

**Upcoming Events**

**March 8**

Basic Bookkeeping Training

CBDC Celtic Office  
9:30 AM - 4:00 PM

**March 30**

Youth Ventures Coordinator

Job Application Deadline

**May 9**

CBDC Day

Business Breakfast  
Edge of Avalon Inn  
Trepassey

**May 15**

WORLDHOST Customer Service Training

CBDC Celtic Office

**Programs and Services**

**Clean Tech Initiative**

To help promote the development of clean technology in Atlantic Canada, the Community Business Development Corporations (CBDCs) have designed a new loan product that provides financing to new and existing entrepreneurs for the purpose of advancing clean technology. The CBDC Clean Technology Loan is a loan product that is meant to augment existing loan products and provide a flexible financing instrument in support of the adoption, adaption and/or commercialization of clean technology.

Do you want to modernize your business practices to be more environmentally friendly? Or do you have an idea for a clean technology process, product, and/or service that reduces negative environmental impacts?

In addition to the loan product, a Clean Technology Fund will be established with a Clean Technology Advisory Services component that will assist small-and medium sized enterprises and social enterprises to assess clean technology solutions for their businesses. These services will allow small businesses and social enterprises to hire professional outside expertise to assist them in addressing timely issues, opportunities and/or challenges related to their use of clean technologies.

Rural based businesses that meet the following criteria are encouraged to apply for the Clean Technology Initiative:

- New and existing businesses
- Business activity must be located in rural area
- The business activity should demonstrate a reasonable expectation of economic viability, job creation and adoption, creation or commercialization of clean technology,
- Year-round and seasonal businesses are acceptable

**Self-Employment Assistance (SEA)**

The SEA program allows participants to receive financial support, planning assistance and mentoring during their business start-up. In order to be eligible for the program, applicants must be receiving or have received EI in the last five years and cannot have their business already started. The maximum duration of support is 52 weeks. This program is offered through contract with the Department of Advanced Education and Skills.

**Consulting Advisory Services (CAS)**

This program provides consultant advisory services to small and medium sized businesses and not-for-profit organizations. New and existing clients of CBDC Celtic will be able to access technical and financial assistance by engaging consultants to assist them with various issues, opportunities and challenges.

**Entrepreneurial Training Financial Assistance**

This assistance provides business owners access to training that will enhance the viability of their business. The fund can also be used to provide group training sessions for clients and businesses within our region. Topics of general interest to business owners include Simply Accounting, Human Resource Management, Marketing and Income Tax for Small Business.

**Think Business...Think CBDC**

**Paddy's Sub and Convenience** by Cathy Martin



The idea of working for yourself and creating something that is your own is very compelling but very scary to me. My partner Reggie has been a business owner for many years and believes anything is possible. He gave me the encouragement I needed to go make it happen. When we discovered Paddy's was for sale, we both thought it would be a great opportunity and that the move from St. Bride's to Bay Bulls would be beneficial for our family.

I met with Maryanne at CBDC Celtic and she was great. I found her to be very personable and genuinely interested in helping me. She directed me in writing my business plan, gave me guidance with the application process and helped me get financing through CBDC Celtic that I needed to purchase Paddy's. One year later and Paddy's is doing great! Of course we had some challenges. In the beginning, we were going back and forth between Bay Bulls and St. Bride's which was hard. We have three children ages 2, 12 and 16 so transitions are complicated. Getting used to a new community and its vibe is always a challenge but the people of Bay Bulls and surrounding area have been great and welcoming.

As with any new business there was (and is still) so much to learn. We are making some changes. We redesigned the current dining room and we called it the "Paddy Wakeham Room" after it's founder. We have become great friends with Paddy and his family. He is a loyal patron and he and his wife Marilyn were awesome at helping us transition and learn the business. Paddy is still there to lend a hand when we need it. We also did some exterior work and built on a new addition which will hopefully be open sometime this spring. We are planning to add a few new items to the menu. Our vision for the new part is to have a cozy pub-like atmosphere where patrons can come in, have a drink, a meal, take in the beautiful view and perhaps listen to some live music. Maryanne and CBDC Celtic have proven invaluable to the development of my business as they still provide me with guidance and access to professional learning opportunities. I am excited for the future with Paddy's and serving the people of this community. My family and I thank all of our patrons for their patience and continued support over the past year.



Visit us at 710 Southern Shore Highway, Bay Bulls or call 334-2081.

**Chair's Message**

Are you interested in turning your business ideas into a reality, but don't know where to begin? Maybe you envision yourself as an entrepreneur. Perhaps you have an existing business and wish to expand. CBDC Celtic can assist you in seeing your dream of owning your own company come to fruition.

Everyday, our team of business development professionals assist new and existing business owners in identifying their needs, provide guidance on starting a new business, and building personalized, flexible funding solutions.

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## Chair's Message (cont'd)

Maybe you have an interest in business or contributing to the economic growth of our region. Being a member of CBDC Celtic board of directors has been a rewarding experience for me, and could be for you as well.

Call us, email, reach us via social media, or visit us at our office in Ferryland. Learn how you can help grow our region today as a new business owner or potential new board member. We look forward to hearing from you!



**Regan Power**  
Chair

## Annual General Meeting



CBDC Celtic's Annual General Meeting was held on October 17<sup>th</sup> at Goulds Lions Club. Twenty-seven people attended. Chair, Evelyn Reid presented CBDC Celtic's Activity Report for year ending March 2017 highlighting over 2 million in loans provided within our region. Treasurer, Mary Raymond presented the audited financial statements which are available on CBDC Celtic's website. Guest Speaker, Kimberly Orren of Island Rooms home of Fishing for Success spoke of their non-profit Social Enterprise. This organization is dedicated to living, sharing and celebrating the traditional fishing knowledge and culture that sustained generations of Newfoundlanders and Labradorians. Kimberly discussed some of the programs they provide including Youth and Community Programs, Youth Group Adventures and Tourist Experience.

## Comfort Sole Footcare by Heidi Eveleigh and Cynthia Malone



Starting our own business has always been a plan of ours. We both had a gut feeling that one day we would be our own boss. The reality of this was endless extra hours, obtaining and maintaining our client list and plenty of stressful days. But once our research was completed, we discovered that medical foot care within the Southern Shore was lacking. So we decided to open up a small, 2 room clinic in collaboration with Fresh Health and Wellness, 151 South Side Road, Bay Bulls. We offer a variety of medical foot care treatments and work in collaboration with other health care professionals to promote healthy living.

With such a lack of secure RN positions we like many other nurses, continue to add speciality nursing programs to increase our knowledge. Nursing foot care has given us a chance to deliver client focused care, providing education and most importantly a service that is very much needed, since the closing of the Victorian Order of Nurses (VON).

We both met while working in the community as private nurses. From there a friendship and workmanship developed. We are determined, focused and driven to make a difference in the health and lives of individuals. We are both registered nurses with a Bachelor of Nursing. Continuing in education we both completed the advanced foot care course in May 2017. It was decided from that time forward to become partners and to work, educate and promote proper foot care among individuals.

We would like to thank CBDC Celtic for their amazing support and guidance, with our business plan, income statements, and business advice. Also providing opportunities in which we can develop and expand our business skills. Any question we may have regarding the business sector can always be answered by Maryanne Boland.

We were also advised by them to contact Advanced Education Skills and Labour to help with funding for the start-up of a new business. The Self Employment Assistance offered by Advanced Education, Skills and Labour, has enabled both of us to focus on the business full-time with the financial support needed to do so. Without the government support, this business venture would not have been possible. We continue to strive to do our best when it comes to promoting our business.

Contact us at 730-6410 to see how we can assist you.

## Upcoming Business Training



### Small Business Bookkeeping Training

**Date:** Thursday, March 8, 2018  
**Time:** 9:30 am - 4:00 pm - **Basic Bookkeeping**  
**Location:** CBDC Celtic, Paul Building  
**Registration:** \$25.00 (Lunch provided)  
**Facilitator:** Smith Bussey Muir  
**Register by:** Payment required in advance via cash, cheque or email transfer on or before **March 5<sup>th</sup>**

For more information or to register contact Judy at 432-2662  
 or email [judith.walsh@cbdc.ca](mailto:judith.walsh@cbdc.ca)



## Recruiting Board Members For Goulds Petty Harbour-Maddox Cove And Riverhead-St. Mary's Bay

CBDC Celtic is recruiting new board members. If you have an interest in business or community development, join our board and make a contribution to the growth of our region. For details, contact:

Chair, Regan Power  
[regan.power@cbdc.ca](mailto:regan.power@cbdc.ca)

## Long-Term Service Award



CBDC Celtic acknowledge staff members; Gertie Molloy and Anita Sullivan in recognition of their Long-Term Service with the organization.

Gertie has been with CBDC Celtic for 20 Years. She has served in various positions with the organization starting with Accounting Clerk, Development Officer and currently Executive Director.

Anita Sullivan is with the organization 25 Years. For 17 Years she was Administrative Assistant with Employment Services, then came to Head Office as Office Administrator and currently Accounting Clerk.

Thank you both for your dedicated contribution and the value you bring to CBDC Celtic.

## YV Coordinator Position



Pending funding approval CBDC Celtic is seeking a dynamic person to deliver the **Youth Ventures Program** (16 weeks). The Program involves promoting and fostering entrepreneurship among students from Goulds/Petty Harbour-Maddox Cove to Riverhead, St. Mary's Bay. The position will be stationed in Ferryland at the CBDC Celtic office. This position requires travel throughout the region, therefore access to a vehicle is required.

The responsibilities of the Coordinator will be to:

- ◆ solicit youth participants within our region
- ◆ development and presentation of business plan and operation workshops
- ◆ provide necessary counselling and support in the areas of business plan development, administration, and marketing
- ◆ monitor the progress of the youth businesses
- ◆ liaison with local business mentors
- ◆ prepare reports as required

Qualifications should include a good knowledge of small business; business plan development; word processing, presentation and spreadsheet software; strong communication and interpersonal skills; and the ability to work with minimal supervision. Preference will be given to individuals who have completed or are currently enrolled in a business degree or business studies program.

Submit resumes to [gertie.molloy@cbdc.ca](mailto:gertie.molloy@cbdc.ca) on or before March 30<sup>th</sup>. Anticipated start date April 24<sup>th</sup>. Only those selected for an interview will be contacted.