

2019-2020 Annual Report

Investing in the Economic Growth of Western PEI

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CHAIRMAN'S REPORT

August 20th, 2020

To: The Members of CBDC West Prince Ventures Limited

As Chairman of the Board of Directors, I am pleased to present the annual report for the year ending March 31st, 2020.

This year ended with the most challenging times we have ever encountered, with the pandemic of COVID-19. This will require our organization to work very diligently with our business community to ensure they have the resources to continue to see their businesses through these challenging times.

This year marks West Prince Ventures Limited's 38th year for delivering Community Business Economic development in Western PEI. West Prince has a strong economy derived from agriculture, fishing, and tourism. Supporting these and other industries over the years has contributed to creating and maintaining 4026 jobs with a total value of loans advanced of \$32,279,472. This activity has led West Prince Ventures Ltd to being one of the highest corporations for percentage of growth within the 41 CBDCs in Atlantic Canada. The success of this corporation is from the strong dedication of many volunteers and staff that have served over the years.

2019-20 has been a very busy year delivering business development programs to the Western Region of PEI through our loan products providing financing up to \$225,000, business management training and consulting assistance, as well as entrepreneurial workshops and special projects.

Over the past year, we held 11 regular meetings, along with additional meetings of the Provincial and Atlantic Associations of CBDCs.

I would like to thank Shelley Clark and Marilyn Murphy of the Atlantic Canada Opportunities Agency (ACOA) for their continued support. ACOA has demonstrated ongoing confidence in the CBDCs through its support of activities. We are very pleased to administer many important initiatives on the agency's behalf.

I also want to thank Basil Ryan, Chief Operating Officer of the Atlantic Association of Community Business Development Corporations and the staff for their dedication in strengthening the network of the 41 CBDCs.

In closing, we look forward to working closely with our government partners and business community to ensure the communities of Western PEI continue to grow even in these uncertain times.

Sincerely,

Kevin MacLeod, Chairman





EXECUTIVE DIRECTOR'S REPORT

CBDC West Prince Ventures Limited is federally funded through the Community Futures Program, and has been delivering business financing with loans up to \$225,000, as well as other business support services through training and counselling to small and medium sized businesses in Western PEI since 1981.

This past year 2019-20, has been another busy year for our staff. The year ended very abruptly in mid March when COVID-19 restrictions came into effect. The CBDC network worked very quickly to find resources to support our business community and an Interest Relief Program was implemented for our new fiscal year. During the 2019-20 year, we had steady activity in the loan portfolio and brought forward a number of new initiatives. We received 47 requests for financing that were presented to the Board of Directors of which 45 were approved for total assistance approved of \$3,369,164. We continue to promote our Entrepreneurial Training Fund to assist our clients and business community to strengthen their business management skills. This year we advanced \$26,615 to support 14 businesses and hosted 11 training workshops. We have a two-year contract to deliver the Consulting Advisory Services Program, with this year supporting 18 businesses for total assistance of \$72,029.

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

- Our clients, we want to thank you, the entrepreneurs of Western PEI for your confidence and trust in our organization.
- To our great team, I want to thank you for your hard work, dedication and professionalism. Lucille Brennan-Loan / Development Officer, Barb MacDonald- CIO Rural Action Centre, Amy Murphy-Administrative Assistant, Michelle Penwarden - Project Coordinator / Loans Administrator, Scott Smith-West Prince Community Navigator, Nathan Lawless-Human Resource Specialist, Moriah Burden-Young Millionaires Coordinator.
- Our funding partner, Atlantic Canada Opportunities Agency, your guidance and support is of upmost importance to our success. Special thanks to Shelley Clark and Marilyn Murphy and the PEI staff.
- Province of PEI -Departments, Rural Development, Innovation PEI and Skills PEI & Workforce & Advanced Learning, your support in assisting the development of our business community and the Rural Action Centre is greatly appreciated. Special thanks to Amie Swallow MacDonald, Joanne MacDonald and Shane MacDougall, David Gamble and Ellen Rennie.
- Atlantic Association of CBDCs- special thanks to Basil Ryan and the team at the Atlantic office for the continued work to strengthen and grow the CBDC network.
- Provincial Association of CBDCs- we were the managing CBDC this past year and I acted as the Provincial Executive Director. I want to thank our provincial board for their support in advancing the partnerships within our province to build the CBDC brand, and in promoting the services to our valued clients.

We have been very fortunate to have a very dedicated Board of Directors and I sincerely thank each of you for your time, expertise and commitment to the Entrepreneurs in our region. A special thank you to our Chairman, Kevin MacLeod for taking on this leadership role. Your support and guidance is greatly valued and appreciated.

In closing, we have very challenging times ahead, but I know with the great partners we have in government and with our dedicated board and staff, we will work diligently to see our business community prosper through these difficult times.

Respectfully submitted,

Maxine Rennie, Executive Director



Board of Directors



Back-

Mitchell Doucette - Vice Chair Amy Bryan - Director John Colwill - Director Arthur Lewis - Director Kevin MacLeod - Chairman

Front -

Wendy Fraser - Director Gail Ellis - Secretary/Treasurer

Staff 2019 - 2020



Maxine Rennie - Executive Director Scott Smith - West Prince Community Navigator Lucille Brennan - Loan/Development Officer Michelle Penwarden - Program Coordinator/ Loans Administrator

Barb MacDonald - Client Information Officer Amy Murphy - Administrative Assistant



Nathan Lawless, HR Specialist



Moriah Burden, Young Millionaires Coordinator

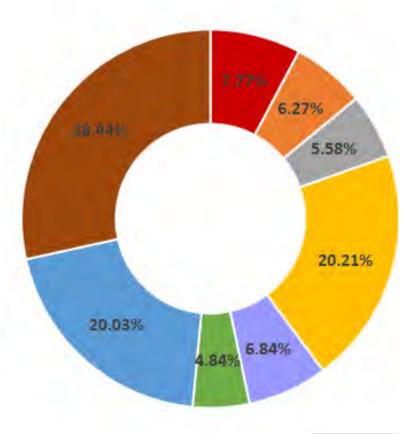
Investments in Our Region 2019-2020



Requests Processed	
Applications Received	47
Applications Approved	45
Total Value Approved	\$3,369,164
Impact on Businesses	
New Businesses	7
Existing Businesses	28
Total	35
Impacts on Employment	
Jobs Created	56
Jobs Maintained	81
Total	137
Number of business	
counselling sessions	407
Number of Clients	187
Since Inception	
Jobs Created & Maintained	4026
Total Value of Loans Advanced	\$32,279,472

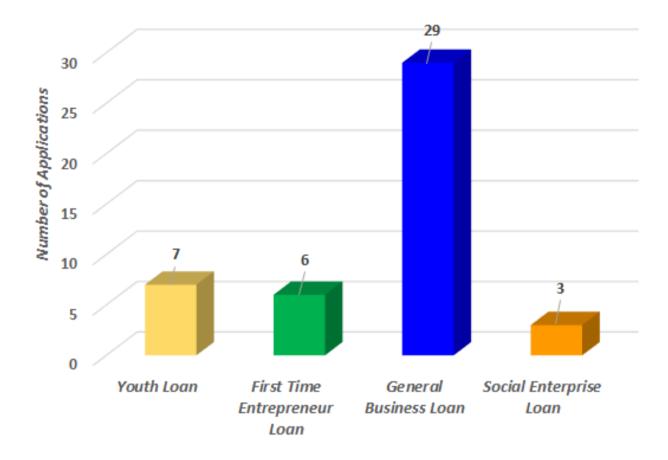
Loans by Sector

- Agriculture
- Construction
- Manufacturing, Transportation & Warehousing
- Aquaculture & Fishery
- Health Care & Social Assistance
- Arts, Entertainment, Recreation & Tourism
- Accommodation & Food Service & Rental
- Retail, Professional, Technicial & Other Services

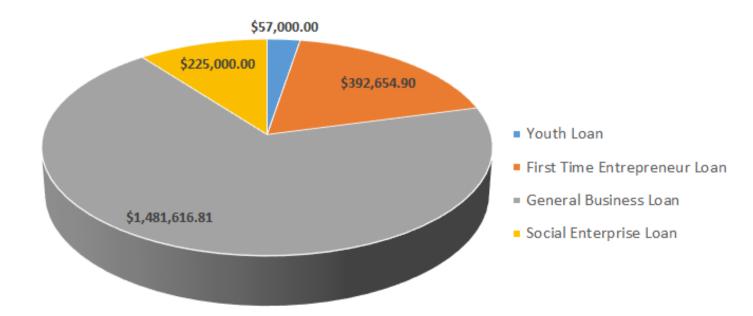




Number of Applications Approved for Each Loan Product



Breakdown of Dollar Amount Disbursed Per Loan Product



Client Success Stories



Located in the heart of Tignish, PE, Shirley's Café was established in 1991 as a family business. Over the years, Shirley approached CBDC West Prince Ventures for financing and training, and has found these resources to be invaluable to the growth and overall strength of her business. CBDC funding allowed her to expand and purchase better equipment as well as more tables for her dining area. Recently, Shirley and her daughter Christa received CBDC funding for specialized training on analyzing their financial statements and developing tools to achieve their financial goals, as well as creating their unique selling proposition. The Entrepreneurial Training Fund (ETF) Program assisted Shirley's Cafe to work with the consultant, allowing them to make small improvements and changes with a large overall impact. Shirley and Christa have stated that they would highly recommend this training, and even after owning and running a business for 25 + years, there are always ways to improve your business regardless of how big or small.



Kati Melville, owner of Wee the West Childcare located in Bloomfield, PE. Kati reached out to CBDC West Prince Ventures with her business plan and through CBDC's financial assistance, she was able to turn her business idea into a career. "The CBDC helped me and my business; Wee the West Childcare financially. They supported me during the process of the purchase of my facility, and the start up materials to operate a Licensed Early Learning and Childcare Centre under the province of Prince Edward Island. I am grateful for the CBDC because their financial support allowed me to inspire the lives of children and family within the Western Region of Prince Edward Island."





Consulting Advisory Services Program (CASP)

The Consulting Advisory Services Program can provide small and medium sized enterprises (SMEs) with financial assistance (75% of eligible costs) to access professional services and expertise such as: Business Diagnostic Assessment; Business Management Skills Development; Market Readiness and Export Potential and Productivity Improvement and Business Efficiency.

Within the 2019-2020 fiscal year, there were 18 projects completed. The total project costs were \$137,281.25 and CBDC's contribution to the projects was \$72,029.00.



Client Training Fund (ETF)

The Entrepreneurial Training Fund provides clients up to 90%, to a maximum of \$2,000, of the cost relating to business skills training in special areas such as market development, bookkeeping, feasibility studies and business analysis. Training can be in the form of, but not limited to, one-on-one consultation, classroom style courses, seminars and conferences.

Within the 2019-2020 fiscal year, there were 25 projects completed. Of the 25, 14 were one-onone training and 11 were group training. CBDC's contribution to the projects was \$26,615.00. Support for the Client Training Fund is provided by West Prince Ventures Limited and Innovation PEI.



Highlights of Training Fund Workshops 2019-2020



Planning for Success - Preparation of the Business Plan & Financials Workshop

CBDC West Prince Ventures Limited in partnership with Innovation PEI and Rural Action Centre hosted two half-day *Planning for Success Workshops* on September 17, 2019 and October 2, 2019 with facilitator Ron Robichaud, C & R Care & Consulting Ltd. A total of 11 people attended between both sessions.

These workshops were beneficial to those who were starting or expanding a business. Session 1 included topics such as understanding the Canadian climate for small business, important questions for pre-start-up and start-up, understanding business structures and advantages and disadvantages of each structure and a business plan overview. Session 2 included the process of establishing a budget and where to get necessary information, how businesses are financed, understanding financial statements, justifying your revenues and expenses, pricing properly and staying on track.



Participants

Import/Export Customs Compliance - What You Need to Know Workshop

CBDC West Prince Ventures Limited in partnership with Innovation PEI and Rural Action Centre hosted Dawn Truell, President of Cross Border Services for a *Import / Export Customs Compliance Workshop* on November 21, 2019. A total of 13 people attended.

This workshop provided information regarding importing and exporting products within Canada and to countries around the world, as well as the necessary knowledge regarding programs, licenses, certificates and permits required.



Participants



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

CBDC West Prince Ventures Limited in partnership with Innovation PEI and Rural Action Centre hosted a 2-part workshop *Walk in with your Idea - Walk out with your Business Plan Workshop*, held between November 13 & 20, 2019 and February 20 & 27, 2020. A total of 14 participants attended between the four dates.

This workshop was beneficial for all entrepreneurs from start-ups to seasoned business owners as it allowed participants to understand the business planning process and to walk out of the session with a plan in hand.



Participants & Ronda Bellefontaine, third from left

Succession Planning - Know What Your Business is Worth Workshop

CBDC West Prince Ventures Limited in partnership with Innovation PEI and Rural Action Centre hosted a *Succession Planning - Know What Your Business is Worth Workshop* on November 19, 2019 with facilitator Ron Robichaud, C & R Care & Consulting Ltd. A total of 4 people attended.

This workshop was beneficial for entrepreneurs to know what they want from their business, the valuation framework, what investors look for in a business, the value drivers of a business, valuation and pricing techniques used in Atlantic Canada. It also provided an understanding of financial statements, the process to improve the valuation of your business, succession alternatives and the importance of profits.



Participants & Ron Robichaud, far right



HR Workshops

On June 20, 2019, CBDC West Prince Ventures Limited in partnership with the Rural Action Centre hosted a workshop titled *Developing and Maintaining Effective Human Resource Policies*. The workshop was facilitated by Nathan Lawless, Human Resources Specialist. Eight participants attended.

The focus of the workshop was how to create, review and update effective policies in the workplace. Nathan provided helpful tips and suggestions on developing and maintaining Human Resource policies to fit within workplaces, along with informing the participants of the various legislation requirements and acts.



Nathan Lawless with Participants

On September 12, 2019, CBDC West Prince Ventures Limited in partnership with the Rurual Action Centre and Innovation PEI hosted a workshop titled *Conflict in the Workplace*. The workshop was facilitated by Wendy MacIntyre, resolveHR. Twenty participants attended.

During the workshop, Wendy engaged participants, delving into their experiences with conflict and how they dealt with the conflict. Additionally it was discussed how to identify and resolve conflict before it starts, the dangers of not resolving conflict, how to identify the proper perspective to view a conflict and dealing with opposing views.



Wendy MacIntyre with Participants

Young Millionaires Program 2019



CBDC West Prince Ventures Limited administered the Young Millionaires Program in the Western Region of Prince Edward Island and had a total of 38 participants. There were a total of 35 businesses that received funding. Of the 35 businesses, 15 were sole proprietorships and 20 were partnerships. Moriah Burden coordinated the Program for 2019.

The Program began with the Coordinator making presentations at the 7 elementary and 2 intermediate schools in the West Prince area. Children could either apply online through the Young Millionaires Program PEI website or fill out a paper application and hand it in to the school office for pick up by the Coordinator. A total of 48 applications were received.

Before getting their grant money to start their businesses, children were required to attend three workshops. These workshops taught children the basics of how to start up and successfully run their businesses. Business plans were received and reviewed by the Coordinator to ensure completeness and accuracy. Providing that no changes had to be made to business plans, the children were presented with a cheque to start their businesses.

Throughout the summer, the Coordinator kept in contact with participants and their parents through email, phone and Facebook. The Coordinator also made site visits which allowed the Coordinator to see the skills that were taught in the workshops come to life. The Young Millionaires were successful in displaying and selling at several events and festivals over the summer.

To wrap up the Program, a Celebration Night was held on August 13, 2019. This night was a great way to celebrate and congratulate each participant on completing the program and what they had accomplished over the summer.



Moriah Burden, Coordinator



Celebration Night

Promotional Events



16th Annual CBDC Day

CBDC Day was celebrated across Atlantic Canada on May 8, 2019

As part of *CBDC Day* celebrations, CBDC West Prince Ventures Limited hosted an Open House in which those who attended had a chance to network with CBDC staff and Rural Action Centre Partners to learn of Programs and Services available. Approximately 16 people attended and enjoyed lunch and cake.

The *CBDC Day* banner and balloons were displayed outside our Centre and many photos were taken. Those who attended were given a complimentary CBDC gift and a CBDC Information Folder. An advertisement was placed in the Journal Pioneer to promote CBDC services and provide awareness of *CBDC Day*.

CBDC staff travelled to various businesses in West Prince delivering trays of squares and CBDC promotional items.

CBDC Day provides a great opportunity for our staff to visit clients and businesses in the West Prince area.



CBDC Staff



Open House Participants





West Prince Chamber of Commerce Business Excellence Award

Sponsored by CBDC West Prince Ventures Limited



At the West Prince Chamber of Commerce gala event, presenting the West Prince Chamber of Commerce Business Excellence Award to staff of Tignish Credit Union are (L) Maxine Rennie, Executive Director and (R) Kevin MacLeod, Chairman of West Prince Ventures Limited.

<u>CBDC West Prince Ventures Limited Award Bursary and</u> <u>Charlie Sark Memorial Award Bursary</u>



Maxine Rennie, Executive Director presenting the CBDC West Prince Ventures Limited Bursary to Ethan Oliver (L) and the CBDC Charlie Sark Memorial Bursary to Dalton DesRoches (R).

Small Business Week



CBDC West Prince Ventures Limited and Rural Action Centre Alberton in partnership with the West Prince Chamber of Commerce celebrated Small Business Week by hosting a Breakfast Business Mixer at Mill River Resort on October 21, 2019.

Maxine Rennie, Executive Director and Kevin MacLeod, Chairman presented Shirley Harper, Shirley's Cafe Inc. with the 2019 CBDC Business Award of Distinction. The Young Millionaires Excellence Award was presented to Kai Nurse, The Recycler. Guest Speakers were Hon. Brad Trivers, Minister of Education & Lifelong Learning and Minister of Water and Climate Change; Hon. Ernie Hudson, Minister of Social Development and Housing brought greetings from the Province.

This event attracted 75 people from the West Prince area.

Also as part of Small Business Week celebrations, on October 22 Ron Robichaud facilitated a workshop titled "*Growth Strategies for Business*" that was sponsored by CBDC West Prince Ventures Limited. This workshop was beneficial for those looking to understand the process to use to plan for and achieve sustained growth in their business. Five participants attended.



Maxine Rennie, Shirley Harper, Kevin MacLeod



Maxine Rennie, Kai Nurse, Kevin MacLeod



Growth Strategies for Business Workshop



Rural Action Centre Partners

<u>Community Navigator Project</u>



The Community Navigator Project began as a pilot project in 2019-20, with Scott Smith hired as the West Prince Community Navigator under CBDC West Prince Ventures Limited. Scott works with all new residents to create a welcoming environment and answer any questions they may have as they transition to the area.

CBDC West Prince Ventures Limited Community Navigator;

- Aims to grow the population in the most inclusive way possible
- · Wants to welcome those who are new to West Prince
- · Wants to hear about people's experiences with moving and living here
- Will assist during the transition to the area, to help find information on needs and local services as any questions arise
- Is interested in hearing from businesses about hiring needs, for both skilled and un-skilled labour shortages
- · Would like to work with communities and municipalities to become welcoming areas
- Works with local residents, together, learning how we can all become great neighbours for those new to our communities and West Prince
- We are always looking for champion volunteers and families, who are willing to help others settle in and feel welcomed in their new environment



Scott Smith & Maxine Rennie



Steering Committee Members



Steering Committee Members

<u>Neighbour-2-Neighbour Event</u>



An initiative through the West Prince Community Navigator position through CBDC West Prince Ventures Limited was the re-creation of a large scale community welcoming event. Previously held at Hernewood Intermediate School in 2018, the Neighbour-2-Neighbour event would become bigger and better than before.

The Neighbour-2-Neighbour event was held February 8, 2020 at Westisle Composite High School in which approximately 500-600 people attended. The purpose of the event was for it to be a West Prince gathering for all residents to gather as a community to celebrate diversity, create inclusiveness and get to know each other. The event included an opening ceremony with remarks from Maxine Rennie, Executive Director of West Prince Ventures Limited and local comedian Shawn Hogan, Emcee. Singing of the Canadian national anthem, an Olympic-style flag ceremony, speeches from dignitaries such as MP Bobby Morrissey, Minister Ernie Hudson and Minister James Alyward. Other dignitaries, local town mayors and councillors were also in attendance. A partnership with Health PEI created the chance to welcome former and new physicians to the area.

At noon, participants were invited to move to the lobby and cafeteria area where approximately 70 booths of cultural displays from various countries, local service providers, volunteer opportunities, government services, non-profits, and employers were on display for participants to meet and converse and get to know their neighbours. Many booths provided food samples and WP Griffin kindly donated 500 foil wrapped baked potatoes. ADL was on hand providing samples including ADL chocolate milk. Local oyster company, Cascumpec Bay Oyster Company provided free oysters.

Keynote speaker was Tareq Hadhad, CEO and Founder of Peace By Chocolate. Tareq fled war-torn violence in Syria, coming to Canada 3 years ago as a refugee, starting a successful chocolate company in Nova Scotia. Following his inspiring presentation, 300 chocolate bars were handed out to participants (sharing was strongly encouraged.) He also facilitated a Q & A and was available to meet with all those interested in meeting.

Throughout the day, Transportation West provided free transportation to the event. Childcare was also available along with children's activities organized by the Town of Tignish and GoWest. Other activities included art classes and music jam sessions.

The final portion of the day included performances in the theatre by local and newcomer talent. Performances included Jordan LeClair and family, Chad Matthews, Filipino band, Chinese cultural dance, Portuguese singing and more. During this time, participants were encouraged to make their way around the lobby and cafeteria to continue to meet their neighbours and learn more of what the region offers. Local photographer, Ella Hutt-Harris covered photos of the day's event. Feedback from attendees confirmed the event was very successful.



Neighbour-2-Neighbour Event





'Where Are You From' Bulletin



Children's Activities



Filipino Display



Tina Richard & Scott Smith



Flag Ceremony



Tareq Hadhad & Maxine Rennie

Shawn Hogan, Emcee

Jordan LeClair & Family

Entrepreneurship Forum 2020



CBDC West Prince Ventures Limited held its Entrepreneurship Forum on March 4, 2020 at Mill River Resort. A panel of local entrepreneurs shared their stories in entrepreneurship and answered questions from participants. Michelle Penwarden was Coordinator of the Forum for 2020.

One hundred fifty two participants took part. The purpose of the Forum is for participants to consider entrepreneurship as a career and to learn and get inspired by presenters and the workshop. Presenters were chosen based on diversity, entrepreneurial background and business background.

Patrick Ledwell served as the Forum emcee. Patrick is a popular speaker, entertainer and host. Having appeared in more than 300 professional and conference events, his smart, clean comedy has brought him national recognition with 14 appearances to date on CBDC Radio's "The Debater".

Alvin Law has been presenting his compelling life story to groups around the globe since 1981. At birth, Alvin was among 13,000 babies affected in the early 1960's by a direct result of Thalinomide - a drug prescribed to relieve morning sickness. He is a trained broadcaster, fundraiser and musician.

Barb Stegemann first launched her perfume company, The 7 Virtues in her garage armed with only a dream to help war-ridden nations rebuild. Just eight years later it is now an award-winning social enterprise - supporting suppliers in countries such as Afghanistan, Haiti and the Middle East. Barb went on to become the "Top Game Changer" on CBC's The Dragon's Den.

Wendy MacIntyre has been an entrepreneur and owner/founder of resolveHR since 2015. With extensive knowledge in Human Resources and the Chartered Professional in HR designation, she brings skills, knowledge and ambition to every client.

Panel members included: Sean McGivern - North Valley Agriculture and Mill Equipment, Spencer Gallant - Loan Oak Brewery, Wendy MacIntyre - resolveHR, Melanie Dufour - Glow Juicery



Alvin Law, Barb Stegemann, Maxine Rennie



Michelle Penwarden, Barb Stegemann, Maxine Rennie



Wendy MacIntyre

We have experienced a successful 9th year of operation. The number of Individual Client Interactions have shown a notable increase. One-to-Many Events and Guest Advisory Sessions remain strong.

During this year we have organized, promoted and hosted a total of 60 workshops and sessions with an increase in overall participation. Rural Action Centre continues to remain very engaged with local businesses and community organizations as the Boardroom provides a professional meeting space to gather.

During April 1, 2019 to March 31, 2020, a total of 2263 people utilized our meeting areas.

The Client Information Officer is responsible for the daily recording of stats/data pertaining to Rural Action Centre - Alberton.

Month

CIO

Interactions

Please note the table below includes totals for all Partners within the Centre - April 1, 2019 to March 31, 2020.

Phone

Walk-In



One to Many

Guest

Advisory

April 32 155 81 349 9 Evts / 40 ppl 3 Evts / 26 ppl 0 82 9 Evts / 43 ppl May 23 163 394 5 Evts / 72 ppl 0 13 Evts / 93 ppl 8 Evts / 223 ppl 27 153 116 364 1 June 18 169 53 249 11 Evts / 56 ppl 2 Evts / 13 pp1 0 July 173 22 80 342 6 Evts / 31 ppl 3 Evts / 100 ppl 0 August 25 164 74 424 8 Evts / 56 ppl 7 Evts / 120 ppl 2 September October 32 63 358 9 Evts / 60 ppl 11 Evts / 231 ppl 0 172 20 164 67 259 13 Evts / 59 ppl 8 Evts / 80 ppl 2 November December 9 110 41 172 7 Evts / 33 ppl 0 Evts / 0 ppl 0 January 26 171 60 380 13 Evts / 95 ppl 6 Evts / 54 ppl 0 154 42 346 8 Evts / 30 ppl 6 Evts / 548 ppl 0 February 17 29 19 93 339 4 Evts / 20 ppl 1 Evt / 180 ppl 0 March 2701841 788 3976 110 Evts / 60 Evts / 5 TOTAL 616 ppl 1647 ppl

Email

BR/MR

Events

*Total Participants at Boardroom / One to Many Events as @ March 31, 2020 = 2263

*March Stats Impacted by COVID-19. All programming, workshops & appointments - CANCELLED

*Rural Action Centre Alberton closed to the public on March 16, 2020

Rural Action Centre Partners



Barb MacDonald, Rural Action Centre



Joanne MacDonald, Skills PEI



Susan Williams, Skills PEI



Mitchell Rennie, Atlantic Canada Opportunities Agency



Velma LeBlanc, Skills PEI



Ellen Rennie, Fisheries & Communities

Rural Action Centre Partners



Brad Arsenault, Innovation PEI



David Gamble, Innovation PEI



Tammy Rix, West Prince Chamber of Commerce



Carrie Quinn, North Cape Coastal Tourism Area Partnership