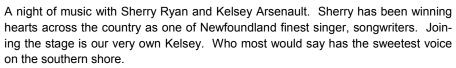
- Social Enterprise Loan
- Innovation Loan
- First-time Entrepreneur Loan
- General Business Loan
- Youth Loan
- Business Counselling
- Business Management Skills

Merrymeeting by John Chidley, Owner/Operator



Merrymeeting is a working living art space in beautiful historic Renews in the heart of the Irish Loop in Newfoundland. We offer authentic, unique, handcrafted pieces and treasures by local artisans, traditional music, workshops and theatrical performances. We like to think of it as a warm inviting space where friends can get together and explore what 40 + local artisans have on display.

We are very excited about our upcoming events this summer including a Theatrical performance by Randy Crane, 'Faces of the Florizel'. Also joining Randy on stage; local singer and songwriter Larry Brazil. Who will perform an original set of songs and tunes, honouring the history of one of Nfld. most tragic marine disasters the loss of the 'SS Florizel.





This September we will be hosting a series of quilting workshops; the first featuring 'Celtic Applique'. These beginner craft workshops will introduce participants with Celtic bias designs. Workshops lead by Beth Woud and Rita Chidley, both having a long history in design and quilting. All material is provided, space is limited.

Please see our facebook page, Merrymeeting for ongoing updates and additional performances added during this summer.

Thank you CBDC for your dedicated work and support. Availing of the Self-Employment Assistance program (SEA) has helped me and my business during its first year of operation. Being retired, from a life on the water and new to developing my own business, CBDC has proven you can teach an old dog new tricks.

Self-Employment Assistance (SEA)

Are you presently unemployed, receiving or have received Employment Insurance benefits (EI) in the past 5 years; legally entitled to work in Canada; can demonstrate ability to contribute equity to your business and agree to work full-time in your business (35 hrs per week) then the SEA program may be right for you. Applicants can contact the Department of Advanced Education and Skills who will determine your eligibility. If eligible, and approved, you can receive EI benefits up to 52 weeks during your first year of start-up. Participants receive financial support, planning assistance and mentoring during the business start-up. For more information contact Maryanne Boland at maryanne.boland@cbdc.ca or call 432-2662.

Consulting Advisory Services (CAS)

This program provides consultant advisory services to small and medium sized businesses and not-for-profit organizations. New and existing clients of CBDC Celtic will be able to access technical and financial assistance by engaging consultants to assist them with various issues, opportunities and challenges.

Entrepreneurial Training Financial Assistance

This assistance provides business owners access to training that will enhance the viability of their business. The fund can also be used to provide group training sessions for clients and businesses within our region. Topics of general interest to business owners include Simply Accounting, Human Resource Management, Marketing and Income Tax for Small Business.



Executive Director, Gertie Molloy gertie.molloy@cbdc.ca



Think Business...Think CBDC

Torque Construction By Jonathan Ryan, Owner/Operator



Owning my own construction company has been a life long dream of mine, and CBDC Celtic helped me make that dream a reality. In the Spring of 2015, I took a major risk and decided to walk away from my career in Alberta to come back home and start up my own company. After contacting CBDC with my application, they were more than accommodating to help me make my dream come true. Not only did they make it easy for me to start my new endeavour, they also jumped on the opportunity to help me ex-

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pand my equipment fleet the following year. Now, going into my 4th season, Torque Construction Inc. is booming and I couldn't be happier.

Torque Construction Inc. specializes in new home excavation, landscaping, road building, septic installation, material delivery, demolition, rock busting and much more. We thrive on customer service and will do our best to point our customers in the right direction. The most rewarding part of everyday is knowing you're providing a quality service to the people of our community.

In all professions, you will experience challenges and obstacles, I believe that acquiring the skills to overcome those obstacles are what makes you a successful Entrepreneur. Being open to suggestions and not being afraid to learn new skills are two qualities that will help your business thrive in today's economy.

CBDC has shown me that impossible doesn't exist in this world. With hard work, determination and the proper

guidance, you can make any dream come true. To see how I can assist you please contact me at 769-7195 or simply email joryan15@hotmail.com

Chair's Message

Despite the weather we have had in Spring 2018, the best days for planting and growing are still ahead. That goes for business opportunities as well. Do you have a business idea? Come plant that seed with us and our team will help you grow.

Young entrepreneur? We can help.

New business opportunity? We can help with that too.

Seasonal business? We are flexible and will find a solution for you.

Whether you are a seasoned business owner looking to grow or new entrepreneur who doesn't know where to begin, our team is ready to help. When you are ready to take that first step, come see us at our office in Ferryland or call us.

CBDC Celtic is a community based not-for-profit organization dedicated to meet the needs of small business in our region. As with any not-for-profit organization, we are run by a volunteer board of directors from within the region. If you would like to contribute to economic growth in the region, contact us today to see how you can get involved.



Regan Power Chair

Recruiting **Board Members** For Trepassey to Riverhead-St. Marv's Bay

CBDC Celtic is recruiting new board members for the Trepassey to Riverhead-St. Mary's Bay area. If you have an interest in business or community development, join our board and make a contribution to the growth of our region. For details, contact us at 432-2662.

Welcome New Board Member



Nicole Bruce

Nicole recently joined our Board of Directors and currently resides in Bay Bulls with her husband and son. Nicole obtained a Diploma in Graphic Design and is the owner/operator of Bullseve Branding with a focus on visual design communications. She is passionate about economic growth in our region and is focused on connecting people with their community partners for ultimate success.

Welcome Nicole!

Annual General Meeting - Karl Kenny



Mr. Karl Kenny, President and CEO Kraken Robotic Systems Inc.

CBDC Celtic is pleased to announce that Mr. Karl Kenny, President and CEO of Kraken Robotic Systems Inc. will be the guest speaker at our Annual General Meeting on October 11th (7:00 pm) at Bay Bulls Regional Lifestyle Centre.

Karl has over 30 years of technical and executive experience in developing and deploying innovative technologies. Karl founded Kraken in September 2012 to focus on developing Synthetic Aperture Sonar technology for high resolution imaging of the seafloor. Since then, Kraken has migrated from being a sensor company into developing underwater robotics.

He grew up in Fermeuse with his family and has a long historical connection to the sea. Since his early days as a Maritime Surface Officer with the Royal Canadian Navy, Karl has been involved in high tech. In the 1980's, he was a part of the Mi-

crosoft mouse project team. In the 1990's, he formed Telepix, a leader in photo e-commerce solutions. Telepix was acquired by a major European photo equipment manufacturer in 2000.

Karl has led the development of a wide range of advanced marine technologies and products in Canada, the USA and Europe. He co-founded Marport Deep Sea Technologies Inc. in July 2003 and served as its President and CEO until December 2011. Karl was the visionary leader and inventor behind the development of Software Defined Sonar technology that's now being used in underwater defence, commercial fisheries and ocean science applications.

He is a member of the Marine Technology Society as well as the Society for Underwater Technology. He has been named Entrepreneur of the Year by Memorial University and twice named as a Top 50 CEO by Atlantic Business magazine. He was also inducted into the Newfoundland and Labrador Business Hall of Fame in May 2012 and serves as an entrepreneur mentor at Memorial University's Genesis Centre.

Everyone is welcome to attend our Annual General Meeting to hear and meet the guest speaker and learn of how CBDC Celtic can assist you. For more information contact us at 432-2662.

John H. Barry Award cng

The John H. Barry Business Memorial Scholarship is awarded to a student who graduated high school from Dunne Academy, Stella Maris Academy, Baltimore, Mobile Central High or St. Kevin's High, one of the five high schools in CBDC Celtic's Region. This award is based on academic merit and awarded to a second year student enrolled full time at CONA.

Each school year CBDC Celtic awards a scholarship in honor of a dedicated volunteer, John Barry. Mr. Barry served on the Board for ten years and significantly contributed to promoting awareness of the organization, communities and business development in our region.

College of The North Atlantic held its annual Scholarships, Bursaries and Awards Ceremony on April 4th. This years recipient of the John H. Barry scholarship was awarded to Jenna Williams a graduate of Dunne Memorial Academy and a resident of Gaskiers, Point La Haye. Jenna graduated from Dunne Memorial Academy and is a Medical Laboratory 2nd year student at the CONA. Congratulations Jenna! CBDC Celtic wishes Jenna great success and a prosperous future.

Making Lemonade by Chelsea Beehan



If you are familiar with your local CBDC, than you are no stranger to the annual summer Youth Ventures branding featuring a large yellow lemon emblazoned across T-shirts, posters and social media.



Youth Ventures is a program operated out of CBDC Celtic that offers free services to young people to turn their hobbies, interests, and passions into profitable ventures. The program itself is available to students across the province from May-September every year, however the Provincial Coordinator is available year round for anyone that needs assistance or has any questions regarding their business.

As this year's Coordinator for the Irish Loop, I am working out of the office in Ferryland and meeting with ambitious young people interested in business and entrepreneurship. While there may or may not be any lemonade directly involved in the process, the program's slogan represents the notion that some of the most well-known and classically successful enterprise ideas have often been rendered from relatively few resources.

For a young person, and adults alike, starting your own business can seem like a daunting task, but the Youth Ventures program is designed to streamline that process to make it as manageable and easy as possible.

To arrange a meeting or discuss opportunities in your area, please contact Chelsea Beehan at celtic@youthventuresnl.com or call (709) 432-2662/ 1-800-563-4377.

Junior Achievement Canada

Junior Achievement seeks to create educational partnerships between schools, volunteers, business leaders, and donors, by providing opportunities for students to shape their future and achieve success. During June CBDC Celtic staff presented "Our Business World" program to grade 6 students at Baltimore School, Ferryland. This particular national program of Junior Achievement was specifically developed for this age with the goal of inspiring students to become Canada's next Entrepreneurs. It is designed to encourage students to explore how businesses are created and what factors are involved in helping a business thrive. "Our Business World" focused on:

- what is a business
- benefits of businesses within communities
- why businesses change
- entrepreneurship



Front Row: Landon Reddy, Nathaniel Walsh, Warren Hayden, Evan Power, Zachery Ryan

Back Row: Marvanne Boland, William Carev, Zachery Gosse. Keira Kayanagh, Aya Brothers, Kendall Walsh, Francis Hayes,

Missing: Lynden Doyle

CBDC Celtic staff have also been trained in presenting "Economics for Success", an interactive program designed to encourage students to consider how they can prepare to enter the work force. This program involves:

- identifying and determining what is success
- identifying interests, skills, strengths & passions
- mapping them to career clusters
- recognize post-secondary destinations
- learning to budget on minimum wage
- develop strategies to achieve education & career goals.
- how to ace a job interview

Our staff is interested in presenting more of these programs to students within our region. If you are interested in this unique opportunity contact our office at 432-2662.

Board Member Thank You

CBDC Celtic Board and Staff extend a sincere Thank You to Amanda Carter and Shawn Kavanagh for their service to our board since 2017. Both were dedicated and committed to their duties and responsibilities while playing a fundamental role to the success of businesses within our region.



Amanda, a Certified Professional Accountant, had a comprehensive understanding of business financial practices. She paid great attention to detail in which assisted and guided her through well thought out decision mak-



Shawn, a Lawyer was an analytical thinker, a good listener, had great communication skills and sound judgement. With these characteristics Shawn was able to participate in discussion and critical decision making while offering his thoughts to a good course of action.

Good luck to you both!