



JAN 2010 VOLUME XII, NUMBER 1

# Small • Business

## FUNDING REPORT

Your Direct Route to Government Financing for Your Business

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# Purchasing Power



## BUSINESS COACH UP AND RUNNING WITH \$25,000 LINE OF CREDIT



### Credits SBFC help with a winning business plan

**W**hen her alma mater called and asked if she wanted some free business coaching as part of the exam for the Executive Coaching program, Rosemary Smyth had no idea how much the experience would change her life. With 15 years in the brokerage industry, the Victoria, B.C. resident had no intention of starting her own business; brokers essentially run their own businesses under a corporate banner, and her job provided enough entrepreneurial accomplishments and rewards already. But after spending 20 minutes with the student coach at Royal Roads University, she loved the experience so much, she asked how she could get into the program.

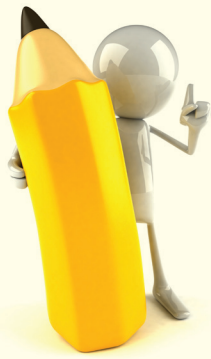
Three months ago, she officially quit her job and launched Rosemary Smyth and Associates, offering business coaching to investment professionals across the country.

While she had a lot of experience with consultants, she found that coaching offered a very different approach. “Coaching is more about you deciding what you want to do,” she says. “I thought it was really refreshing not having someone tell you what to do, but helping you put your ideas and the way you feel about things into action.”

The career was calling her. “I don’t think I woke up one day and said I’d like to have my own business. It wasn’t that kind of yearning. But all the cards kind of fell into place. It was more like, oh yeah, this is what I’m supposed to be doing.” She laughs.

Most of the six-month program was offered online, so she





## TIPS FROM THE COACH

Rosemary Smyth believes in coaching so much that she has her own coaches. They've helped her develop powerful business techniques which she then passes on to her own clients.

### **Focus your attention**

Ask yourself, "What's my intention today? Is it prospecting? Giving back to the community? What is it?"

Then you can really focus on what you're doing rather than trying to do 10 things at once. It's all about focusing your attention.

At the same time, you need to recognize that there's something that's going to pop up during the day and

you need to be able to accommodate things within reason.

### **Maintain an attitude of prosperity as opposed to scarcity**

Constantly remind yourself that there are people out there who can use your business. Otherwise you can push too hard or sound desperate. If your goal, for example, is to have three new clients by the end of the month, and it's the 30th of the month, you can get panicked. Keep in the back of your mind that they'll show up on the first.

By thinking this way, you can get in the habit of planning ahead of time and building relationships rather than pushing too hard at the last minute to meet quotas.

was able to continue working full-time while completing it, and then she took a couple of weeks off to attend the on-campus classes at Royal Roads.



"Then the decision time had come," she says. "I was a Certified Executive Coach. Now what?" Her original plan was to work on her business part-time and do some pro bono work for charities, while continuing her work in the brokerage industry. Then, she'd go full time a few years down the road. But as part of the program at Royal Roads, she needed to complete a one-page business plan and present it to the class.

When she got to the part about eventually starting her own business, something happened. "My instructor said that my face just lit up, and everyone was shouting, *You go girl!*"

She realized that she was hesitating to do what she really wanted to do. "It's that safety thing. *I'm not ready to do that.*"

But before long, circumstances pushed her to a decision. Her current job was a full time position. "And we couldn't work it out to be anything other than full time," she says. "So I just had to make the choice."

She decided to take the plunge, but she wanted to make sure she had everything in place before she quit. She decided she'd get some marketing students at the university do a marketing plan for her, but the arrangement fell through. So she looked for other things she could get in place. "I just started making a list of things I needed to do to get the business started, and then I committed to doing one thing I could do every day, even just a little thing – like I need to get my picture taken for my website or I need to think of a logo."

Fortunately, she was able to secure a \$25,000 bank line of credit with help from The Small Business Finance Centre in preparing a powerful business plan. "I was able to create a fantastic business plan to take to the bank," she says. "It made it much easier to see what my goals were and whether I'd be able to meet them."

One day she realized everything was done. There was nothing holding her back. "Once it's ready, it's ready," she says. She finished with her job on September 11, and her website went live on the 14th.

Once she was on her own, she was free to contact old colleagues, both in Victoria and in Vancouver. She began networking and sending out emails, and quickly began working with some clients in Victoria. In November, she set up a number of meetings with potential clients in Vancouver. It took a few weeks to set up the meetings so that she could do them all over the course of a couple

of days, and she spent an intense 48 hours in the financial district, occasionally meeting someone on one floor of a building and then going downstairs to meet another.

"There's no recession in Vancouver right now," she says. "The Olympics have given it that feeling of prosperity. Housing prices are up. That's important in the niche I'm working in."

She says that most companies think coaching is a great idea; but as with any new concept, the trick is getting them to budget for it. "This being my own business, being able to negotiate and customize packages for them is a strength. I have that flexibility I can build in for clients, and it was good learning that I can use that as a tool."

A number of companies have expressed interest in beginning coaching in the winter and spring, and some companies are rolling out new programs next year which feature coaching. And she'll be back in Vancouver for more meetings in January. ♦

[www.rosemarysmyth.com](http://www.rosemarysmyth.com)



# IRAQI-BORN SCULPTOR CARVING A NICHE IN THE ART WORLD

## SBFC sourced grants of \$8,770 change his life



**A**ziz-Ghawi Mohammad Alhusainy worked as a stone and marble sculptor and owned three art galleries in his native Baghdad. But the political climate, government restrictions, and the hardships resulting from the sanctions against the country by the United Nations Security Council, which began in 1990, made his career increasingly dismal.

“We didn’t work with the government. Other artists who worked with the government got money from the government, because they were doing something the government liked – like Saddam pictures. We couldn’t do that.”



And the sanctions meant that the only foreigners who came to Baghdad were UN arms inspectors.

So while they continued to work on their own art, to make a living he and his colleagues turned to “commercial art” – making copies of old masterpieces and doing portraits on commission. The inspectors, who became his friends and customers, gave him a sense of what was happening within the Hussein regime. “This situation made me leave Iraq,” he says. He and his family, including four children, packed up in 1999 and moved first to Dubai, where he sold art,

and then to Jordan, where the couple's fifth child was born.

Then, in November of 2003, the family moved to Canada, but as an immigrant Alhusainy was slow to get back into art. He did some work, and taught art at the Islamic School of Hamilton, an elementary school in the city. "But I was shy to act in Canada," he says. "It was hard for me." Then something happened.

Watching television one evening, he saw an ad for the Small Business Finance Centre. "To be honest with you, the big change happened when I read the announcement on TV," he says. "I had many ideas to start a business, but I never put them down in a practical way. My way of thinking changed. I started to think like a businessman, even though I hadn't started a business yet."

The first thing he discovered was that he could get a \$7,620 grant to help buy a house. A big garage would allow him to begin working with stone again "In the past I was paying \$1,500 for rent. Now I pay about \$1,000 for mortgage and property tax. And I bought a house with a big garage; I use it as a work shed. So I'm paying less with a good house flexible to my needs."

Next, he learned about a program offered by the Ontario Arts Council which provides grants of \$500 to \$1,500 to assist artists with the costs incurred presenting their work for an exhibition – he received \$1,150, which helped him buy tools to work with marble, including an air compressor and an electric saw, as well as marble itself, which is expensive.

His exhibition at The Pearl Company gallery in Hamilton last June was a great success. "It went wonderful," says Alhusainy. "It was a great start, and I'm going to stick in my field."



He's waiting to hear on another grant for emerging artists, and he has been part of other exhibitions, including showing at The Sabawoon, Hamilton's outdoor art fair, and a solo show he recently wrapped up at the Pearl Company.

The couple sixth child was born in Canada, and the family feels at home here now. And Alhusainy's entrepreneurial fire has been stoked once again. He is considering opening a gallery once more. He's also exploring opening a restaurant with his wife, who's a great cook. ("If somebody tastes her cooking, he won't forget it," he says.) And he's thinking about a convenience store.

But first Alhusainy is weighing the risks, the costs, and his passion for the businesses. While the convenience store is more of a sure bet, and he's worked in stores before, it's expensive to start and doesn't really fire him up. His preference is for the art gallery. "I'd try to make the gallery work at all times – maybe by offering art lessons as well," he says.

While he's not sure exactly which path he'll take, he knows he'll be charting his own course. "I want to tell you, all these changes happened to me since I saw the [SBFC ad]. I bought a house. I started the art exhibition. I'm thinking like a businessman, and I didn't even start yet." ♦

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## RBC announces 2009 Canadian Woman Entrepreneur Award winners

Canadian women entrepreneurs contribute \$18 billion to economy annually

The 2009 RBC Canadian Woman Entrepreneur Awards have recognized eight female entrepreneurs who have made significant contributions to the Canadian and global economies and to their communities.

"It's important to recognize and celebrate women entrepreneurs whose passion, dedication and achievements are leading the way," says Carolyn Lawrence, President of Women of Influence Inc., producers of the awards. "The 2009 honourees reflect a diverse group of women whose success will inspire others to follow such rewarding careers."

Canadian Women Entrepreneurs in this program, as surveyed by Women of Influence Inc. in October 2009, say:

- 21 per cent of female business owners started their business because they had identified an opportunity to make money.
- The number one reason that women became an entrepreneur is to follow their passion or dream.
- 86 per cent of women entrepreneurs are achieving fulfillment by leading their own business and following their passion or dream.
- 55 per cent have achieved their financial targets.
- Not having enough time in the day was cited as the top challenge women entrepreneurs feel they face.
- Women entrepreneurs ranked friends, family, spouse and paid assistance as the top four most helpful resources that help them manage their personal and lifestyle choices as an entrepreneur

*(only three per cent of respondents manage themselves).*

### *The winners were:*

#### **Deloitte Start-Up Award Winner: Julie Bond, Bond Consulting Group**

Julie Bond is the President and Founder of Bond Consulting Group. Launched in 2005, Bond is a Scientific Research and Educational Development Tax Consultancy, specializing in the largest tax incentive program in Canada. Bond Consulting Group helps technological or scientific firms gain access to government funding. Her clients range from sausage makers, to IT developers, dinosaur reconstruction, to aerospace equipment. Bond Consulting Group is one of the fastest growing companies in Canada and has experienced exponential expansion with a five year growth rate of 2,000 per cent.

#### **HKMB Impact Award Winner: Edie Weiss, Radke Film Group**

Edie Weiss, Chief Executive Officer of the Radke Film Group has made the list as one of the most renowned commercial production companies in the world, attracting some of the most sought after directors. Under Edie's direction and management, the group has won every major international advertising award, including Cannes Lions, Bessies and Clios. In developing the Radke Film Group, Edie has contributed greatly to the development of the local economy through creating local jobs, charitable giving programs for young girls and encouraging the economic prosperity in the Canadian film and television industry.

#### **RBC Momentum Award Winner: Julie Cole, Tricia Mumby, Julie Ellis, Cynthia Esp, Mabel's Labels**

Julie Cole, Co-Founder, Company Spokeswoman and VP of Sales; Tricia Mumby, Co-Founder and VP of Marketing and Special Programs; Julie Ellis, Co-Founder and VP of Finance and I.T.; and Cynthia Esp, Co-Founder and VP of Human Resources and Production came together to realize an entrepreneurial dream and help mothers across North America lead more efficient and organized lives by creating Mabel's

Labels. They design durable labels for all of those "things" kids lose. They manufacture dishwasher, microwave and laundry safe sticky and clothing labels. Expanding their product line to appeal to international markets including Asia, Mabel's Labels now manufactures personalized stationary products, ID wristbands and household labels with a growth of 85 per cent annually.

#### **Bell Trailblazer Award Winner: Cora Tsoufidou, Cora's Franchise Group**

Cora Tsoufidou, the Founder of Cora Franchise Group, and owner of Chez Cora's now a popular chain of restaurants specializing in Traditional Canadian breakfast cuisine, has built a well recognized Canadian brand by adding a unique twist to breakfast. Inspired by customer requests and suggestions from her children, Cora created dishes which blend the best of traditional breakfasts with new health food trends. Cora herself has conjured up more than 100 new recipes while continuing to carve out a niche in the highly competitive restaurant industry.

#### **PROFIT Award for Excellence in Entrepreneurship Winner: Jill Anderson, Aecomtric Corporation**

Jill Anderson, President and Chief Executive Officer of Aecomtric Corporation, designs and manufactures custom heavy industrial combustion equipment for the base industries. Since its inception in 1978, Aecomtric has grown to over 100 employees, with sales of over \$20 million, and has over 2,000 installations in operation worldwide. With determination, Jill took the reins of Aecomtric Corporation, 20 years after she and her husband started the business together and has kept the family business profitable by refinancing, restructuring and reinventing. To position Aecomtric as a world leader in combustion solutions, Jill investigated the emerging market of alternative fuels and captured the opportunity to design and supply burners for these new energies. This strategy provided Aecomtric with the advantage to grow markets globally as the worldwide need for alternative fuels increases. ♦



# Insulation Specialist Launches Own Business at 22 with \$4,000 Grant

## Young entrepreneur turns to SBFC for startup assistance

A lot of people take business programs at university and college, but few of them launch their own companies as soon as they graduate. But Brandon, Manitoba's Andrew Gurba is not about to let an opportunity pass. And at 22, he's the owner and operator of AG Insulation, a growing business in Brandon's booming construction industry. A welcome boost in came in the form of a \$4,000 grant from Manitoba's Young Entrepreneurs Program.

When he started the financial and business program at college, he didn't know what kind of business he wanted to start. "It was basically to just get my foot in the door of business in general," he says.

But he'd worked for a Brandon insulation company during summers and while he was completing college, and he could see there was the potential for growth in the industry niche.

"Knowing the market, and realizing how many houses were going up in Brandon – and realizing how few companies were doing that, I figured there'd be a demand," he says. But sensing it was one thing; based on his college experience writing a business plan, he knew he'd have to do much more – researching the market and supporting his hunch with facts and figures in a solid business plan.

"It took a lot of research – a whole long time to make my business plan and figure out everything,"

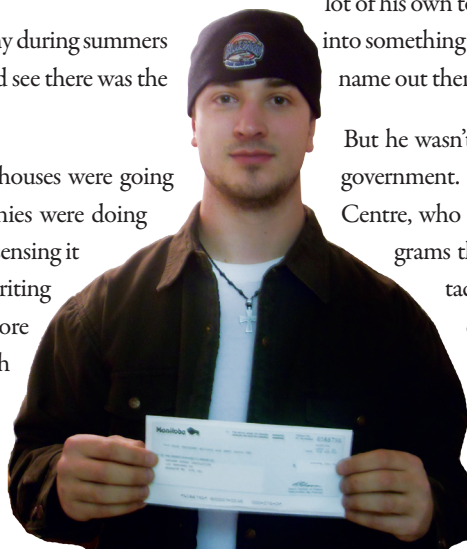
he says. "The profits. The break-even points. All that kind of stuff. But I had already worked for this company in Brandon, so I kind of knew what they'd charged on houses and their profits off one house, two houses, a fourplex to a renovation."

He spent a lot of time knocking on doors of construction companies who might need his services once he got going. "I made sure months in advance before I even opened my own business that there would be people that would want me. I was prepared, certainly."

He had saved up a fair bit of money while working, and already owned a lot of his own tools. "It's not a huge amount of money you have to put into something like this," he says. "It's more hard work and getting your name out there than anything."

But he wasn't about to turn up his nose at contributions from the government. So he got in touch with the Small Business Finance Centre, who alerted him to a number of specific government programs that might help his business. He wasted no time contacting them. "I probably sent out 10 to 15 applications to different programs," he says. Then he heard back from the Young Entrepreneurs Program.

This program, operated by the Departments of Agriculture, Food and Rural Initiatives, Education Citizenship and Youth and Competitiveness, Training



Continued on Next Page...

and Trade, encourages Manitoba youth to start their own full-time businesses and pursue self-employment as a career choice. Approved applicants are eligible for a grant of up to \$4000 covering half of business start-up cost and capital expenditures. Eligible start-up costs include licence fees, space rental, telephone installation, utilities, office supplies, equipment rental, business travel costs, and eligible capital costs include recent purchases of land, buildings, office equipment or other significant equipment and fixtures.

Gurba had his business plan ready, which was one of the requirements of the program, so he was ready to apply. "It took about seven months to get the money," he says. "It was a long process, but everything worked out."

First he met with Marc Boulanger of the Department of Agriculture, Food and Rural Initiatives, from nearby Souris, who went over his business plan with him and looked through his tools. Eventually he sat down with Shaun Hampton of Education, Citizen and Youth to review his business plan again, as well as go over the work he'd lined up already and his expenses. On October 19, he got the good news: he was eligible of a grant of up to \$4,000, as long as he met a number of conditions by the beginning of November, including providing copies of receipts and invoices with proof of payment; financial account and credit card statements; and a log of the

hours he'd worked during the 10 weeks after launching the business, to prove he'd worked a minimum of 30 hours a week on it.

Business has been better than his projections. "I'm further ahead than what I expected in terms of getting jobs and writing up quotes," says Gurba. "I'm impressed how many people have noticed from the little bit of advertising I've actually done." So far, that consists of small newspaper ads and word-of-mouth. "I haven't even got my phone number in the phone book yet." He's also done more renovation work than he originally expected.

After his success, he encourages other entrepreneurs to seek out government funding. "My best advice is basically don't be scared to apply. The worst that can happen is you get rejected. I feel that a lot of people don't apply for grants because they don't think that they're going to get them, so I don't think that people attempt them as much as they should. But if you're starting your own business, work as hard as you can at it, and good things will happen."

He's also a staunch believer in the power of business plans. "A good business plan is huge. People will reject you right off the top if you can't show someone that you've put your time and effort into it. That was huge for me personally."



# Grant Update

## Financing File



### After the application

Four easy steps to boost your chances of success

#### 1. Learn from your mistakes

You're going to get rejected. Treat it as a learning experience. Most successful companies have faced rejection more than once. Recognize the value of all comments and questions, even critical ones. Even if you've been turned down, take the opportunity to get feedback.

#### 2. When you've got the elements in place re-use them

If at first you don't succeed, try again. You may find you're not eligible for funding from a particular agency, but you may be able to simply adapt or repackage your existing proposal and apply to a different agency.

#### 3. Branch out

When you find a program suitable for you, look for others. Don't stop at the provincial program that offers funds for new entrepreneurs; look for comparable federal programs. And move laterally. The government works in mysterious ways, and a department that may seem to have no relation to your business may be the place to look. For example, you may think the Department of National Defence is funding summer militia training, but then discover it's Human Resources and Skills Development Canada.

#### 4. Keep them interested

And when you do get the funding, make sure you keep in touch with the funding agency, and show how the funding helped you achieve success. This is what they want to hear, and when you need more money, you're going to get it if you can establish past success. ◆



# NEW AND REVISED PROGRAMS OFFERING FUNDING FOR YOUR SMALL BUSINESS

Apply now for your share. Be the first to get funding from new programs. Our researchers keep you informed of the latest grants and low- or no-interest loans to help you grow your business.

## ECONOMIC DIVERSIFICATION AND GROWTH ENTERPRISES (EDGE) PROGRAM

### DEPT. OF INNOVATION, TRADE AND RURAL DEVELOPMENT

<b>OBJECTIVE</b>	<ul style="list-style-type: none"> <li>To encourage significant new business investment in the province to help diversify the economy and stimulate new private sector job creation, particularly in rural areas</li> </ul>
<b>ELEGIBILITY</b>	<ul style="list-style-type: none"> <li>New or existing Newfoundland businesses who have the potential to create and maintain 10 new permanent jobs in the province</li> <li>Applicants must be prepared to make a \$300,000 capital investment or to generate incremental annual sales of \$500,000</li> </ul>
<b>BENEFITS</b>	<ul style="list-style-type: none"> <li>A 100% rebate on provincial corporate income tax and the provincial health and post-secondary education tax for up to 15 years</li> <li>A 50% rebate on federal corporate income tax</li> <li>A further five-year period of partial rebates on the provincial and federal taxes, declining by 20% in each year of this phase-out period</li> <li>A 100% rebate on municipal property and/or business taxes for up to 15 years with a 5 year phase-out period</li> </ul>
<b>CONTACT</b>	<p>Innovation, Trade and Rural Development  P.O. Box 8700 • West Block, Confederation Building  St. John's, NL • A1B 4J6  Tel: 1-800-563-2299 • Fax: (709) 729-0654 • Email: intrd@gov.nl.ca</p>

## ORGANIC INDUSTRY DEVELOPMENT PROGRAM

### PEI DEPARTMENT OF AGRICULTURE

<b>OBJECTIVE</b>	<ul style="list-style-type: none"> <li>To provide assistance with projects that encourage growth in the organic sector and yield positive economic benefits to the Prince Edward Island agriculture industry</li> </ul>
<b>ELEGIBILITY</b>	<ul style="list-style-type: none"> <li>Primary producers, grower alliances, producer groups, and agri-business</li> <li>Applicants must have a current business plan indicating that the farm has the ability to be profitable and sustain growth in the future</li> <li>Funding available under 3 sub-programs: Organic Value Chain Development, Organic Farm Advancement and Organic Agro-environmental Evaluation. Project may be eligible for funding under multiple sub-programs</li> </ul>
<b>BENEFITS</b>	<ul style="list-style-type: none"> <li>Organic Value Chain Development - 50% of the eligible expenses associated with the execution of the project is available. Training and education expenses associated with the project will be funded at 75%</li> <li>Organic Farm Advancement - 50% of eligible expenses to a maximum of \$10,000</li> <li>Organic Agro-environmental Evaluation - assistance of up to 50% of the cost of the equipment to a maximum of \$5,000 per application</li> </ul>
<b>CONTACT</b>	<p>Organic Development Officer  PEI Department of Agriculture  PO Box 1600 • Charlottetown, PEI C1A 7N3  Phone: 902-368-5657 • Fax: 902-368-5729 • Email: sdmackinnon@gov.pe.ca</p>

# Your Business Growth Tool Kit



Why you need  
an employee  
handbook

Five essential components  
that will save you time,  
money and frustration

Using an employee handbook to cement the relationship between you and your employees is something you'd expect to see at large companies and corporations. But even if you employ only a few people or have high turnover, you should consider creating a simple employee handbook.

Your handbook may only be a few pages compared to the heavy reading published for supesize workforces, but the principles remain the same.

In addition to helping employees understand and demonstrate your company values in their work, an employee handbook provides a number of highly practical benefits.

Your employee handbook provides a systematic and helpful orientation for new employees. It's also a constant reference for those who have been with you for a longer time. It makes your company philosophy clear, it explains the work ethic you expect, it emphasizes what your products and service mean to your customers, and it outlines specific tasks and expectations. In fact, your employee handbook will ultimately save you time, money and frustration.

The owner of a small furniture manufacturing operation figured he didn't need a handbook. After all, he only had a dozen employees. But day after day he'd hear the same questions – about vacation scheduling, days off, hours worked, wage issues. He found himself forever explaining policy and procedure to his employees, and the constant haggling was disruptive to his workday. When he finally produced a booklet that gave employees all the answers they needed, he discovered that his own workday was far more productive.

Having an employee handbook might save you legal woes as well. The owner of a small construction firm provided new workers with a hard hat and informed them that it was company policy to wear it while on the job. One day, an employee who wasn't wearing his hat was struck by some lumber falling from the truck. He took his boss to court – and won – because the owner



had no written proof that it was company policy to wear the hard hat while working. A handbook would have saved him this problem.

It's actually pretty easy. Use these basic content guidelines and customize them to fit your business

## **OPENING STATEMENT**

This should outline your company history, philosophy, purpose, image and business strategies.

## **CONTRACT DISCLAIMER**

State in at least two places that the handbook in no way represents a contract between you and your workers.

## **EMPLOYMENT PRACTICES**

State your procedures for hiring and firing, new employee probation period, rules of conduct, and policies regarding time such as lunch breaks and tardiness.

## **PERFORMANCE STANDARDS**

Set out your rules for attendance, performance appraisals, health and safety, and job promotion.

## **EMPLOYEE BENEFITS**

Describe benefits and wages, waiting periods, vacation, insurance and retirement.

Finally, make your handbook user-friendly. Use a conversational tone -- you want employees to read and understand it. Use a three-ring format to handle the inevitable revisions. For easy reference, include a table of contents and date any revised pages you insert. ♦





## New Brunswick homecare service finds niche with government support

### Financing and business advice helps entrepreneur grow her small business

Last October, Nathalie Arseneau White accepted the 2009 Woman Entrepreneur Award from the New Brunswick Association of Community Business Development Corporations (CBDCs). Her business, Atlantik Quality Care provides a range of home care services for seniors in New Brunswick's Chaleur Restigouche region, and the company's focus on individual customized programs tailored to each client has made them a big success.

But just a few years ago, it looked like her dream of becoming an entrepreneur wouldn't be realized. In 2005, Arseneau White identified a growing niche – young-at-heart seniors who were capable of living in their own homes, but needed a hand with housekeeping, shopping, meal preparation, personal care and palliative care. She realized that the market was only going to get bigger, as aging Baby Boomers hit their later years and want to retain their independence. By offering customized packages – without having to purchase specific plans or minimum hours per week – she felt she could differentiate her company from other homecare service companies.

Then reality hit. “I tried to secure the necessary financing to start my business,” she told Marlene Oulton for the New Brunswick CBDC website. “But I kept running into brick walls and hearing the words, ‘Sorry, but we can't help you.’”

Then she learned about the CBDC Restigouche, in Campbellton. She contacted the office and came away with a wealth of information, and the potential for financing.

In addition to business information and assistance, the CBDC of-

fers the Business Loan Program, which provides term loans of up to \$150,000 for businesses with viable projects that haven't been able to get loans from traditional sources. They also administer the Seed Capital Program, which provides loans, with flexible interest and repayment terms, to help start, expand or improve a small business. Recipients can also access a grant of up to \$2,000 for specialized training and business counselling.

“They not only helped me arrange much needed financing,” she told Oulton, “but they also provided me with solid business counselling in areas where I needed more knowledge.”

Atlantik's focus on individual plans means that someone can have a caregiver do something as simple as light housecleaning or taking them out for groceries. “Our whole company philosophy is about providing quality care while respecting our client's individual requirements,” Arseneau White told Oulton. “I make sure that all of my team members know that not only are they providing a much needed service to the people they may be tending to, but that it is mandatory that they treat their clients as if they are cherished members of their own families.”

And even though she has been in business for four years, and is achieving both business success and recognition as an entrepreneur, she finds she can still turn to the Restigouche CBDC. “I can still call their offices and get answers to questions I may have about different aspects of running my company. It certainly is great to know that I have a super support team at the CBDC that I can call on when needed.” ♦