



# ANNUAL REVIEW 2020

Celebrating 31 Years of  
Business Success

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# Table of Contents

Who We Are & What We Do	1.
Letter From The Chair	2.
Board of Directors	3.
Our Staff	8.
A Year in Review	10.
Client Profiles	
Lawrencetown Lodge Inc.	12.
Action Laser Tag	15.
Cool Bus Treats	18.
Makers Construction	20.



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## Who We Are & What We Do

CBDC Blue Water proudly provides financing programs, training, and counselling services for small-to-medium sized businesses in rural HRM. We ❤️ small business.



CBDC Blue Water is one of 41 independent non-profit Community Business Development Corporations in partnership with the Atlantic Canada Opportunities Agency (ACOA). Together with community partners, we work to support the local economy by assisting entrepreneurs as they build or expand their businesses.

## Where We Serve

CBDC Blue Water services the rural Halifax Regional Municipality, covering the areas between Ecum Secum and Hubbards, excluding the urban areas of Bedford, Dartmouth and Halifax.



## Letter From the Chair

During our 2020 fiscal year, our volunteer Board approved 59 loans valued at over \$3.0 million resulting in more than 302 jobs being created or maintained within our communities. Through our Self Employment Benefits (SEB) Program we have helped an additional 56 clients start their small businesses. During the year there were 10 SEB workshops and 3 Labour and Advanced Education (LAE) training programs conducted through the office. Our staff have also provided professional and business counselling services to more than 150 clients.

We are excited to have a broad network of partners and to have fully established satellite offices throughout rural HRM in the communities of St. Margret's Bay, Sackville, Sheet Harbour and Spryfield. We are actively working with the Business Improvement Districts, Chambers of Commerce and Business Associations in our area as we look to raise our profile and strengthen our local economy through collaboration. In Sep 2019 CBDC Blue Water was excited to play a part in helping the Porters Lake Business Association in getting established.

CBDC Blue Water has also engaged a number of young people to work within our organization through a number of innovative projects aimed at helping our clients and the business community at large. In this effort we have been supported by organizations like; @NS, Venture for Canada and the Province of Nova Scotia through Graduate to Opportunity and the Canada Summer Jobs Program.

As we look to the future, CBDC Blue Water recognizes that the impact of COVID-19 will be long lasting and we will be a leader in helping businesses in rural HRM survive. The Corporation will look to collaborate with other economic development agencies like the Halifax Partnership and institutions of higher learning like our Community Colleges and Universities to find innovative ways to address the ever changing challenges that face our evolving rural economy. I would like to thank you for being a part of our past success and we look forward to working with you for a bright and exciting future in the years ahead.

Sincerely,

Kenny Dolomont, Chair

## Our Voulnteer Board of Directors



### **Kenny Dolomont - President**

For nearly two decades, Kenny has committed endless hours to the growth and development of CBDC Blue Water as a Board member. As an IT professional and local businessman, he is also involved with CBDCs on a provincial level as a past member of the M.I.S. Board for the Atlantic Association of CBDCs. Kenny is committed to

his community and also volunteers with the Alzheimer Society of Nova Scotia, Porters Lake Community Centre, and the Eastern Shore Slow Pitch Seniors League.



### **Darla Johnston - V. President**

Darla was first introduced to the CBDC as a new entrepreneur and client in 2002. Eight years later she was invited to be a Director on the Board. Currently she serves as the Vice President. Ms. Johnston is the Owner, CEO and Laser Medicine Specialist of SLICLASER Inc. She has served Nova Scotia and surrounding Provinces for

nearly 2 decades. A few of her nods include Entrepreneur of the Year 2007 and in 2012 the Hector Jakes Award of Business Excellence. She was also awarded two 60 sec commercials on Global TV in 2003 and 2011 as one of Nova Scotia's top Black owned Businesses. Darla is the proud mother of 2 adult daughters.

## Our Voulnteer Board of Directors



### Wayne Fiander - Treasurer

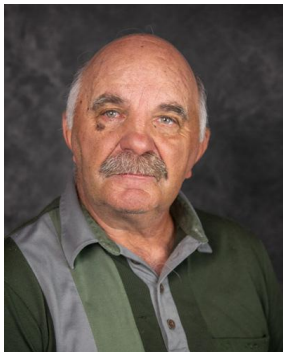
Wayne began his career in municipal government and moved to the private sector in retail pharmacy, wholesale pharmaceuticals sales and distribution and eventually in head office marketing and merchandising for Pharmasave Atlantic. Wayne also served two Nova Scotia Premiers over a five year period. Wayne also has extensive experience in the Chamber of Commerce movement and is a past president of the East Hants Chamber, the Nova Scotia Chamber as well as the former Executive Director of the NS Chamber. Currently retired, he maintains a keen interest in public policy and business affairs while trying not to talk about either during a round of golf.



### Michael Hatter - Secretary

Mike is the founder and partner of Hatter Insurance – GoToInsure.ca, a local Insurance Brokerage that provides individually tailored solutions for all types of insurance. Mike is a firm believer in “people come first”. His extensive background in the insurance industry includes various roles with a leading national Insurer, including underwriting, marketing, merger integration, product, and business development. Mike enjoys the opportunity to contribute through involvement in various volunteer boards over the years such as CBDC Blue Water, The Better Business Bureau, Sackville Business Association, etc., and is a member of the Insurance Institute of Canada. In addition, he has been actively involved in fund-raising for numerous charitable organizations.

## Our Voulnteer Board of Directors



### **Harold Baker - Director**

Harold is a life-long resident of the Eastern Shore and has been a part of CBDC Blue Water's Board of Directors since 2010. Harold is part of the management team of Bakers Point Fisheries, a family-run business established in 1943.



### **Leslie Brown - Director**

Leslie lives in the community of Fall River and has been a Director of CBDC Blue Water since June 2019. The work of CBDC Blue Water aligns closely with her values and experiences around supporting rural community economic development, and with her experience as a board member and volunteer in several similarly minded organizations. Her roots

are in the world of co-operatives where she has been involved both as a sociologist conducting research, and as a volunteer in the sector - most especially with credit unions and retail co-operatives. Recently her focus has been on collaborative strategic planning, social/environmental reporting, and governance in co-operatives and credit unions. She is Professor Emerita in the Department of Sociology and Anthropology, Mount Saint Vincent University.

## Our Voulnteer Board of Directors



### **Richard Donald - Director**

Richard has had a career as an agricultural researcher and teacher across Canada and many parts of the world including working and living in Central America and the Middle East for a number of years. Most recently he was Associate Dean in the Faculty of Agriculture at Dalhousie University, and also served as CEO of Perennia, the provincial agency charged with research support to Nova Scotia's agricultural community. Now in his retirement, Richard continues to do some part time teaching for Dalhousie and volunteering. Otherwise, he enjoys wilderness hiking and canoeing, cooking, and honing his home carpentry skills.



### **Michael Hayes - Director**

Mike joined the public service in October 1972 with then, Canada Employment and Immigration Commission (CEIC) where he worked in various positions which were primarily targeted at improving community infrastructure and providing short term employment opportunities. Throughout the 80s and 90s, he continued to work in programs that provided employment for visible minorities, persons with disabilities, aboriginals, and youth where he was involved in the delivery of Community Futures Program throughout Nova Scotia and was provincial coordinator for the Self Employment Program. In 1995, Mike moved to ACOA where he was responsible for overseeing the CBDC's, ACOA's Seed Capital Program for Young Entrepreneurs, the Nova Scotia Rural Team, and the Black Business Initiative.



## Our Voulnteer Board of Directors



### Nancy Westhaver - Director

Nancy retired from the Canadian Foreign Service in summer 2016 returning to her “hometown” on the Eastern Shore. She has been a member of the CBDC Blue Water board since January 2018. In diplomatic and consular postings, she represented Canada in The Philippines (Second Secretary and Consular), Kenya (First Secretary) and El Salvador (Chargé d’Affair; Counsellor and Consul). Her career with GAC provided extensive travel and international work experience which she brings to the board. Nancy is a graduate of Acadia University, Mount Saint Vincent University and Holland College with degrees and diplomas in Psychology, Tourism and Hospitality Management, Business and Adult Education. In retirement Nancy enjoys watching the sunset, meditating, gardening, restoring things, voice lessons, book club and singing in the local choir.

## Our Partners



Atlantic Association of  
CBDC's



Nova Scotia Association of  
CBDC's



Atlantic Canada  
Opportunities  
Agency

Agence de  
promotion économique  
du Canada atlantique

Canada

## Our Staff



**Chris Atwood**  
Executive Director



**Alayne Jackson**  
Sr. Business  
Development Officer



**Christine Murphy**  
Office Administrator



**Jennifer O'Quinn**  
Business  
Development Officer



**Andrea Hamm**  
Financial Coordinator



**Sheila Spicer**  
Self-Employment  
Benefits Coordinator

## Our Staff



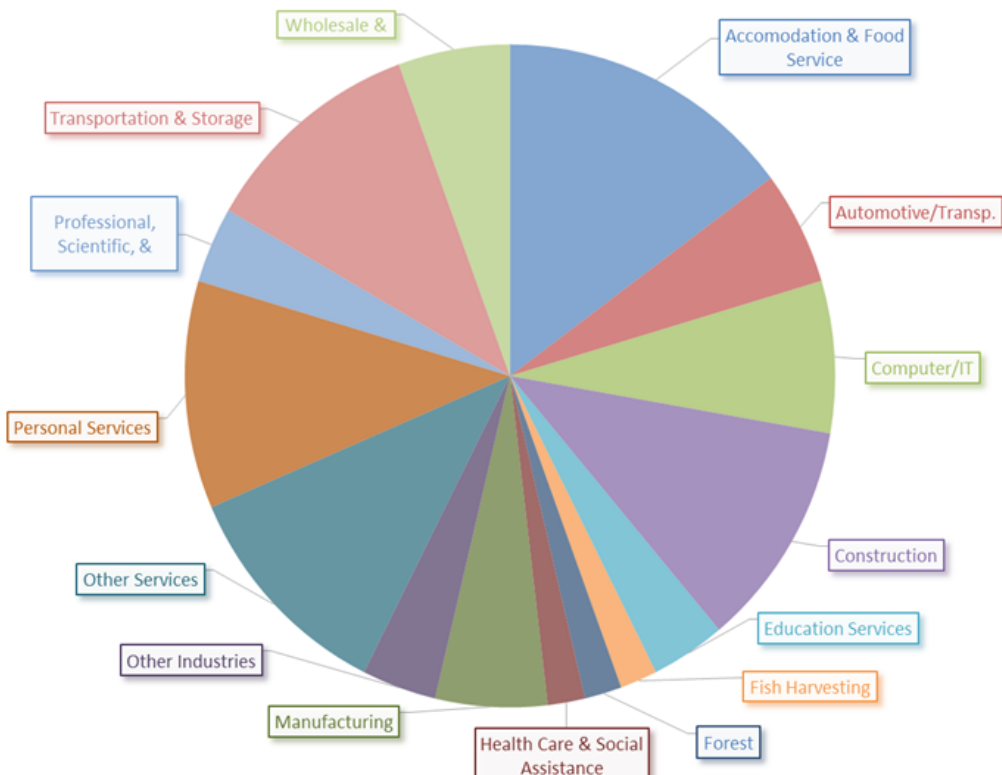
**Sherri Mallard**  
Portfolio Manager



**Noah Matthews**  
Marketing Coordinator

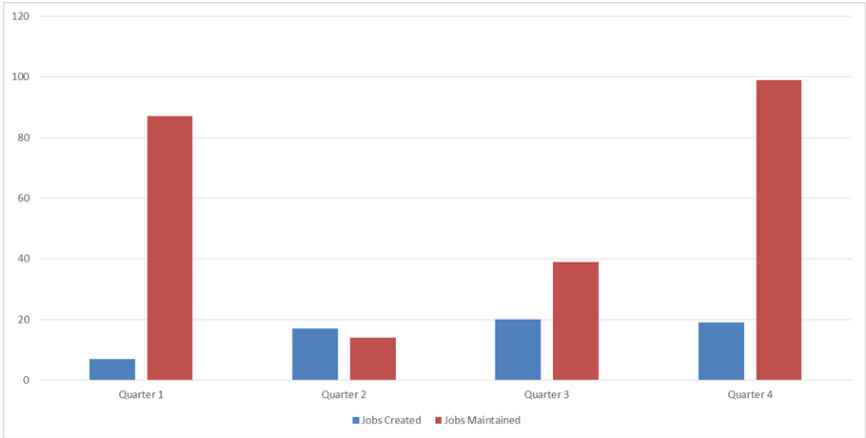
# A Year in Review

## Loans by Industry Sector

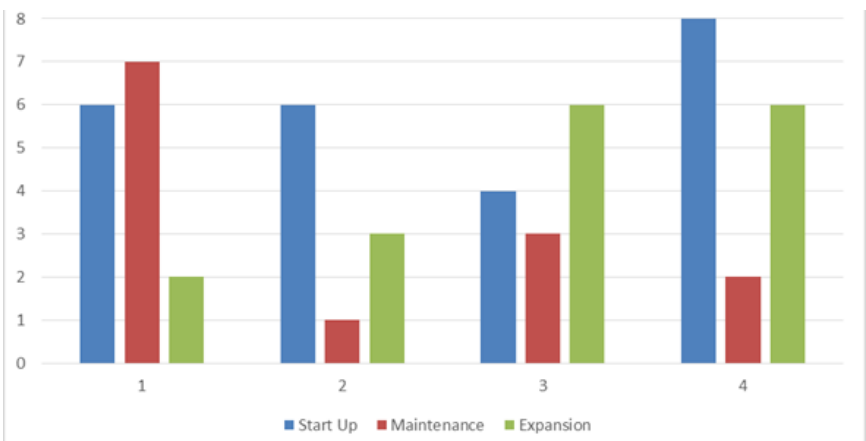


Our clients offer products and services in a wide variety of industries. Our objective is to increase the range of services within the communities and limit competitive impact on existing businesses.

## Job Creation (2019/2020)



## Use of Funds (2019/2020)



CBDC Blue Water experienced a very successful 2019/2020, disbursing over \$2.75M to 54 entrepreneurs. These loans led to the creation of 63 new jobs and the maintenance of 239 jobs.

## Client Profiles

### Lawrencetown Lodge Inc.

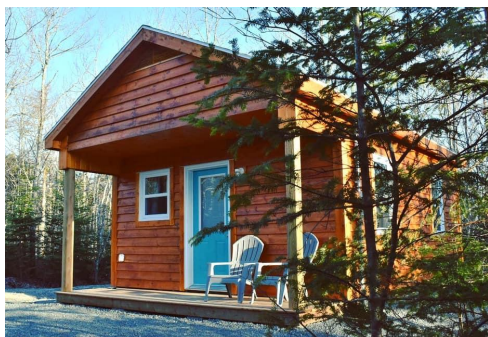


Lawrencetown Lodge Inc. is the home of three tiny home pine wood cottages complete with fully equipped kitchens, bathrooms, queen beds, electric fireplaces, outdoor fire pits, BBQ's and of course, wood-

fired hot tubs! We officially opened our doors in November 2019 and operate as a year-round cottage escape.

The owners, Corey Maclean and Alicia Campbell, were both born and raised in Cape Breton Nova Scotia. In 2015, the pair moved to East Lawrencetown and naturally, fell in love with its beauty. They wanted to create a space that would allow more people to come and fall in love with Lawrencetown N.S.

The idea came to be when we were standing on our back deck with a -



few friends after a phone call that ended in 'is there anywhere to stay out there?' - from that conversation on, we ran with the idea of developing cottages and have been working on creating Lawrencetown Lodge Inc. ever since. We have created a place that is more than just an accommodation business, we created a unique experience which combines relaxation, disconnection and re-connection with friends, family, and nature. We have big plans for Lawrencetown Lodge, and we cannot wait to see where this adventure takes us. Some short-term goals of ours include 3 more tiny home cottages, an office space, and our first hire! Long - term goals include even more cottages to make our space a little village of pine wood cottages. We also plan to create a large communal space (both inside & out) for guests to use, maybe a healthy cafe and wood fired saunas could even make the cut! We see Lawrencetown Lodge as an escape from everyday life - only moments away from your planned activities, with the sense that you are millions of miles away from it all.



We cannot thank CBDC enough as they truly are the driving force that made our vision of Lawrencetown Lodge into a reality. With the help from CBDC, we were able to develop our plan and move forward with ease. Their support and genuine interest in our success and our small business made all the difference.

"To any new and aspiring entrepreneurs, we will always recommend starting with CBDC."





## Action Laser Tag



When you are standing in the game room at Action Laser Tag, you can feel the energy of the groups that have played

before you. There is a sense of anticipation as you stare out into a sea of obstacles and green camouflage. There are so many fixtures to crawl through, hide behind and dodge around. To the left of the play field you are greeted by two party-ready tents, where you can relax before and after games. Further left is a small room brimming with the taggers used in gameplay. When your game play begins the lights dim. Pulled triggers create alien-blaster sounds, which emanate from each tagger, and you can't help but smile. Laser tag is not only fun for kids, it brings out the kid in everyone. When people leave Action Laser Tag, they are both elated and exhausted. Action Laser Tag owners, Steven and Sharon describe laser tag as a surprise full body work out.



On Holidays, Steven and Sharon used to buy their daughters Nerf guns. The family would play together in their backyard. These memories of time spent playing together helped shape their business. When Steven retired from the military, he was looking for something to keep him busy, inspired by the fun he had with his own family, he looked to bring that joy to other people.

The business started mobile. They acquired funding from CBDC Blue Water to purchase taggers and began meeting people on location, mostly operating in outdoor spaces hosting games at birthday parties and group events.

Over time they realized the challenges of owning a business that relied on good weather in Nova Scotia. So they decided to take it to the next level and open an indoor laser tag facility that could operate year-round.

Using CBDC Blue Water's services Action Laser Tag has been able to not only acquire their taggers and other equipment. They have opened an accessible space, that is engaging and expansive. Action Laser -



Tag does birthday parties, corporate events, teambuilding games, frosh week pop-ups at Universities and has even hosted games at Halifax's Hal-con Convention. They also offer equipment rentals, so that you can take the fun home to your family. Action Laser Tag has multiple gameplay options such as team elimination, aliens vs. marines, domination, free-for-all and more.



## Cool Bus Treats



My name is Darrell Smith and I am the proud owner and operator of Cool Bus Treats, an old school bus turned food truck. Last winter while on leave from my job, I found an add on Kijiji for a

school bus turned ice cream truck. I wasn't sure how, but I knew it had to be mine and I really wanted to begin working for myself. I made an appointment to go see the bus and from that moment, things happened very fast. I secured financing, and with no real business ownership experience, I bought a food truck. What a scary and exciting move. I was eager to get started, but also wanted to explore any information and assistance that was available to me.

This exploration brought me to a local business in SMB, The Saint Margarets Bay Community Enterprise Centre. Jennifer O'Quinn suggested CBDC Blue Water, and I am so glad she did. The Self Employment Benefits program (SEB) coordinated by Sheila allowed me to focus on running a business. The workshops available helped me learn the ropes of business ownership. In summer of 2019 Cool Bus Treats officially opened. Learning to run -

a business has not been without its challenges, but it is one of the most rewarding things I have ever done.

Once the fall hit, I knew I would need to adapt. So, we added a hot winter foods menu and headed to the local outdoor rink to serve up hot treats to the skaters. The unpredictable Nova Scotia weather paired with COVID-19 caused our winter season to be cut short. This caused great concern for how a food truck could reopen in this new world of social distancing and family bubbles.

With the encouragement of family and friends I decided a food truck is the perfect way for people to get out and be able to safely keep their distance with no enclosed spaces to restrict our customers. So, we stocked our freezers and secured an awesome location not far from home with lots of beach traffic. The Saint James church in Boutiliers Point shares the same love of community that I do, and has been instrumental in helping this summer get off to such an awesome success.





## Makers Construction

My name is Jacob Prest, I am a proud rural Nova Scotian business owner. In May of 2019 I registered Makers Construction, my residential construction and renovation business. It was after much consideration and deliberation that I did this, and the SEB program for me, was the added boost needed to pursue a path in entrepreneurship.

My career in the trades began at 21, realizing that after a short stretch in university, a hands-on job was the path for me. Over the next few years, I worked for 2 different contractors, completed the 2-year carpentry diploma program at NSCC Pictou Campus, registered as an apprentice, and achieved my Red Seal Certification. I had all the support in the world from my boss at the time to pursue my own career path. Between that and the added support of the SEB program, I had the confidence needed to do so. The SEB was a great fill in the blanks for information I didn't know. The Program



certainly accelerated my capabilities as a business owner. It was comforting to know the financial aid provided by the program was there as well, if needed.

In my first year of contracting, I hired and signed on an apprentice who is currently waiting to attend the third level of carpentry training. Since I started on my own, business has been steadily increasing. I provided full time work to both myself, my apprentice, and am in the process of preparing to grow my team to accommodate the increased demand. My business is built on professionalism, quality of work, great customer service, and a "treat it like my own home" attitude.



"I would recommend the SEB program to anybody considering a venture in small business self employment. The support system offered is second to none."

- Jacob Prest

## Our 2019 AGM







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