

***Supporting Businesses
in our Community***

for:

***25
Years***

TURNING IDEAS INTO REALITY





Dear Reader:

Incredible! Who would have thought it? Twenty-five years in and we're stronger than ever!

NOBL is the product of a small group of people who met in 1986 and developed a concept which they sold to the federal government of the day. We were to have a fixed life of five years, with a mandate to help people explore "being in business" as an alternative to being either underemployed or unemployed. Since that beginning we have helped over 1,800 people either spread their business wings, or continue to soar. Lending money where banks won't is our main tool, but we also offer business counselling and training where appropriate.

In 1997, we expanded from our base of Pictou County to our sister Counties of Antigonish and Colchester. We continued the model of local people making decisions locally about local businesses by setting up volunteer Investment Committees in each County to decide on most applications for financing and to participate on all large ones. These volunteers bring a "getting to yes" attitude developed over their many years of entrepreneurship. Their wisdom helps our excellent Staff develop relationships with our clients that make this whole effort work.

While we have been helping many people become successful in their own backyards, we have been successful in ours as well. Having been given only \$2.05 million by the federal government for our lending activities, we now have over \$12.0 million in the field, working for our communities' businesses. To date, NOBL's equity has grown to almost \$6.0 million.

Our partners have helped us with this growth in many ways. ACOA has provided us with operating funds, HRDC, and now Employment Nova Scotia, has hired us to deliver the Self Employment Benefits Program in Pictou County. And Bergengren Credit Union, ACOA, NSBI, BDC, and many banks have all come to the table to share in the financing of many good ideas.

Speaking of good ideas, we are highlighting in this booklet some of the successful businesses we have been a part of over the years. We at NOBL feel that you will enjoy reading about many of them, not just because they are successful, but because you know them too. They are an inspiration to us all.

Sincerely yours,
Ron O'Brien
Executive Director, CBDC-NOBL

KINDER KAMPUS

“My experience with NOBL has been a wonderful one! They not only provided me with the financing and additional training I needed, but made me feel confident and positive about my business choices. I would strongly recommend NOBL.”

When Janice Rehill moved her family back to Nova Scotia from Ontario where she had been teaching for seven years, she found herself unemployed. Her only job option was to substitute teach, which was very difficult for a single mom of three. She needed something more reliable and consistent and she wanted to teach; so, she decided to start Microtots Preschool.

While still operating Microtots, she returned to teaching in Ontario temporarily, but later came back to Nova Scotia and was able to obtain a fifty per cent position with Chignecto Central School Board. She says, “I have a full time employee at Microtots Preschool which allowed me to also pursue my teaching career.”

When Janice became aware that NSCC was advertising for someone to start up and operate a daycare on campus for students and staff of NSCC, she applied for the opportunity. Kinder Kampus opened its doors in 1996. Meanwhile, Janice continued to teach half time and employed an Assistant Director to make opening the daycare possible. This year Janice made Terri-Lynn Shindruk the full time Director of Kinder Kampus so she could continue to teach.

Microtots Preschool offers a school preparatory program for children ages 2-5. Mary MacLean is the Director of Microtots Preschool and has taught there for 11 years. Kinder Kampus offers full time childcare to children ages 18 months to 5 years. It caters to the students and staff of NSCC; however, when room is available any additional vacancies are offered to the general public.

Between Microtots Preschool and Kinder Kampus, Janice employs 11 people, either full or part time.

Both Microtots Preschool and Kinder Kampus provide high quality childcare programs and Janice hopes to continue to do so for many more years to come. She says, “We have a very competent, loving staff who are very reliable and dedicated to the well-being of the children in our care.”



ANCHORS ABOVE ZIPLINE ADVENTURES

“NOBL has been very helpful and understanding. If I need anything, they are just a phone call away.”



If you are looking for a breath-taking outdoor thrill ride, you need go no further than McGrath's Mountain in Pictou County. There you will find Tim Harrison and his unique and exciting business, Anchors Above Zipline Adventures.

Tim will safely hook you up to a 1,100-foot awe-inspiring monster line, which is 240 ft above the ground. From there you will drop nearly six stories to a second line that is 900 feet long and 190 feet off the ground. This line drops nearly 10 stories before returning you safely back to where you started. All in all, this adventure packs quite the bang for your buck!

Anchors Above Zipline Adventures is Nova Scotia's first and biggest zipline adventure location.

Tim opened the business on October 18, 2008 after losing his job as a welder and charge hand at Trenton Works when they relocated the plant to Mexico.

Anchors Above has been busy since it opened. Tim employs two people and soon hopes to open a canteen so he can provide refreshments to his customers.

Tim is not just making a living in his venture, he enjoys the work. He says, "I love seeing people having fun riding the zipline."

C A SMITH MECHANICAL

“NOBL provided us with suggestions, direction and financial support. Without them we would not be the company we are today.”

Glen (shown in the photo at right) and his son Christopher Smith launched C.A. Smith Mechanical Ltd. in May 2000. Glen brought 51 years of business management experience and Christopher 23 years of plumbing and heating experience. Coupled with a staff with 25 to 30 years in the industry, they knew they had what it took to set the business up right.



“We saw that there was an opportunity to offer a service to our customers who were just not being informed of modern technologies and quality products. We knew we could save them greatly on operational costs.”

C.A. Smith Mechanical Ltd. carries the most modern user-friendly heating and plumbing products on the market today. They strive to maintain up-to-date training and knowledge on the newest trends and technology available including geo-thermal and solar, along with conventional types of heating. But it does not stop there; they also offer drain cleaning, certified well pump installations, water treatment, and ultra violet light disinfection. Their 24-hour, on-call technicians go the extra mile to see that no one is left without heat or water.

Christopher says, “Providing a service that is second to none is vitally important to us. Customer satisfaction is our goal and will continue to remain our focus.”

On October 16, 2009 Glen Smith passed away. Sadly, Christopher says, he lost so much more than a partner. “Filling his boots has not been easy. He was a true friend and father in every way. He demanded responsibility and accountability because he believed this made you a better person.”

Today, C.A. Smith Mechanical employs 16 people, full time and part time. Christopher finds training to be most rewarding, “Being able to take an apprentice and feed them training that they can only get from working hands-on, on the job, and watching that apprentice become a qualified journey person, you know then that you have done something special.”

Ultimately, Christopher continues to operate the company in much the same manner that he and his father operated their business - with discipline and perseverance. “The biggest challenge is to be able to please everyone, be it a customer, engineer or an employee. We work hard every day to make everything satisfactory for all.”

PICTOU COUNTY CYCLE

“Thank you NOBL!”

“When you first start a business, it is really hard to borrow money. NOBL was there to help; they listened to my needs and got me on my feet. Later on, down the road as we were growing and we still had the need to borrow, so that we could grow, NOBL saw we were on the right road and helped out again.

“They have a great staff that always go the extra mile, they listen when you have a problem and they always send new customers our way. I could go on all day about how great I have been treated by NOBL. But, if I had to describe NOBL in one sentence I would say dealing with them has been one of the best experiences I have had over the last 10 years in business.”

- Clint Snell

Clint Snell always had a passion for biking; so, in 2001, he decided to fill a void in the New Glasgow market and opened Pictou County Cycle. He'd been around bikes for a long time, both for his own pleasure and assembling them for other companies, so he brought some much needed experience to the venture.

Pictou County Cycle carries a vast line of bikes and accessories, fitness equipment, snowshoes, and goalie gear. They also service what they sell and do skate sharpening. Clint says, "We make sure that when you're buying a product from us, you are sized properly and that product meets your needs."

Clint says that what sets his store apart from the rest is one-on-one service. "We always try to go the extra step to make sure our customers are happy. Also, my employees and I continuously educate ourselves on the latest trends so that we are all knowledgeable about the products we are selling."

Pictou County Cycle employs two people full time and one part time during the winter and four full time and two part time during the summer.

While Clint doesn't much enjoy the day-to-day drudgery of paper work that never seems to end, he says it is all worthwhile. "When someone tries out biking and really gets hooked on it, I love that. It's fantastic when someone comes out on his or her first ride and you can just tell they loved it, it is very rewarding. And, I get to do this for a living!"



SHARON'S PLACE

“NOBL has been excellent to deal with right from the start. They are fantastic!”

In 2001, after working in the restaurant business for 18 years, Sharon Stewart ventured out on her own and opened Sharon's Place in Pictou. She says, “I had a dream about it one night, and the next day I got up and followed my dream.”

The restaurant Sharon was interested in came with the building and 2 apartment units. It wasn't for sale officially, but Sharon had heard that the owner might sell. When he said yes, she approached her local bank and they came back with a resounding no. They said she could not be successful in the area of Pictou she would be operating out of, as it was a dying part of town.



Sharon was not to be defeated. The owner of the building agreed to carry the debt for one year and she opened her doors. Aside from herself, Sharon started with three employees, her son working along side her and her parents, working in the kitchen (Sharon's mother has worked in this same restaurant for 40 years). Within 2 months of opening Sharon had 6 employees and she hasn't looked back since. Today she employs 12 people.

After the first year Sharon approached NOBL for a loan to buy the business and the building that housed it. She had already earned half of the money on her own (she drew no salary for her first year in operation).

In 2004, Sharon approached NOBL again for a loan for renovations. Then in 2006 when she wanted to put on an addition she approached them again. Each time they came to the table. Sharon completely paid her debt, until recently, when she borrowed from NOBL again to make major changes in her kitchen..

OG MASON PAVING

“NOBL gave support when I needed it. They are a very pleasant and nonsense-free organization to deal with.”

Orville Mason always wanted to open his own business; so in May 2006, after growing bored with his job and yearning for a challenge, he did just that. O.G. Mason Paving was born. Orville had worked in the paving industry for 10 years, so he knew the ropes.

O.G. Mason Paving specializes in paving, but they also do mini excavation, line painting, and snow removal.

Orville says, “We are a small company that concentrates on quality.”

While Orville does want to grow the business enough to get the jobs he wants, he says he also wants to keep the company small enough to be manageable.

During the paving season the company employs 6 people.

“I love to bid on a job and get it,” Orville states, “But the paperwork can be challenging, because I like to be in the field, actually doing the work.”



MACPHERSON'S TRAILER SERVICE LTD.

“NOBL was a very patient lender and helped us through a very difficult time.”

MacPherson's Trailer Service Ltd., owned by Sandy and Kaye MacPherson, opened its doors in September 1987.

Sandy, a welder by trade, was working for Trenton Works at the time, and wanted to create a stable income for himself. He saw the opportunity to start a small family business, specializing in kits for trailers and trailer repair.

In 1996 the focus of the business changed and MacPherson's began to work primarily with the rail car industry, specifically Trenton Works. At this time they added 50 employees to the payroll.

With the closure of Trenton Works in 2009, the company lost about ninety per cent of its business and once again had to refocus.

Kaye says, “To say the least it has been a struggle, but we are still going and moving forward. We are challenged in Pictou County with times being tough right now. But, we are unique in the fact we can repair heavy equipment, sandblast and paint it all in one shop, thus eliminating the need to move equipment around. And we have built up a good client base and a great reputation in this industry.”

MacPherson's Trailer Service presently employs five people, but that will change this year as they recently acquired some new heavy equipment from the old Trenton Works plant which will make the business stand out from other fabrication shops and enable them to bid on larger jobs.

HOPE FM

“NOBL was very easy to work with. When no other lending institute would, NOBL helped us to succeed.”



Founded by Barry and Tammy Reid, Hope FM (that's 106.3 on your dial) is your radio source for today's contemporary Christian music.

The station, which is located on Harmony Ridge in Truro, has captured a niche of the market that no-one else has. They are the first 24- hour Christian music station in Nova Scotia!

Barry, who has a background in music and had spent many years traveling and singing, says he felt there was a need for a Christian radio station. “I thought it was a perfect fit for me.” Once he and Tammy knew that this is what they wanted to do, Barry attended the Atlantic Media Institute for training.

Since going on air in November 2003 the station has created a growing audience. Barry says the most rewarding aspect of his business is, “Hearing how we have encouraged someone through the day.”

Hope FM employs three people and has three volunteers. The goal now is to expand and reach even more communities with their signal.

If you have any questions about programming, or if you would like to advertise or financially support the Ministry of Hope FM, please contact them by e-mail at barry@hoperadio.ca or telephone 902-843-HOPE.



JAMIE'S WHOLESALE FURNITURE

“NOBL provided me the financial support to help start the business, and has been there for me whenever I have been in need, to help make this business a success.

NOBL is fortunate to have an employee as talented as Brian Patton, who recognizes a viable business plan worth supporting.”

In September 2007 Kathy O’Hara opened Jamie’s Wholesale Furniture in Antigonish. She says, “I always dreamed of owning my own business, and when the opportunity arose, I took it.”



With a diverse background in customer service, bookkeeping, office procedures, inventory control, annual statistics, and multi-tasking, Kathy had many useful skills to bring to her new endeavour. She has the added benefit of the support of her life partner Don. Kathy says, “We work as a team to make this business a success.”

Jamie’s Wholesale Furniture offers good quality home furniture at affordable prices that most families can afford. Kathy keeps on top of colour and furniture trends so she can offer her customers the styles they are looking for today.

Kathy says she owes her success to “living on a budget, spending wisely, dedication, determination, and coming from a generation of hardworking baby boomers”.

Jamie’s employs two people full time and brings in additional staff when needed. Future goals include continuing on the path of offering superior customer service, and building relationships with the clientele and business partners that have helped to make the venture a success.

EKIM FASHION

“Shirley MacGillvary has worked closely with me for the past seven years. When I need anything and I think Shirley can help me, I just ask and she tries her best to help in whatever way she can.”

In April 2003, Gail Gosbee took her desire to help women look and feel their very best and turned it into a profitable business.

After 10 years in the retail industry Gail knew that she had something she could bring to the business that she felt might be missing, honesty. “The way I look at it is, if you look bad, we look bad! We pride ourselves on our honest customer service. We are highly trained to know our products. We assess each individual in an effort to match them with the particular product we carry, that best suits their body shape, hair color, skin tone, and so on.”

“Nothing is more rewarding than when customers leave looking and feeling absolutely amazing, and return telling us about the compliments they received from their husbands or friends on their outfit!”

Like every business owner Gail faces challenges. Her main hurdles are people shopping online, getting shoppers back to the downtown core and through her door, staying ahead of her competition, and sometimes having a good idea and then watching that same idea pop up at a competitor’s store.

Regardless of the challenges, Gail continues to thrive. She says, “I owe my success to my loyal customer base.”

Gail’s goal is to have a one-stop shopping boutique for the whole family at the best prices.

At Ekim Fashion you can expect to find high quality men’s and women’s fashions at affordable prices that suit all ages. The shop carries the latest fashions, such as Guess? clothing and purses, Silver, Bali, and Lois jeans (famous for making you look and feel a size smaller!).

Ekim Fashion is located at 142 Provost Street, New Glasgow.



MACKENZIE SEPTIC

“NOBL has always been accommodating. They are more eager to work with small businesses than the banks are. It is easier to deal with them as they are more on our level as opposed to the banks.”

Darrell and Shawn MacKenzie grew up around the family business, which originated as MacKenzie Septic. Their grandfather, J. Robert MacKenzie, started the business in 1964. In 1982 their parents, Lorraine and Robert, took over and now, today Darrell and Shawn run the operation.



Originally strictly a septic tank pumping operation, the company has expanded into industrial cleaning and with their other company, Trinity Maintenance Solutions, residential and commercial energy solutions including Home Energy Audits, insulation installation and thermal imaging. The company has offices in Pictou County, Halifax, Moncton, and St. John.

This small business has the market strength and management skills to help it grow and thrive. It has been glowingly written about in the international industrial magazine entitled Pumper, and is building a strong presence in its expansion areas. It is a great asset to communities in which it operates as it employs 55 full-time and up to 60 with seasonal workers.

SEACREST ELECTRIC

“The banks weren’t very receptive. I was young and had no business background, but NOBL was willing to take a chance on me and loaned me the money I needed to get started.”

In 2006, when Dan McNutt, an electrician working in the Truro area, decided to venture out on his own he was willing to go wherever the job took him. He says, “I have done fifty dollar jobs right up to two hundred and fifty thousand dollar jobs. That’s what you have to do to keep working.”

Dan’s strategy has paid off. He employs anywhere from 5 to 13 people depending on the job and the season. He has tendered bids and won contracts with many companies such as Rideau, DORA, Fowler’s, Lindsay’s, and other major construction firms, and he and his team have worked on projects from Yarmouth to Cape Breton.

“I jumped in feet first and made a lot of mistakes along the way,” Dan says. “I have no regrets.”

Dan continues to grow his business through word of mouth. He says he doesn’t want to grow so large that he needs to hire a management team. He likes to keep the business small enough to manage it himself.

There are many electricians that have felt the impact of the economic downturn. “Many of the smaller jobs have disappeared and even the larger jobs are fewer than last year. I could hire as many electricians as I need, as quite a few are laid off. I’m doing well because I will take on whatever I have to, to keep working.”



VIVID HAIR AND BODY

“NOBL assisted us with funding to help with our start-up and have kept in touch since. Working with NOBL has been a huge advantage in starting our small business.”

Laura Anderson and Thomas Melong opened Vivid Hair & Body on December 14th, 2009.

The partners educational background has been vital to their business success. Laura has a Diploma from NSCC in Communication Arts, and certification in Hair Design from the Hair Design Centre in Halifax. Thomas has a Business Diploma, a Nail Technology Diploma, and a Cosmetology Diploma from NSCC. Thomas is also a certified Technical Advisor for Joico, and the salon competes in many national competitions.

Laura and Thomas wanted to start a business because they were interested in bringing something unique to Antigonish. Laura says, “Not just for us, but for everyone.”



Vivid offers all basic and advanced hair and esthetic services. Laura says, “We push ourselves everyday to try new things and learn everything we can. We keep on top of new trends and continue training, including traveling internationally to train with celebrity stylists.”

Vivid plans to expand into a larger space so they can service more clients. They also hope to create an educational facility so they can bring in artists for other stylists and themselves to learn from.

Thomas and Laura are enjoying owning their own business. They find running a successful business in a small town rewarding and they love that their clients are pleased and interested in what they do. Laura says, “There is nothing more rewarding than seeing your hard work turn into a happy client base full of love and support.”

