



Corporation au bénéfice du développement communautaire
Community Business Development Corporation
Restigouche



ANNUAL REPORT

2015-2016

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PRESIDENT'S MESSAGE



It's a great pleasure for me to welcome you to the 28th Annual General Meeting of the CBDC.

As you probably know, our mission is to contribute in a significant way to community development in our beautiful Restigouche region. Allow me to give a short overview of last year's results.

Let's begin with loans: We dealt with 95 loan applications, 72 of which were approved for a total of 3.6 million dollars. These loans created 81 jobs and helped keep more than 234.

The Self-employment benefit program that we have had the pleasure to administrate with and for the Department of Post-Secondary Education, Training and Labour lead to approval of more than \$562,000 in funding for Employment Insurance for a period of 50 weeks. This contribution enabled the creation and maintenance of 59 additional jobs in Restigouche.

We had the pleasure of offering and introducing initiatives in training and mentoring for a vast variety of topics. These initiatives were offered to all local entrepreneurs, both members and non-members and were made possible by the support of our financial partners, the Atlantic Canada Opportunities Agency and the Minister of Post-Secondary Education, Training and Labour.

That's not all. Your CBDC administers more than 11 projects and programs, both provincial and national for various ministries and their agencies. During the past year, we launched several new projects. Here are some of the details:

Status of Women Canada has once again entrusted us with a three-year research project on ways to improve access to capital for female entrepreneurs. Also, we have undertaken a new national project entitled: Plan to hire... Building an inclusive, the details of which will be discussed by the Executive Director during his annual report.

Did you know that our CBDC has a staff of more than 25 employees and that their annual salaries total more than \$1,343,000? We contributed over \$1,587,000 directly to the Restigouche economy through our purchase of goods and services, thus supporting our region's long-term development.

Our seven managers and project leaders have just finished training with the Global Reporting Initiative (GRI), an international independent organization that helps businesses, government and other organizations understand and communicate the impact of business on critical sustainability issues. This approach of reporting on lasting development and the social responsibilities of businesses, which now serves as a reference of best business practices for all organizations in the area, is centered on three components: the economy, social responsibility and the environment. Our resource personnel will be taking an exam soon, concluding the two-year reporting course. Your CBDC Restigouche will be the first and only organization in Atlantic Canada to have received this GRI-certified training.

I would like to sincerely thank all the members of the Board of Directors, and all CBDC personnel for their devotion to the people of Restigouche. Thank you for your continued confidence.

A handwritten signature in black ink, appearing to read 'Wesley Knight', written in a cursive style.

Wesley Knight
President

EXECUTIVE DIRECTOR REPORT



For more than 28 years, Restigouche CBDC has helped stimulate the community economic development in the Restigouche region. The Restigouche CBDC (Business Development Centre at the time) was founded through Community Development, a federal program. Since that time, the CBDC's assets have increased significantly, and now total more than 14 million dollars. In the past ten years, our team has grown from three to more than 25 employees.

The CBDC continues to provide loans to small and medium sized business as part of its mission to promote community economic development. The CBDC has also become more diversified. It is now involved in the conception and delivery of several provincial, regional and national programs that support business and workforce development.

I am proud to announce that in September, we will be launching an online training program focusing on workplace digital essential skills of employees in small rural businesses. Designed and developed by the Restigouche CBDC over the last three years as part of a national project, this program, the only one of its kind in Canada, will allow small rural businesses to gain the basic digital skills needed to be successful in today's digital economy.

The CBDC continues to support youth in rural areas. The CBDC was granted two contracts by invitation for the placement of 70 post-secondary graduates in businesses in rural areas of Atlantic Canada. Over the last three years, the CBDC has placed more than 120 graduates through this program.

Recently, we signed a management agreement with the Restigouche Family Services, a business that has been around for more than 25 years. This partnership will enable the development of several other initiatives that are not available in Restigouche at the moment.

Currently, we are beginning the delivery of a national program whose aim is to make entrepreneurs aware of the possibilities of hiring people with disabilities. An advisory committee and a working committee were formed, each consisting of experts in the field from each province in Canada. Both committees will be working with CBDC's team for the next two years.

This past year, the CBDC has provided work experiences (placements) for students; two business students from the First Nations community of Listuguj had 12-week placements with CBDC, and a Social Work student from France was with us for 14 weeks. Presently, we have a graduate from l'Université de Moncton in Translation working here for 12 weeks. The CBDC is proud to help students and create opportunities to live in the Restigouche area.

We are continuing the delivery of a third national project named, *Literacy, Essential Skills and Business Performance*. The research will determine the link between employees' level of essential skills and business performance, which will encourage the development of useful tools enabling businesses to gauge the impact of their investment in employee performance training.

The year 2015-2016 has been a very successful year both in our lending and new project development areas. We continue to support the businesses and the workforce of the Restigouche area. I expect that the success we had will continue in 2016-2017.

In conclusion, as this is our annual general meeting, I would like to take the time to thank our clients for their trust, as well as our financial partners; notably the Atlantic Canada Opportunities Agency, the government of New Brunswick and Canada, the Restigouche Centre of Entrepreneurship, the Chambers of Commerce, the Associations of CBDCs of NB and the Atlantic and other CBDCs of Canada that support us every single year with our various initiatives.

Thank you to the Board of Directors for their support, their availability and their trust. Finally, thank you to my team of employees. The success of the CBDC would not be possible without all the efforts and the professional work that you continue to offer every day at the CBDC.



Michel Guitard
Executive Director

BOARD OF DIRECTORS

RESTIGOUCHE EAST



DENIS MCINTYRE



ROLAND DUMONT



SUZELLE PELLETIER



CARL ARSENEAULT

RESTIGOUCHE CENTRE



LINDA LETARTE



WESLEY KNIGHT



STERLING LOGA



MICHEAL SOUCY

RESTIGOUCHE WEST



DIANE THOMPSON



LORRAINE CHOUINARD



JEAN-YVES APRIL



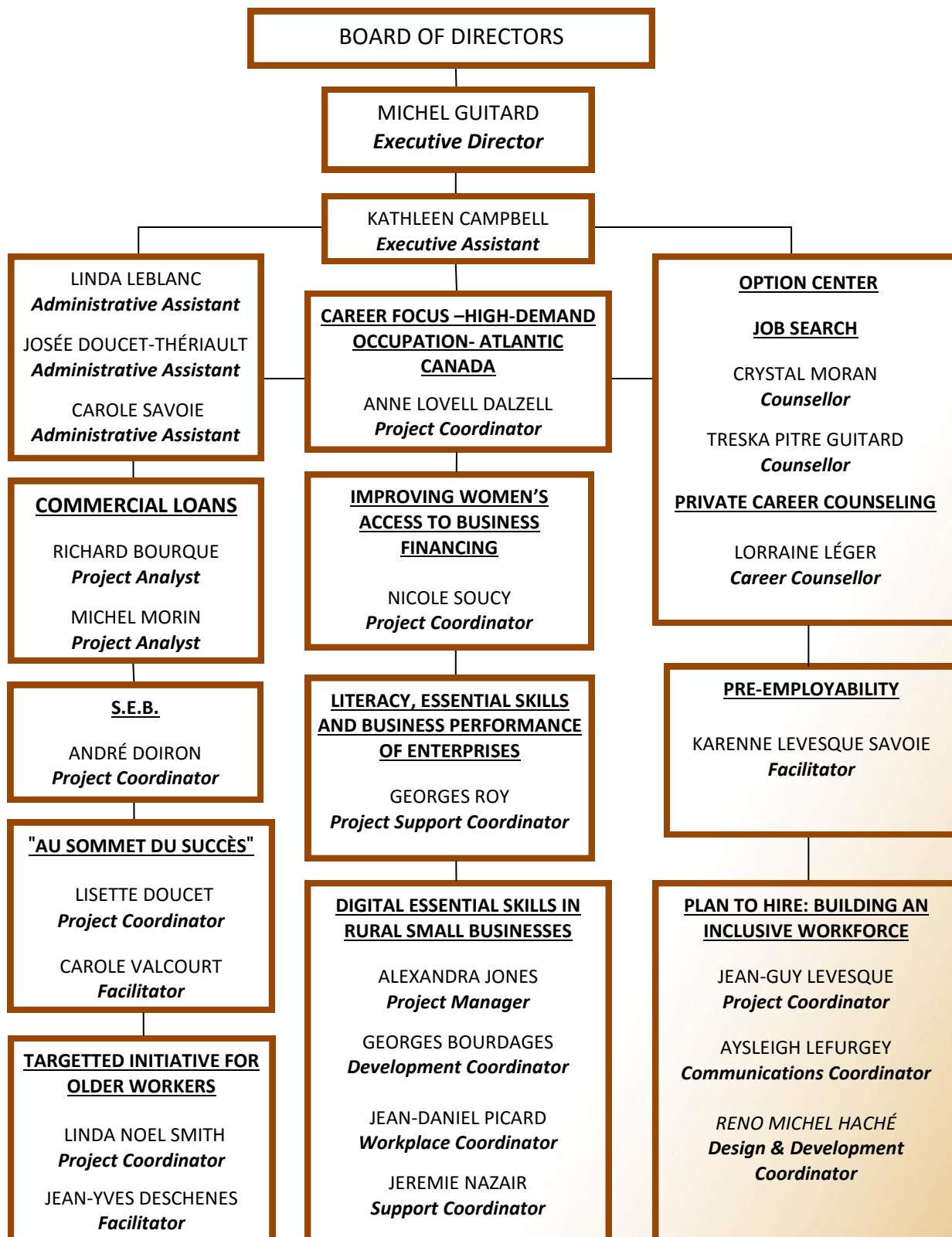
SYLVAIN THERIAULT

EEL RIVER BAR FIRST NATION



SACHA LABILLOIS

STAFF



STAFF



MICHEL GUITARD



KATHLEEN CAMPBELL



LINDA LEBLANC



JOSÉE DOUCET



CAROLE SAVOIE



ANNE LOVELL DALZELL



ANDRÉ DOIRON



RICHARD BOURQUE



MICHEL MORIN



KARENNE
LEVESQUE SAVOIE



JEAN-DANIEL
PICARD



CRYSTAL MORAN



LISETTE DOUCET

STAFF



ALEX JONES



GEORGES BOURDAGES



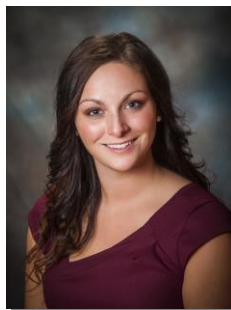
GEORGES ROY



RENO MICHEL HACHE



LORRAINE LÉGER



TRESKA PITRE GUITARD



JÉRÉMIE NAZAIR



NICOLE SOUCY



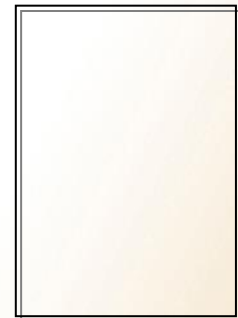
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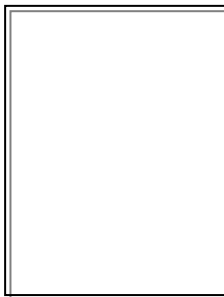
AYSLEIGH LEFURGEY



LINDA NOEL SMITH



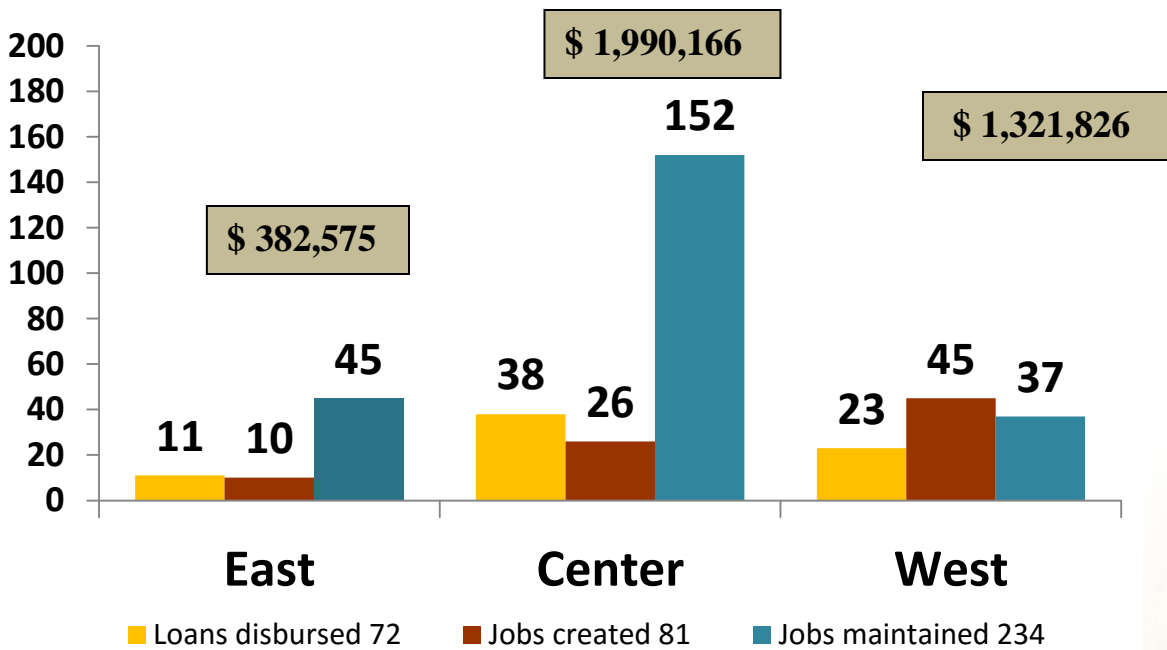
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DESCHENES



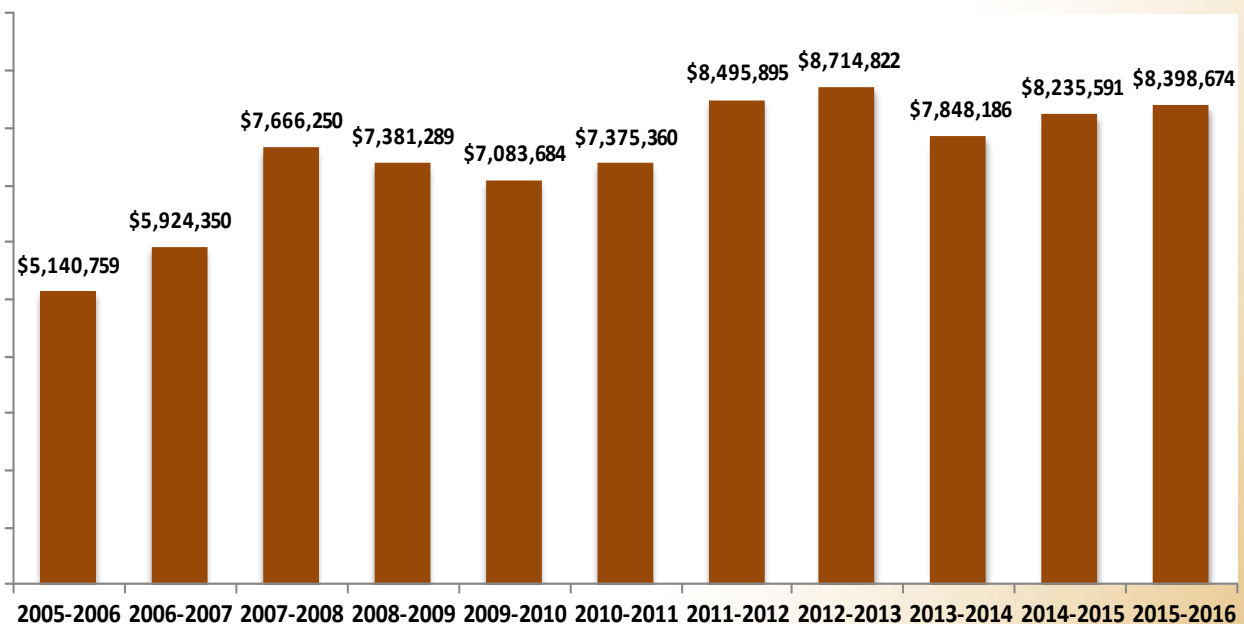
CAROLE VALCOURT

COMMERCIAL LOANS

TOTAL LOANS DISBURSED: \$ 3,694,567

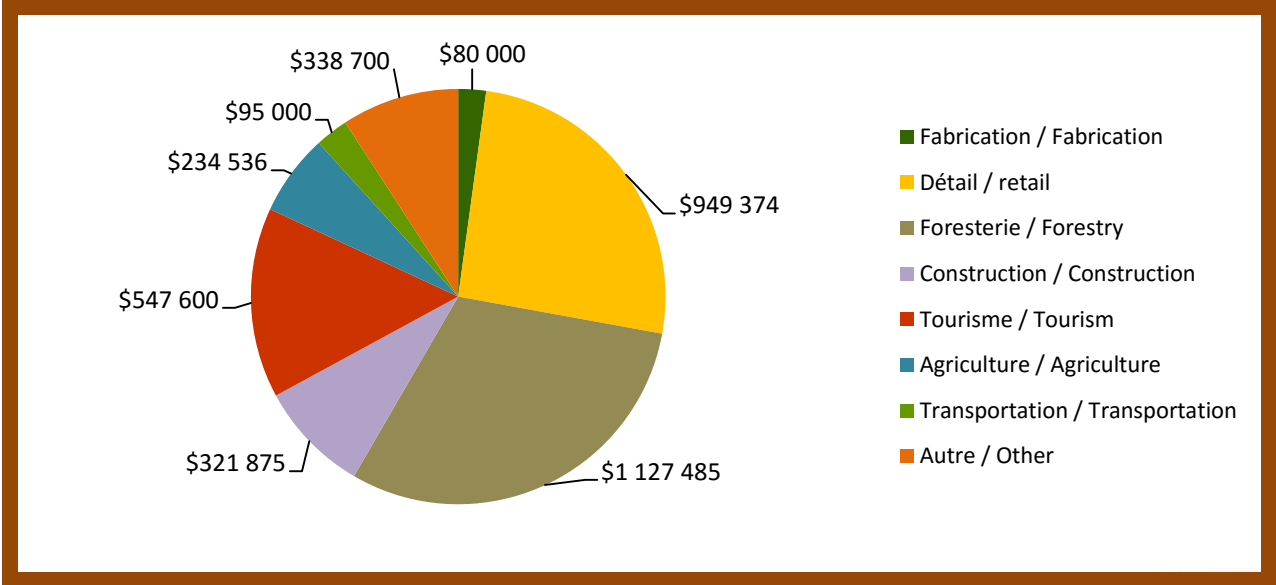


YEARLY PROGRESSION OF LOAN PORTFOLIO

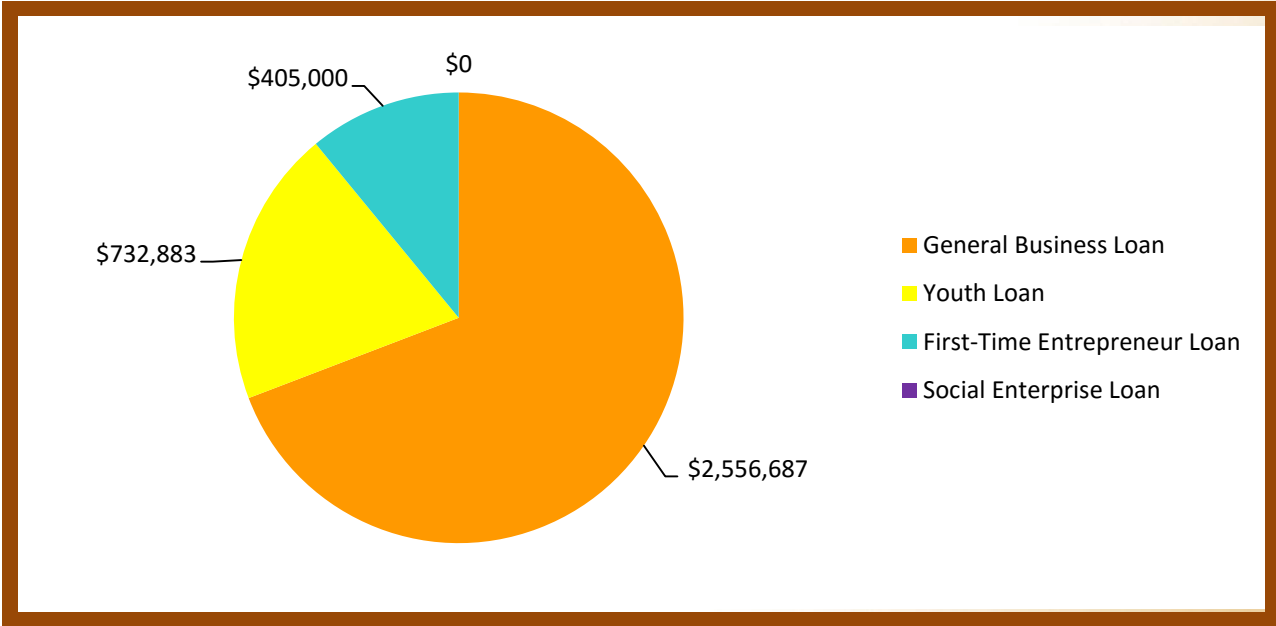


COMMERCIAL LOANS

APPROVED & DISBURSED LOANS PER SECTOR



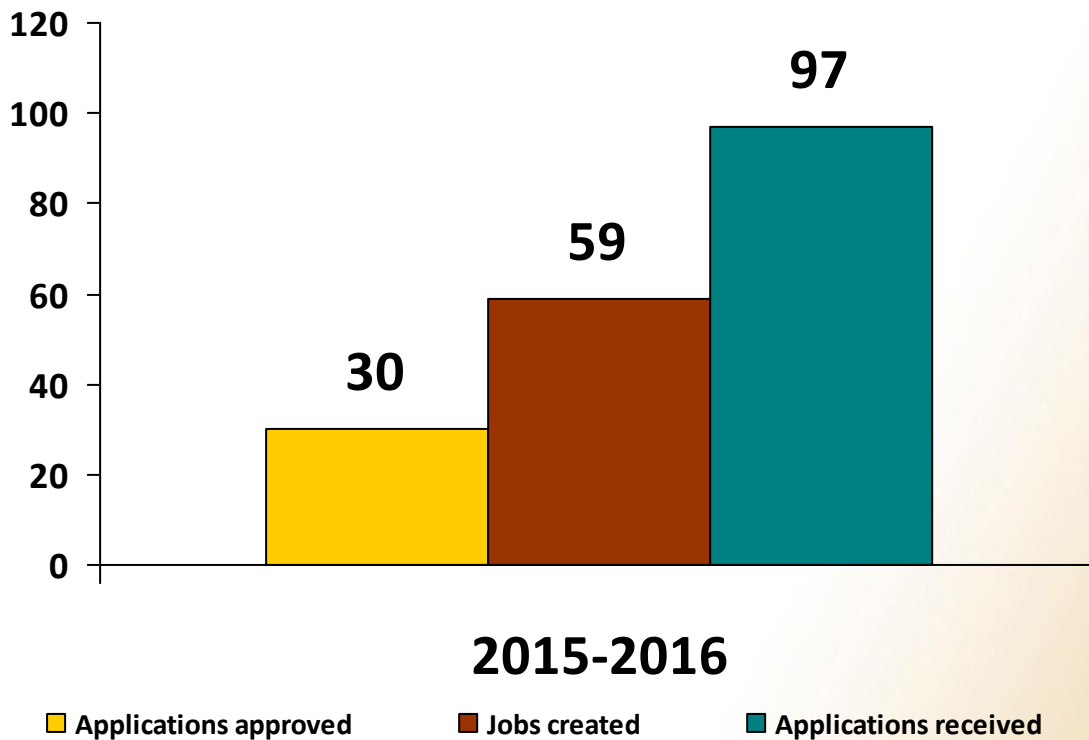
APPROVED & DISBURSED LOANS PER PRODUCTS



S.E.B.

SELF-EMPLOYMENT BENEFIT PROGRAM
Workforce expansion Self-Employment Benefits for 50 weeks.
Funds are available for training

MONEY APPROVED: \$ 562,500





OPTIONS CENTRE

The *Options Centre* has offered bilingual services such as job search techniques and career counselling in three distinct regions (Saint-Quentin, CAMPBELLTON, Belledune) since 2004. Job Search Counsellors and Career Counsellors work with a diverse clientele in order to help them enter the labor market or return to school.

JOB SEARCH

The majority of the services are based on one-on-one sessions which offer different job search techniques and support to clients who are seeking for work. The job search counsellors provide the clients with information on effective job search techniques and assist them during their job search in order to obtain & maintain a job. They prepare, in collaboration with the client, the job search tools such as the resume, cover letter, references, etc.

In addition to the job search tools, here are the other services offered at the job search level: Promoting the knowledge and the use of new technologies & Social Medias available for a job search and provide information on traditional job search techniques. Provide interview techniques and simulation interviews. The importance of the hidden job market and networking, approaching employers as well as several other components focused on job searching.

RESULTS FOR 2015-2016

	<i>REFERRALS</i>	<i>RESUMES</i>	<i>% OF CLIENTS WHO FOUND WORK</i>
JOB SEARCH (Clients referred by Post-Secondary, Education, Training and Labour)	214	285	53 %
JOB SEARCH (Clients referred by Social Development)	146	189	26 %

PRIVATE CAREER COUNSELING

The Restigouche CBDC, in partnership with Restigouche Family Services, is offering private career counseling. Here is what the service consists of:

Personalized Assessment

- Standardized testing to explore strengths and talents and to help clients choose career directions
- Help clients discover, clarify, and confirm their professional objectives

Confirmation of Career Choice

- Coaching and discussion of career choices consistent with client's interests, abilities, and personality
- Assistance in choosing educational programs and course structure
- Helping clients determine the best education or training options available for their career choices

Finding Information

- Providing information about job market realities
- Helping clients identify courses that are relevant to career choices

Prerequisites

- Choosing programs and educational institutions that are consistent with admission requirements and clients' academic backgrounds

Study Patterns

- Providing tools that will help clients discover their learning styles in order to optimize clients' adaptation to studying

CAREER FOCUS HIGH-DEMAND OCCUPATIONS – ATLANTIC CANADA

We originally contracted with Employment and Social Development Canada to offer the Career Focus High-Demand Occupations - Atlantic Canada for one year from March 2013 to March 2014. In April 2014, the program was extended by a year, and in April 2015 the program was extended by yet another year. The main objective of this program is to help post-secondary graduates 30 years of age and under who have little or no experience in their fields of study make the transition into the work force by providing them with practical career-related work experiences with rural SMEs in Atlantic Canada.

Our overall goal for the three years of this program was to provide work experiences for 90 participants with the help of partnerships with ten Atlantic CBDCs and four Quebec SADCs. By the end of March 2016, we had exceeded our three-year goal by providing 100 work experiences in New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador and Eastern Québec. Of these 100 work experiences, 96 (96%) participants continued working in their fields of study after the subsidized work experience period, surpassing the original target of 81 participants (90%) securing employment after the subsidy period. One additional participant returned to advanced-level studies after the subsidy period.

TARGETED INITIATIVE FOR OLDER WORKERS

The objective of the TIOW is to help unemployed older workers between 55 and 64 years of age increase their employability in order to remain active and productive in the labour market. This Initiative is intended for communities affected by major downsizing or closure and/or where there is a persistently high unemployment rate. The Restigouche CBDC coordinated this program in the Chaleur region. The activities started on September 28, 2015 and finished on May 7, 2016.

The program delivers training and provides tools such as workplace essential skills assessment and development, resume writing, interview skills, job search techniques and active job search to older workers in order to prepare them for new and immediate employment while working with employers to help them fill vacancies through employer-based work experiences.

We had eighteen participants. Of the eighteen, fourteen are presently employed, one is off sick and three are looking for work.

IMPROVING WOMEN'S ACCESS TO BUSINESS FINANCING

The goal of this project is to increase the economic prosperity of women entrepreneurs in New Brunswick by promoting fairness in funding opportunities for new business or expansion projects.

Project Objectives:

- ❖ To increase knowledge and understanding of the various barriers women entrepreneurs face in accessing business financing and to identify gaps, strategies and solutions that could specifically overcome these obstacles.
- ❖ To provide financial institutions and other agencies with resources and practical tools that would help reduce identified barriers, leading to improved equity in accessing business financing for women entrepreneurs and increasing sustainable opportunities and long-term economic prosperity for women.

Key Activities:

First, we established a project Advisory Committee. We then examined the context through research, consultations with women entrepreneurs, and interviews with various financial institutions and other agencies regarding best practices.

The next steps will consist of developing tools and resources to assist loans agents to recognize and better understand the barriers identified by women entrepreneurs. These new tools and resources will then be piloted within four agencies/financial institutions, in different regions of NB.

In the final phase of the project, all other CBDCs and financial lending institutions in New Brunswick will receive the new set of tools and resources. They will have the option to use them as they want within their financial lending services (which will be completely optional).

This project has been funded by:



**Status of Women
Canada**

**Condition féminine
Canada**



DIGITAL ESSENTIAL SKILLS IN RURAL SMALL BUSINESSES

The Restigouche CBDC will complete this 4-year national project in spring 2016.

The information and communication technology change the way we work, learn and manage our businesses significantly. The need for digital skills training is considerably present among rural Canadian small businesses. That need for training is significant considering that at least 34% (38% in NB) of the adult population in Canada between the ages of 15 and 64 (7.5 million people and more) do not have the digital skills required to succeed in today's technological environment.

To address this need, the Restigouche CBDC developed a training platform that will provide rural small businesses with a bilingual and flexible training model in the workplace in order to increase the basic digital essential skills of their employees.

This training platform is particularly adapted to the reality of rural small businesses:

- **ACCESSIBLE DIRECTLY IN THE WORKPLACE**
- **FLEXIBLE ADAPTED TO THE WORKPLACE**
 - Accessible anytime and anywhere
 - For desktops or mobile devices
- **CUSTOMIZABLE TO THE NEEDS OF THE SME**
 - The SME chooses training priorities by assigning the training workshops each employee needs
 - The SME manages the training

The training program includes five (5) digital skills training workshops allowing the employees with low digital skills to learn how to accomplish work tasks by using basic digital tools such as:

1. Communicating with co-workers by email
2. Viewing documents online
3. Completing a transaction online
4. Using digital technology to coordinate, collaborate and learn in the workplace
5. Using digital information for problem-solving in the workplace

Here are some characteristics of the training program that make it a training well adapted for adults with low digital skills in the workplace:

- **THE CONTENT IS VERY ACCESSIBLE AND PROMOTES LEARNER AUTONOMY**
 - The text is written at a level 2 of literacy
 - A narrator guides learners throughout the training
 - The narration is a support for reading the text

- The graphic design is simple
 - Interactivity is moderate
 - THE LEARNER CAN CUSTOMIZE PARTS OF HIS OR HER TRAINING
 - He/she picks the contents of the training
 - He/she picks the learning contexts
 - THE LEARNER CONTROLS THE PACE OF THE TRAINING
 - THE LEARNER LEARNS BY DOING
 - THE CONTENT IS RELEVANT TO THE WORKPLACE
 - The training uses authentic materials of the workplace, focusing on the manufacturing sector
- The training program has been tested – piloted by 67 employees of 9 small businesses in 5 Canadian provinces. Here are a few convincing results that stand out for the standalone research program:

- FLEXIBILITY: The participants appreciated having access to the training where and when they wanted
- CUSTOMIZATION: A significant majority of participants appreciated being able to customize some parts of their learning experience
- USER-FRIENDLINESS: The majority of participants said that the training is very user-friendly in terms of navigation and comfort
- CONTENT ACCESSIBILITY : The majority thought the vocabulary was easy to understand
- AUTONOMY: 62% of participants took the training sometimes or always on their own. Most of the employers were satisfied with the standalone nature of the training.
- GAINS IN DIGITAL SKILLS: The average gain varied between 34 and 37 points (on a scale of 100 points) for all three workshops tested in the workplace
- For participants with a low literacy level, the average gains were 47 points against 33 points for those with a higher literacy level

The Workplace Digital Skills Training platform developed by the Restigouche CBDC will be deployed on the Internet in September 2016.

**Source: Programme for the International Assessment of Adult Competencies •Data for Canada • 2012*

Financial Partners

Funded in part by the Government of Canada's Adult Learning, Literacy and Essential Skills Program and ACOA's Business Development Program.

Funded also by the New Brunswick Department of Post-Secondary Education, Training and Labor and the Regional Development Corporation [N.B.].



LITERACY, ESSENTIAL SKILLS AND BUSINESS PERFORMANCE OF ENTERPRISES

The Restigouche CBDC delivers a second national three-year (2013-2016) project in the field of literacy, essential skills in small rural manufacturing business of Canada.

The goal of the research project is to help small rural manufacturing businesses make investments decisions to develop the Literacy and Essential Skills (LES) of their employees.

Objectives of the project:

- Increase knowledge and available information regarding the quality of human capital in the small business manufacturing sector by developing a profile of the sector based on direct measures of the literacy and essential skills of their workers and by comparing it internationally and nationally, so that the potential for competitiveness and innovation can be assessed
- Increase business and employer knowledge of the effects of improving the LES of workers on identified indicators of business performance
- Increase empirical knowledge on “what works” to improve LES of adult workers in their place of work and
- Increase the capacity of 269 Community Business Development Corporations (CBDCs) across Canada by providing access to a tool that will indicate the need and time for future investments in LES of an enterprise’s workforce with the aim of maximizing business performance

This project is funded by the Office of Literacy and Essential Skills at Human Resources and Skills Development Canada (now Employment and Social Development Canada – ESDC) as part of the government’s policy priority to improve the work force and increase jobs in Canada.

PLAN TO HIRE: BUILDING AN INCLUSIVE WORKFORCE

CBDC Restigouche's National Disabilities Project is a three-year pan Canadian employer awareness campaign. The project is designed to promote the skills of people who have disabilities, as well as the benefits that this part of the population brings to the work force. It is funded through financial support from Employment and Social Development Canada under the Opportunities Fund for Persons with Disabilities initiative.

The project will have two groups, a National Advisory Committee and a National Working Group; their members will represent different disability advocates, agencies and organizations from all regions in Canada. After conducting extensive research the CBDC project team will work with these groups to develop and implement tools to help employers not only become more aware of the benefits of an inclusive workplace but also to assist them in the hiring of persons with disabilities. Once completed these tools will be distributed and promoted across Canada through the CFDC Network, by partnering agencies and organizations, and at National, Provincial and regional events.

"AU SOMMET DU SUCCÈS" (Restigouche West)

"Au Sommet du succès" aimed at supporting the integration into the workplace for young people at risk in Restigouche West. The project targeted youths between the ages of 16 and 30.

The intervention model and project activities offered 10 participants alternating periods of classroom training and work placements with local employers. The 5 weeks of classroom training focused on topics such as self-knowledge, technical job searches, work related essential skills and many more. Participants also took part in activities and orientation sessions allowing them to research and identify their professional interests. The 18 weeks of internship enabled the participants to explore various workplaces, earn the respect and trust of local employers, develop valuable skills and discover new abilities and interests.

All of the young participants succeeded in developing their portfolios and establishing short and long-term action plans.

PRE-EMPLOYABILITY

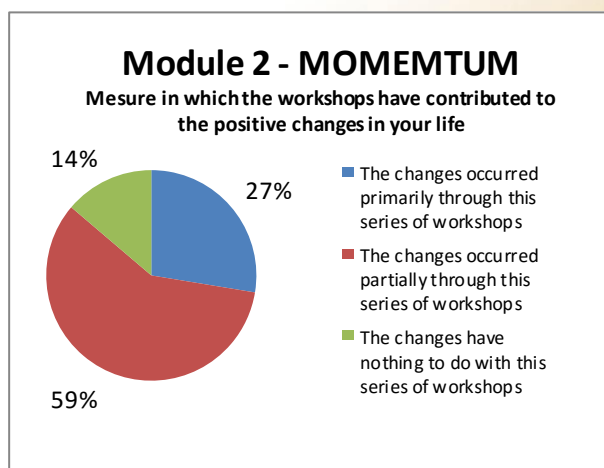
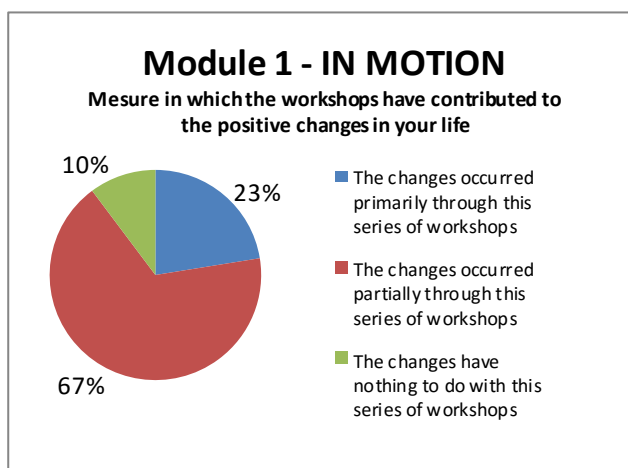
Under the pre-employability program of Social Development Department, The Restigouche CBDC has been delivering, since April 2015 a new program consisting of 2 modules:

Module 1: In Motion: Based on accountability, motivation and self-discovery in order to engage the client in a process of change. (3 weeks training - 3 days per week)

Module 2: Momentum – Stepping stones to a preferred future: Focuses on the development of needed skills / attitudes leading to a goal establishment process, moving towards career exploration and overcome possible barriers to employability. (4 weeks of training - 4 days per week)

The experimental approach of this workshop series aim to provide opportunities for participants to experience success, pride, respect, connection and achievement and, through these experiences, to build self-esteem, confidence, a sense of personal control, skills and motivation to build their future. The whole series is built based on Change Theory, recognizing that personal transformation (such as moving from not feeling positive about self to feeling pretty good about self) doesn't happen overnight or at the same pace for different people. This series is fun and engaging including interactivity and lots of personal integration and application. These two modules recognize that self-esteem is not « taught » by lecturing about the concept- but rather is built based on real experience and personal integration.

During 2015-2016, the CBDC delivered a total of six module 1 – In motion and three modules 2 – Momentum. A total of 49 participants completed the module 1 and 27 completed module 2.



FINANCIAL STATEMENT

**RESTIGOUCHE COMMUNITY BUSINESS
DEVELOPMENT CORPORATION**

FINANCIAL STATEMENTS

AS AT MARCH 31, 2016