



**CENTRAL PEI**

Community Business Development Corporation  
Corporations au bénéfice du développement communautaire

**ANNUAL  
REPORT**

**2021 - 2022**



“

*Dawn and I have said numerous times throughout our journey “We’ve been guided home to PEI from far beyond this world”. Coming home 2 years ago was an absolute blessing and buying community care nursing homes has been one of the most rewarding experiences of our lives. It is an absolute honour to care for our most vulnerable fellow Islanders on a day to day basis. When it was time for renovations on a couple of our homes we reached out to CBDC Central PEI and right away we were welcomed with open arms and respect and understanding for what we were undertaking and why . The compassion for what we were doing was appreciated from the first phone call; professionalism, courtesy and direction was always at the table. With our partnership, we have taken these homes to the next level for all these beautiful souls we care for, who deserve it so much. It has been an absolute pleasure!*

*Thank you CBDC Central PEI - together we are changing lives.*

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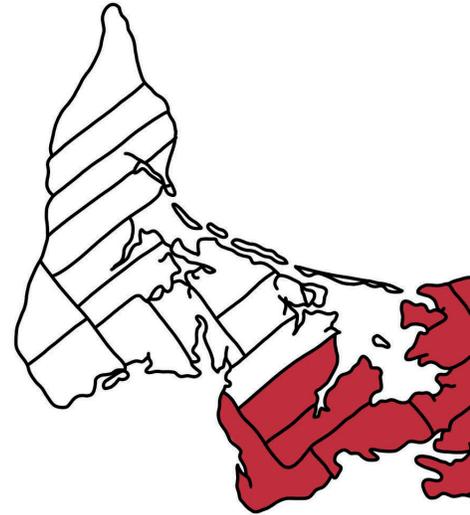
Dawn & Steve Piccott  
Owners, PiccottCare



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# CBDC CENTRAL PEI



## Overview

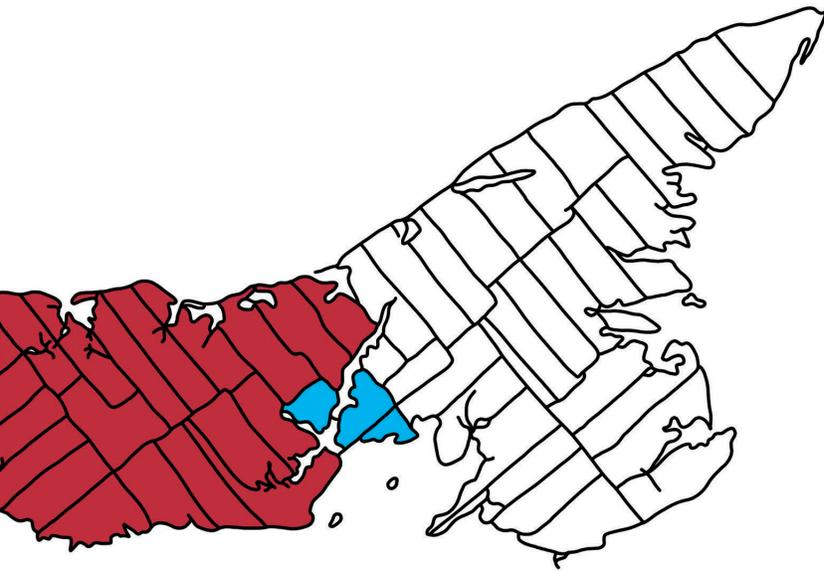
CBDC Central PEI is a not-for-profit organization working to support the creation and expansion of small and medium-sized businesses. We are part of the Community Business Development Corporations (CBDCs), a network of 41 independent, not-for-profit organizations that work in cooperation with all levels of government and the private sectors.

We provide new and existing entrepreneurs tools that will help ensure their stability and growth through financial assistance, technical assistance, and counselling services. Financial assistance includes character-based loans for business purposes, social enterprise loans, and urban financing through the Impact Atlantic Program. Simultaneously, technical assistance more commonly takes the following forms: business skills training, workshops, and connecting clients to partner organizations.

We deliver the ACOA funded Consultant Advisory Services (CAS) program, a cost-shared program for business owners to access professional consulting services. These professional services enable businesses to acquire the expertise required to grow their business, increase their bottom line, and expand into new markets.

This report, along with presenting our audited 2021/22 financial statements, will concentrate on the major activities undertaken by CBDC Central PEI during its 32nd year of operation. PEI experienced impressive economic growth, and as such, our office had an increase in activity in all areas. We invested \$2,780,525 of new funds into the region this year while creating 119 new jobs, maintaining 111 and assisting 9 businesses through our CAS program. We have disbursed over \$25M in loans since inception and have helped in the creation and maintenance of 4,407 jobs and impacted over 1,372 businesses. We continued to deliver emergency relief programs disbursing a combined \$1,328,000 in funding. Additionally, we disbursed \$1,000,000 of non-repayable contributions through the Tourism Activation Grant funded by the Department of Economic Growth, Tourism and Culture.

Finally, We launched the Momentum HR Program to assist businesses in the Central Queens region in partnership with SkillsPEI, ACOA and CBDC Eastern PEI.



## Mission Statement

We carry out our mission through the following core activities:

- Deliver flexible and character-based loans and lending (this is our core business)
- Provide value-based, complimentary business counselling and referrals
- Support clients with skills development through training, workshops and financial support
- Build our network of connections to provide the best value for our clients and to leverage resources

## Our Core Values

The following values guide the everyday activities of CBDC Central PEI:

- Client-Focused
- Flexible, Agile & Responsive
- Strategic Use of Resources
- Partnerships & Collaborations

# PRESIDENT'S MESSAGE

At the beginning of 2022, I took on the role of Chair for CBDC Central PEI. Once again, it has been a year full of surprises, including successes and sadness and, of course, the pandemic is still lurking around. After presenting our 2020-2021 Annual Report, who would have thought our businesses would have endured another fall/winter of restrictions and closures?

Throughout year two of the pandemic, CBDC Central PEI provided a steady hand to local businesses and entrepreneurs. Therefore, I am pleased to report on the success of our organization for the 2021/22 fiscal year.

CBDC Central PEI primarily seeks to help entrepreneurs throughout the region to start or develop their business. Our CBDC has continued to offer guidance and play a very active role during the COVID-19 pandemic. We provide high-quality services while supporting local entrepreneurs' efforts. We understand rural areas and in particular, the realities and challenges they face.

As a community-oriented organization, our mandate is to promote economic growth through private investment while supporting entrepreneurs throughout their journey. A crucial part of fulfilling this mandate is our volunteer Board of Directors. The volunteers are the backbone of the CBDCs across Atlantic Canada. We strive to have a board that not only has diversity but reflects our region's industries and the demographic makeup as well.

The past year was a very busy one, not only for CBDC Central PEI but for all 267 Community Future Network of Canada (CFNC) Organizations across Canada. The CBDCs/CFOs delivered the Regional Relief and Recovery Fund (RRRF), the small-business version of the Canada Business Emergency Account (CEBA) provided by traditional lenders. As of March 31st, 2022, Atlantic CBDCs processed 4064 applications and approved 2108, injecting \$84,481,945 of emergency relief funds into our region.

While CBDC staff were busy delivering emergency assists, they continued to provide our regular services. In 21/22, the 41 CBDCs throughout Atlantic Canada supported 1,413 Atlantic Canadian Entrepreneurs. Collectively, we injected more than \$80 million into our economy. Since the inception of the Community Futures Program, the CBDCs have assisted 37,942 entrepreneurs and invested over 1.5 billion into rural communities throughout Atlantic Canada.

Through Atlantic Canada Opportunities Agency (ACOA), the Government of Canada is committed to helping rural communities become healthy and vibrant. Thank you to their hardworking team for their ongoing support, guidance, and assistance.

We work jointly with community partners at the provincial and regional levels to fulfill our mandate and ensure entrepreneurs

utilize the programs and services available. Thank you to the Chambers of Commerce in Summerside, Kensington, South Shore, Charlottetown, RDÉE ÎPÉ and the Chambre de commerce acadienne et francophone de l'Î.-P.-É. for their contributions to our region and their dedication to assisting business growth and development.

Thank you to both Innovation PEI and SkillsPEI for working closely with our clients and team. These organizations not only collaborate with our staff on a day-to-day basis, but they also support us financially on special projects to augment our client services.

On behalf of the Board, I would like to thank all our hardworking staff - Krista, Claus, Julia, Rebecca and Gabrielle. Your dedication to CBDC Central PEI does not go unnoticed, and we appreciate the pride you take in each of your roles. We recognize that your workload increased vastly throughout the pandemic, and you worked diligently to ensure our clients received uninterrupted exceptional service. Thank you! This year, we welcomed Rebecca Curley, Administrative Officer, to our team, and Julia Smith took over the Executive Officer position. We look forward to having you both continue to grow CBDC Central PEI and provide our clients with professional service!

Under the guidance of our Executive Director, Tina Dickieson, we built a strong team of committed professionals who strengthened our CBDC's presence in the region, which led to stronger strategic relationships and increased our loan volume. It was not an easy feat amidst all the challenges. Thank you for your leadership skills, Tina, and your ability to act quickly and efficiently!

However, amid all our success, our Board was faced with a devastating loss this past December. With heavy hearts and great sadness, we had to say goodbye to our beloved Chair, Jamie Caseley. Jamie joined our Board in 2017 and became Chair in June 2019. He was a passionate, committed leader, and he led our organization through the worst of the pandemic. He was always a positive force for our team. We feel his loss deeply; however, we remain committed to delivering our mandate to promote economic growth in our local communities.

Last but not least, I want to express my sincere appreciation to our board members for their time and talent throughout the year. Whether we met virtually or face-to-face, it was always a pleasure to work with you. Your knowledge, experience, and dedication to this organization and its entrepreneurs are instrumental to our success.

In closing, I am humbled and honoured to lead such a strong and committed organization. While we know that we continue to face uncertainties and challenges in our world, I am confident that we have the organizational strength through our volunteers and staff to do what we do best - help our clients succeed!

Sincerely,



Karen MacDonald



# EXECUTIVE DIRECTOR MESSAGE

I am pleased to share with the community CBDC Central PEI's enormous accomplishments this past fiscal year. CBDC Central PEI's mission is, "We help our clients build success." Through our mission, we focus on delivering value to our clients, which, in turn, supports economic development within the central region of our province. Our role is to inform small and medium-sized business owners (SMEs) to "Come in, We're Open" and support them along their journey to success through lending, training, and business counselling.

Our core values include being client-focused as well as flexible, agile, and responsive. These values continue to inform how we serve our community in a climate of ongoing uncertainty. With each challenge, we ask ourselves how we can help our business community, and, from there, we do our best to meet their needs.

We continued to deliver emergency relief for business owners through the Regional Relief and Recovery Fund (RRRF) and the Urban Main Street Loan Initiative (UMSLI) for urban SMEs throughout this fiscal year. Additionally, the Island CBDC's partnered with the Department of Economic Growth, Tourism and Culture to deliver the Tourism Activation Grant (TAG), a new program developed to assist the Island's hardest-hit industry by providing grants to help offset the costs of reopening for the summer season and assist with new investments required to adapt to the new normal.

In May 2021, we launched the Momentum HR Program in partnership with SkillsPEI, ACOA and CBDC Eastern PEI. We welcomed Gabrielle Blanchard as our HR specialist to work with local SMEs to help attract new employees, develop human resource plans and provide training on human resource issues.

Alongside these new initiatives, we continued with our regular business lending through our CBDC general business loans and the Impact Atlantic program for urban borrowers.

In 21/22, we approved 12 RRRF loans and disbursed \$660,000 in funds. Likewise, we approved 13 loans through UMSLI for \$668,000. In total, our CBDC approved 85 RRRF loans for \$2,907,500 and 79 UMSLI loans for \$2,599,000. Together, we injected \$5,506,500 of emergency relief to clients in our region.

Despite the challenges presented by the pandemic, our region experienced impressive economic growth. As a result, we saw new and exciting businesses emerge that will enhance the services in our communities while diversifying our portfolio. We had 46 completed loan applications at the end of our fiscal year and approved 34 loans for a total investment of \$2,497,525 through our CBDC lending programs.

Our urban-based Impact Atlantic Program, which we deliver on behalf of ACOA PEI to the Greater Charlottetown Area, well exceeded our loan targets with 21 applications received and 16 approved for \$283,000.

Since our inception in August 1990, CBDC Central PEI has disbursed \$25,088,855.00 in loans. On March 31st, 28 loans (\$2,080,525.00) were disbursed through our CBDC lending services and 17 (\$298,000) through Impact, injecting a total of

\$2,378,525 into our economy while creating 119 jobs and maintaining 111 through both programs. In addition, these investments levered \$5,041,501 from clients, financial institutions, and both levels of government for a total investment in our region of \$7,420,026.

For client training, we assisted 104 entrepreneurs and hosted 17 workshops. We counselled 197 business owners while infusing \$19,558 of investment training dollars locally. The CAS program remained popular this fiscal year, with 9 assisted companies and \$34,280 in contributions.

Thank you to ACOA, the Government of PEI and the Atlantic Association of CBDCs for providing the funding to allow for these critical services to our clients. We owe a special thank you to our ACOA PEI representatives, Marilyn Murphy, Director, Communities & Inclusive Growth, and Shelley Clark, former Account Manager, Communities, and Inclusive Growth. They worked tirelessly alongside our team and numerous other organizations to be proactive and ensure Island businesses received much-needed support and relief. Shelley took a well-deserved retirement this year, and while we were sad to see her go, we are happy for her as she enters this new stage in her life.

Thank you to Basil Ryan, Chief Operating Officer of the Atlantic Association, and the staff for their ongoing guidance and support. We are fortunate to belong to such a strong network continually working to make the Atlantic region economically attractive and make our voices heard at the national level.

The staff and I would like to give a special thank you to our Board of Directors, past and present. Thank you for bringing your passion, intellect and insight to the table. Your valuable input and perspective allow us to serve our community enthusiastically and confidently.

We lost our beloved Chair, Jamie Caseley, after a short but courageously fought battle with cancer. Jamie became Chair during my first year with the organization and was always there as the world around us changed rapidly. He was a shining ray of light – always positive, always with a smile. He was so proud of his wife and daughter. We feel his absence deeply.

Our CBDC finds its strength through our devoted and dedicated staff. This past year was tough on all our staff members. Nevertheless, their creativity and remarkable accomplishments exceeded our expectations. Krista, Claus, Julia, Rebecca and Gabrielle – thank you for your tenacity and ability to find humour, bringing much-needed levity during these tumultuous times.

While 2021/22 was another challenging year, I am proud of our accomplishments. I am confident that CBDC Central PEI is well-positioned to meet our community's flourishing needs and continue to follow our mission – to help our clients build success.

Thank you!



**Tina Dickieson**

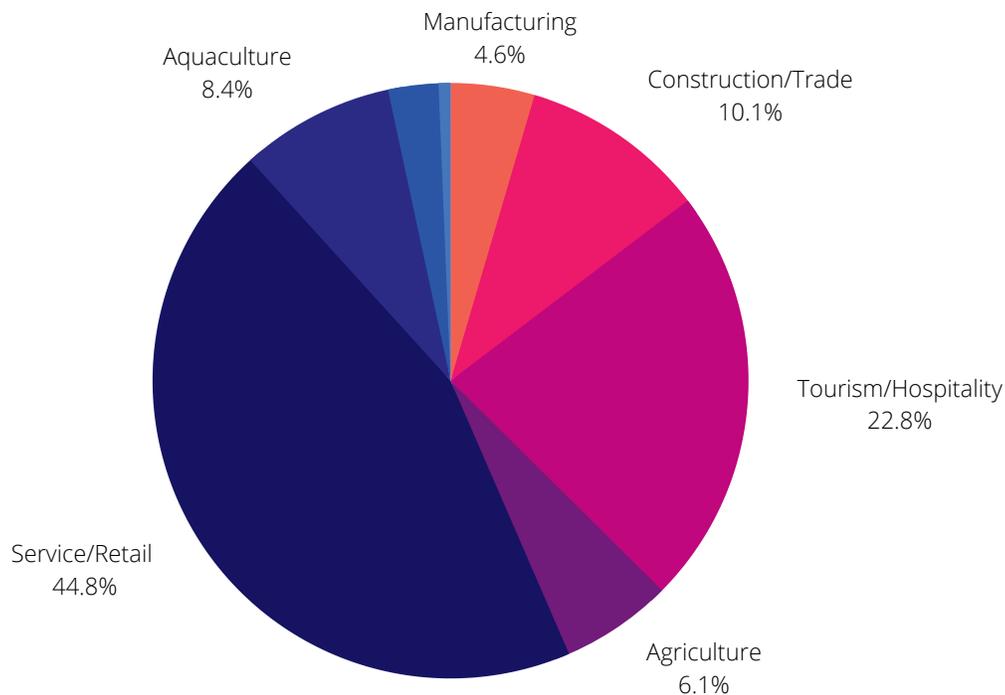


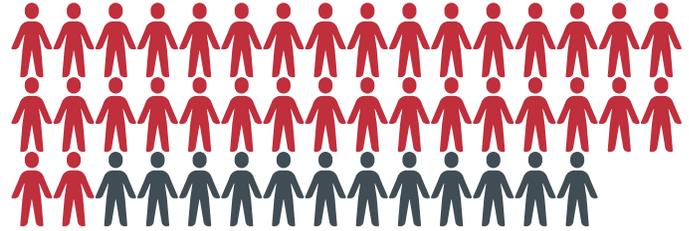
# INVESTMENTS IN THE REGION



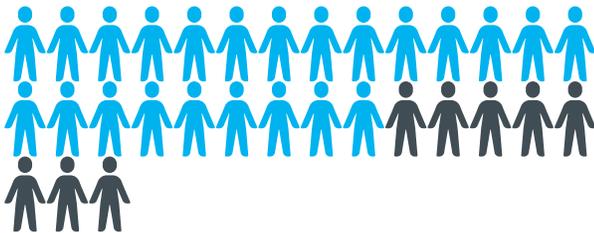
Since our inception in August 1990, CBDC Central PEI has disbursed approximately \$25M into the community while creating and maintaining 4,407 jobs and assisting 1,372 businesses

## Loans by Sector Since Inception





## impact



### REQUESTS PROCESSED

Applications received .....	21
Applications approved .....	16
Amount invested .....	\$283,000

### COUNSELLING SESSIONS

Number of clients .....	16
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### EMPLOYMENT

Jobs created .....	42
Jobs maintained .....	53
Total .....	95

### TRAINING SESSIONS

Number of individuals .....	42
Number of workshops .....	6
Total invested .....	\$12,754

over  
\$8.7M  
injected  
into Region  
in 2021

### REQUESTS PROCESSED

Applications received .....	46
Applications approved .....	34
Amount invested .....	\$2,497,525

### COUNSELLING SESSIONS

Number of clients .....	181
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### BUSINESSES ASSISTED

New businesses .....	20
Existing businesses .....	8
Total .....	28

### EMPLOYMENT

Jobs created .....	77
Jobs maintained .....	58
Total .....	135

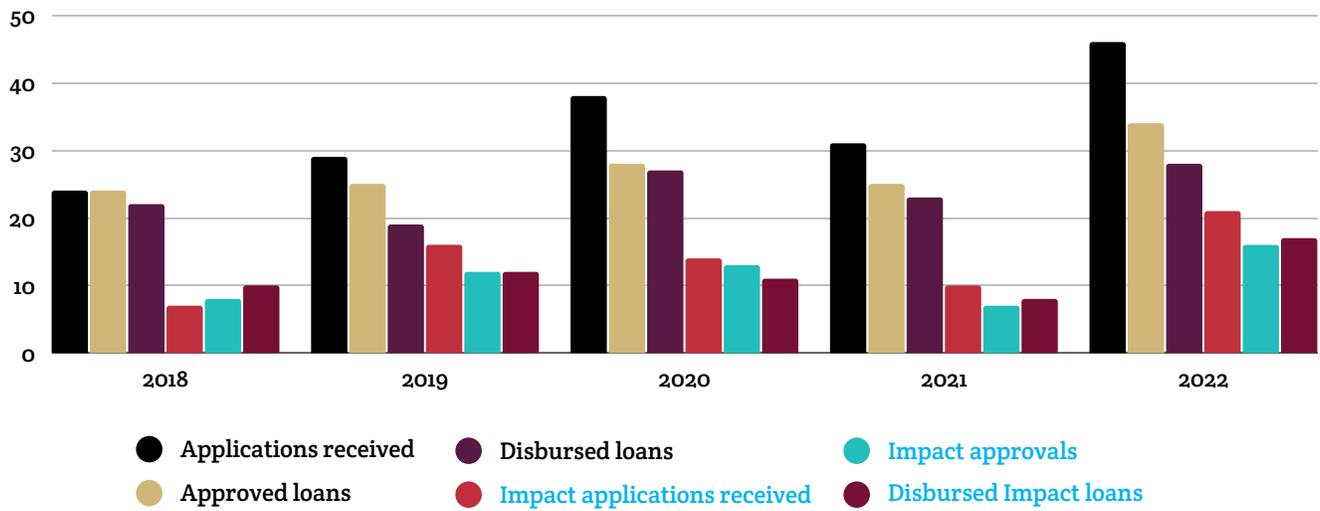
### TRAINING SESSIONS

Number of individuals .....	62
Number of workshops .....	11
Total invested .....	\$6,804

### CONSULTING ADVISORY SERVICES

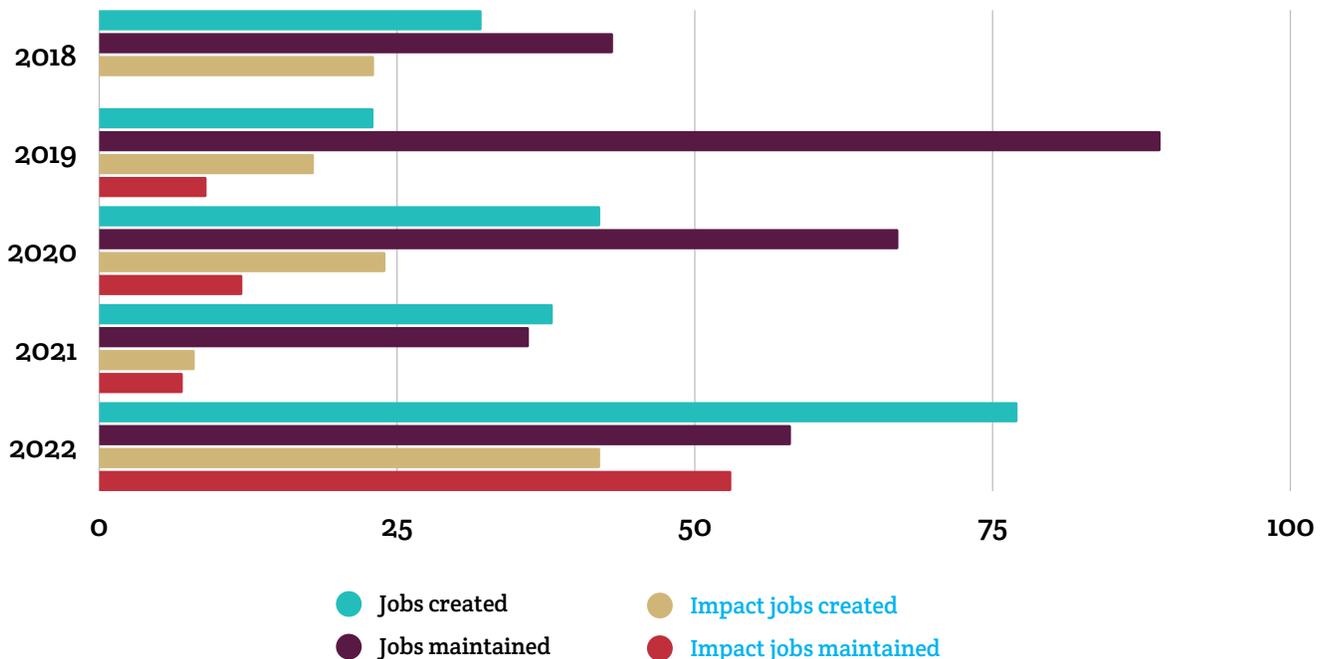
Number of businesses .....	9
Amount granted .....	\$34,280

## Number of applications approved and disbursed over the past 5 years



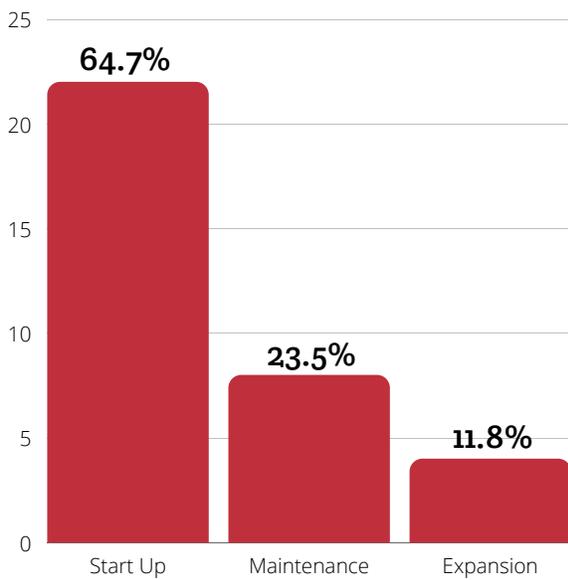
Average CBDC loan approval amount was \$73,457  
Average Impact loan approval amount was \$17,688

## Jobs created and maintained over the last 5 years

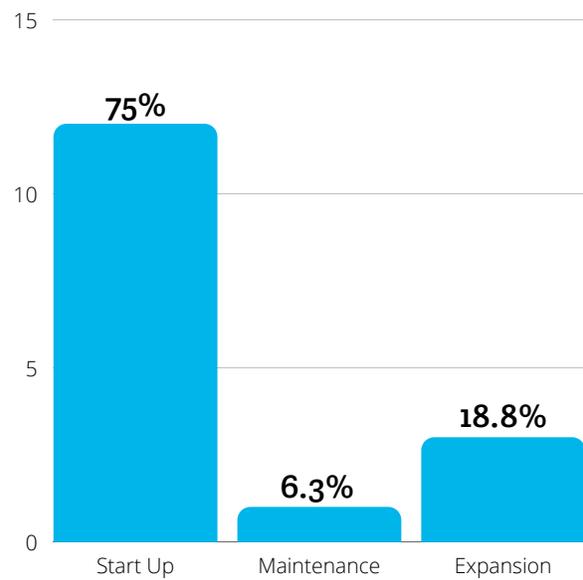


# BUSINESSES ASSISTED

## CBDC Loans



## Impact Loans



# OUR TEAM

**We see challenge as an opportunity!**

Executive Director, Tina Dickieson, has led the team through some of the most unpredictable years yet using her strategic and forward thinking management skills.



Account Manager, Krista Thompson, has been with CBDC Central PEI for 16 years and shares her extraordinary knowledge with clients and staff.



Bilingual Loans Officer, Claus Schmidt, has an extensive background in accounting and is a small business owner.



Executive Officer, Julia Smith, brings a wealth of knowledge from working with the local business community in her past roles.



Administrative Officer, Rebecca Curley, joined the team and shares her exceptional client service experience and technical skills.



Felix Arsenault  
Rosemary Larkin

Karen MacDonald  
Jamie Caseley

Tara Simmons

## CBDC Central PEI Board of Directors

missing:  
Glenn Saldanha  
Jillian Robinson

## Impact Committee

Ben Howard  
Mandy Fraser  
Patrick Cullen



### A quote from our newest team member....



*I must say, starting with CBDC Central PEI was something I will never forget! From the start I was working from home during a shut down due to Covid 19 running wild in the Province. I was working with people I had never met, and yet they all went above and beyond to help me learn the ropes of CBDC! It has been an amazing experience so far, and I've really just gotten started. Knowing what we do to help our community is nothing short of heartwarming. Hearing the success stories, seeing businesses being created simply from a dream, and being able to be a part of it, really gives my heart that warm fuzzy feeling.*

- Rebecca Curley, Administrative Officer



# COVID-19 EMERGENCY RESPONSE

The RRRF is administered by the Atlantic Association of CBDCs and is delivered through local CBDCs across Atlantic Canada. The UMSLI program is for urban centers, and CBDC Central PEI is proud to deliver it in the Greater Charlottetown Area.

Like CEBA, these emergency working capital relief funds provide interest-free loans of up to \$60,000 to help cover operating costs during periods where revenues have been temporarily reduced due to the economic impacts of COVID-19.

UMSLI (Urban Main Street Loan Initiative) and RRRF (Regional Relief and Recovery Fund) are federal initiatives that provide funding to support SMEs that have not been approved or are ineligible for supports through CEBA (Canada Emergency Business Account).



## May 2020 to September 2021:

- RRRF - 85 approved, \$2,907,500 disbursed
- UMSLI - 79 approved, \$2,599,000 disbursed

**Combined we injected \$5,506,500 to 164 business owners in our region.**

The Tourism Activation Grant (TAG) was administered through a partnership between Tourism PEI and the 3 PEI CBDCs to provide relief for the hard hit Tourism Industry.

TAG provided PEI tourism businesses with a grant to assist with the costs associated with opening for the 2021 season. This program supported investments that helped tourism businesses adapt to a new normal and positioned them to capitalize on future economic recovery.

The clients that we were able to assist were appreciative of the support and many felt that it gave them a boost towards being able to survive the sudden decrease in revenues caused by COVID-19.



# CBDC CLIENT SUCCESS



Dawn and Steve Piccott started buying PEI Long Term Care facilities with the focus to provide the best quality of life to our senior population. To date, they have purchased: Bayview Lodge in Souris (was the original Souris Hospital), Emerson Lodge in Charlottetown, WoodLand Home in Souris and the latest purchase was Villa Marguerite in North Rustico. This gives them a total of 87 community care rooms in their 4 newly renovated facilities.

The Piccott family has proudly been in business in PEI since 1985. Respect, loyalty and trust has always been at the forefront of their day-to-day business, so when the opportunity arose to become community care providers, they were very excited. The love and compassion that comes with each and every day in this special industry is one of the most rewarding experiences of their lives. They thrive each day as a team to bring the absolute best care to each and every one of their residents at all of their facilities. Perfection is the only standard they accept for every department of PiccottCare from meals and activities to social and community life – they thrive to bring the best to all of their homes everyday.



“

*We are so proud to be home and look forward to the future as PiccottCare continues to flourish!*

*- Steve Piccott, Owner*

”





# Arsenault Family Lumber



**Franky Arsenault**



**The Original Saw Mill**

Arsenault Sawmill was originally started by Janelle and Janine Arsenault's grandfather (Pepe Franky Arsenault) in 1948 after he got back from serving in WWII. In the early 1980's, Leonce Arsenault, Pepe's son, took it over with the help of his brothers and cousins.

The Mill ceased the sawing of lumber in 2007 but continued in the other aspects of the logging and chipping industry.

The Mill is now into its 3rd generation. After 14 years of not sawing lumber, bilingual twin sisters Janine and Janelle, made a family decision to restart the milling operations.

With lots of hard work and support from their family, this became reality in May 2021. The Mill, located in St. Chrysostome, PE has been rebranded and is now known as Arsenault Family Lumber. Business is booming and they have already made plans to hire additional staff to meet the market demands.



**Janelle & Janine Arsenault  
Owners**



**Current day Log Yard**

# CBDC CLIENT TESTIMONIALS

**“ I just wanted to thank you for all your help and patience with me and this project. You were an integral part of keeping it off the ground and financing me to the point where it had real legs. I just want you to know that I appreciate all your time, effort, support and most of all belief in my vision.**

*- Kris Taylor, Sticks & Stones Development  
Construction Industry*

”

**“ Tout en haut de ma liste, avec le Centre d'action rural, se trouve la CBDC, qui m'a apporté un soutien phénoménal!**

*- Andrew Fisk, A La Cuisine  
Tourism/Hospitality Industry*

”

**“ We are very thankful to have had the support from CBDC to help us start this business. They believed in us and our vision and helped us turn our vision into reality.**

*- Janine Arsenault, Arsenault Family Lumber  
Construction & Retail Industry*

”

**“ It has been an absolute pleasure!  
Thank you CBDC Central PEI together we are changing lives.**

*- Steve & Dawn Piccott, PiccottCare  
Tourism/Hospitality Industry*

”

# IMPACT ATLANTIC PROGRAM



## Impact Your Knowledge

Focus on your brilliant business idea, while Impact equips you for success. More than just a loan, Impact clients are connected to business skills development opportunities. By attending Impact's training sessions, entrepreneurs can gain essential knowledge to help them as a business owner, learning topics ranging from marketing strategy and human resources, to accounting and planning.



## Impact Your Business

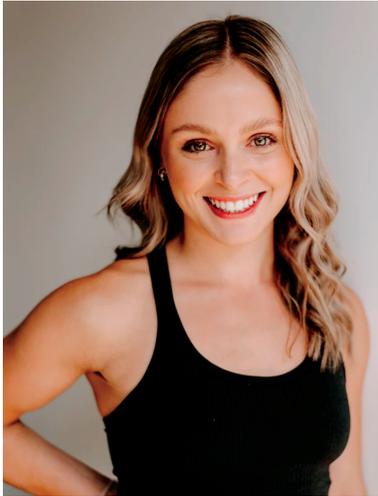
The Impact loan helps foster small and medium-sized businesses in urban Atlantic Canada. Entrepreneurs of all ages can apply for a business start-up loan, while established business owners between 19 and 39 can avail of expansion financing. Low-interest loans of up to \$25,000 are available, with flexible repayment terms and no penalty for early repayment of the principal. The application process is fast and straightforward so entrepreneurs can reach their goals more quickly and take their business to the next level.



## Impact Your Future

With a simple application process and flexible repayment options, Impact gives you the freedom to make your business into what you want, the way you want. More adventurous than a traditional bank loan, Impact can work with varied credit histories or unusual business ideas. Impact is more than just a check, it's also a lifeline, where you'll find on-going business support and advice throughout your entrepreneurial journey.

# IMPACT CLIENT SUCCESS



*Lacey Keoghan, Owner*

## 24STRONG

**Empowering Prince Edward Island youth through dance, performance and confidence building programs.**

Lacey Keoghan is the proud founder of 24STRONG. She grew up dancing and performing across PEI. She started her professional career with the Charlottetown Festival in their production of Anne of Green Gables the musical and later, the 2015 Young Company. Most recently, Lacey was the dance captain and ensemble member of Mamma Mia, the musical in Tulsa, Oklahoma.

Lacey was awarded the "Young Humanitarian of the Year" award by the Canadian Red Cross and has been recognized by PM Justin Trudeau for her impact on youth in her community.

**24STRONG exists to empower youth to be ACTIVE, CREATIVE, STRONG and KIND!**



# IMPACT CLIENT TESTIMONIAL



“*CBDC Central PEI Personnel were "Very helpful and encouraging."*

*Before starting my business I had spent 16 Years in the HVAC trade to ensure I understood how these machines worked. I like to challenge myself to progress and felt I would like to understand the business side of the HVAC industry. Since the second year of my apprenticeship it crossed my mind to start my own business and it was mostly a matter of time.*

*My definition of success is having customers speak of me as skilled tradesmen and trust worthy. Northmen HVAC Installs, services and repairs energy saving HVAC equipment such as Heat Pumps, Heat Recovery Ventilation and Hybrid Heat Pump/Electric Water Heaters.*

*I am enjoying the total experience of many roles, customer relations, engineering, sales, installation and service. Recently Northmen HVAC had been recognized by the brand I install as a Tosot heat pump Champion.*

*CBDC Central PEI helped give me the confidence that I could go out on my own and the ability to do so with the IMPACT Loan.*

*In the next few years I hope to employ 2 more technicians to assist with the installation and service of HVAC equipment.*

*- Adam Deveaux, Northmen HVAC  
Construction Industry*



# BUILDING CLIENT SUCCESS

At CBDC Central PEI, client success is more than money in their bank account. We pride ourselves on working with our clients to build success for as long as we can and one of the ways we do this is through training.

Throughout the year, we partner with local businesses and organizations to host events and training sessions to foster skills development in crucial areas related to business development and growth.

## WE SUPPORT THE CLIENTS...



### FINANCIAL

#### SUCCESS SERIES

Rodney Payne, CPA, CGA

Rodney has a lifetime of accounting experience and he offers financial advice in sessions using a question and answer conversation type format. He helps each client to understand the financial side of business in such a way that it makes sense. Rodney's Financial Success Series sessions cover topics ranging from starting your business, setting your business up, taxes and exit procedures for your business.

Jennifer, a PEI native and past CBDC Central PEI client, hosted a multi session Social Media Success series geared toward helping business owners learn how to use Facebook to their advantage. This fresh new series guided business owners through creating successful social content, gaining clarity with Facebook Ads and things that are needed to know for when it comes to converting audiences to what matters most – SALES!



### SOCIAL MEDIA

#### SUCCESS SERIES 2.0

Jennifer Waugh, Owner



### HUSTLE

#### HANGOVER

Judy Urquhart, Speaker

CBDC Central PEI and CBDC Eastern PEI proudly presented a hilarious and inspirational session called "Hustle Hangover – Make Passion your Priority & Leave Struggle Behind!" led by one of Canada's top keynote speakers, Judy Urquhart. You CAN get more done with less stress.

Jody provided a virtual conversation where she lead the attendees through various ways of dealing with the stresses of today using relatable stories and humor to help us find the lighter side of life and to show us that even though life is busy and filled with stress, we can choose to find healthier ways to exist and that we don't need to take life so seriously.



**Momentum**  
Human Resources Program  
“supporting *you* and *your people*”

By working one-on-one with small-medium-sized businesses (SMEs), the Momentum HR Program has led to a significant increase in rural job creation, as it helps rural business owners understand the importance of HR through hands-on, interactive training and consulting. From onboarding to conflict resolution to management training, this year-long program helps five local SMEs attract and retain employees and enforce robust HR strategies and policies.

We assist companies with:

- Recruitment & Selection
- HR Planning & Leadership
- HR Policy Manuals
- Employee & Labour Relations
- Organizational Behaviour
- Compensation & Benefits
- Training & Development

In July 2021, Gabrielle Blanchard was contracted to deliver the Momentum HR Program in the rural Central Queens region. She collaborated with 5 SME's to offer human resource training for a one year term using the best practices and business model that is currently successful in Eastern PEI.

Gabrielle works with local SMEs to help attract new employees, develop human resource plans and provide training on human resource issues. The project results in better engaged employees, improved leadership, increased productivity and builds the management capacity of participating companies located in central PEI.

“*Why is this program so important.... HR is a component that is missing for a large number of SMEs around rural Queens County. In doing this program you see how a year of providing these HR services can have a positive outcome on these businesses.*”

*- Gabrielle Blanchard  
Human Resource Specialist*



The Momentum HR Program is proudly presented in partnership with:



# MOMENTUM HR CLIENT TESTIMONIAL



**Teresa Duffy (CAO), William Duffy (COO), and Patrick Duffy (Founder)**



Somerset Gardens is located in Kinkora, PEI and has been participating in the Momentum HR Program this year and they state that the program has helped them get organized as a business by providing day-to-day processes to follow. It has also given them access and knowledge to business skills upgrades to assist with a better of the business.

Patrick Duffy, a university graduate, started a small landscaping business 35 plus years ago assisting customers with flower bed maintenance and spring/fall yard clean up. He and his wife Amy then expanded to include a garden center retail location mainly to support their landscaping business. Today, their daughter and son (William and Teresa) assist in maintaining and expanding the family business. They now grow nursery grown sod, industrial landscaping and have expanded the garden center to a larger diversified retail outlet.

**“ We absolutely recommend that other businesses participate in the Momentum HR Program! Prior to doing the Momentum HR Program we struggled as a small, expanding business to create and complete an employee handbook. This program has helped us in completing this; as well as, specific training for our employees. ”**

**- Teresa Duffy, CAO**



# SMALL BUSINESS WEEK

We proudly sponsored the following events with these community partners!

*Monday*

- Greater Charlottetown Chamber of Commerce Lunch & Learn - Ins and Outs of Social Media



- Greater Charlottetown Chamber of Commerce Luncheon - Importance of Digitalization in the Workplace
- Kensington and Area Chamber of Commerce Coffee Session - Human Resource Management and Grant/Funding Proposal Writing
- Chambre de commerce acadienne et francophone de l'Î.-P.-É. et Centre d'action rural - la Matinée des entrepreneurs et coopérateurs

*Tuesday*

*Wednesday*

- Greater Charlottetown Chamber of Commerce Mega Mixer



- Greater Summerside Chamber of Commerce Breakfast with the Premier
- Greater Charlottetown Chamber of Commerce Lunch & Learn - Taking a Risk Based Approach to Digital Marketing



*Thursday*

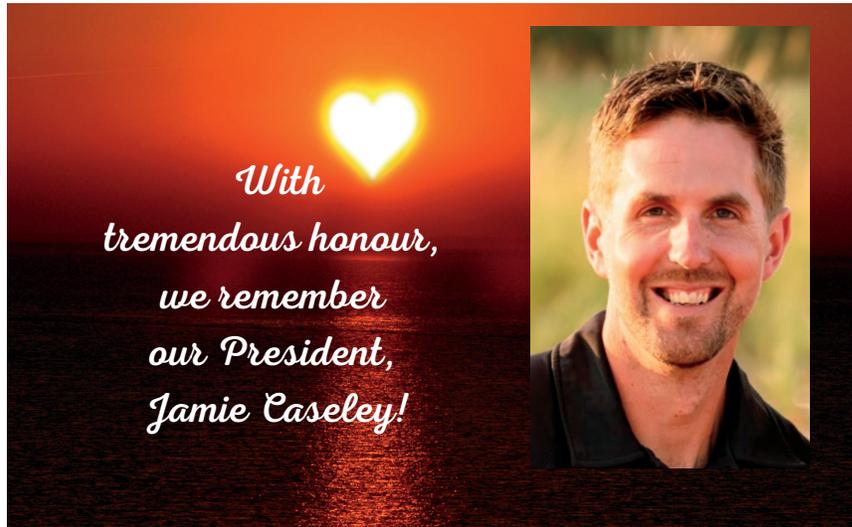
*Friday*

- Client Site Visits - We surprised clients with gift baskets of goodies
- Greater Charlottetown Chamber of Commerce Key Note Address - Enable or Disrupt - New Innovation Economy



# IN THE COMMUNITY





A life so beautifully lived deserves to be beautifully remembered. After a short, but very brave battle with sarcoma, Jamie's earthly life ended before we were ready. The time that he spent in our lives was memorable. Jamie was known by nearly everyone. When the news of Jamie's illness was announced, the community quickly rallied to arrange a Go Fund Me page that ultimately raised over \$110,000 in support.

Jamie grew up in the world of customer service through his parents businesses, (Caseley's Bridal Boutique and Caseley's Tent and Party Rentals). He became the General Manager of Caseley's Tent and Party Rentals and was integral in shaping the lives of the many students and staff who were fortunate enough to work with him.

He was actively involved in the community and supported many local associations, in addition to his position as President with CBDC Central PEI. He had been a member of the Board of Directors since 2017 and was President from June 2019 to December 23, 2021.

He was a positive, loyal and fun loving husband and father, who married the love of his life, Jonel Caseley, in June of 2021. They have one precious daughter, Logan.

Jamie said, "I have always felt strongly about community development and being a part of this organization has allowed me to connect with others in rural business on PEI".

We were very blessed to have been a part of his life and we will continue to honour his dream of building a strong and inclusive Island. His dedication was evident in everything he did, even while in the hospital, he joined the Board meetings virtually and was able to create some life long memories with this family during the Christmas season.

We will miss you, Jamie.



# PRODUCTS & SERVICES

## General Business Loan

Business is booming and you need funding for an expansion of your existing premises or have to construct a new building. Perhaps, it is time to purchase new equipment and additional materials in order to fulfill increased customer demand for your product. This flexible loan can even facilitate the acquisition of an existing business.

## Consulting Advisory Program

Assistance provided through an external counselling agent in various fields of expertise to improve business performance. A certain financial contribution is requested from the client.

## Business Management Skills Training

Tailored skills training in special areas such as bookkeeping, social media presentation market development, feasibility studies, funding sources and business analysis

## Social Enterprise Loan

Tailored to social enterprises operating in rural communities where people are able to live, work and enjoy social activities in their region.

## Business Counselling

Business Counselling in the form of advice to new and established entrepreneurs.

## First Time Entrepreneur Loan

Offers counselling services for individuals who wish to become self-sufficient and profitable business owners. This is the perfect loan to put your plans into action

## IMPACT Loan Program

The Impact Loan helps foster small and medium-sized businesses in urban Atlantic Canada. Entrepreneurs of all ages can apply for a business startup loan, while established business owners between ages 19-39 can avail of expansion financing. Low interest loans of up to \$25,000.00 are available.

## CONTACT US



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