

# Small Business FUNDING REPORT

MARCH 2010 VOLUME XII, NUMBER 3

TAKE THE PAIN OUT  
OF TRAINING WITH  
GOVERNMENT CASH  
**ONTARIO DAYCARE  
OWNER SHOWS  
YOU HOW**

Your Direct Route to Government Financing for Your Business

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# \$150,000 GOVERNMENT LOAN GETS BRAMPTON, ONTARIO RETAILER GOING



## SMALL BUSINESS FINANCE CENTRE HELPS FRANCHISEE WITH UNIQUE CONCEPT

**R**amandeep Shina is extremely busy when we call; she's on three lines at once, so we're on hold for a while. But it gives us a chance to learn about some of the tasty offerings her new Edible Arrangement franchise store can offer. "The Rockabye Baby arrangement overflowing with refreshing fruit...the perfect gift to congratulate new parents. They will enjoy fresh strawberries, grapes, a pineapple rocking horse, baby carriage and teddy bear shapes designed in a keepsake bank container." Then there are "gourmet gift boxes full of fresh fruit dipped in gourmet chocolate, available with delicious toppings." And "chocolate cinnamon apples." Mmmmm, sounds enticing. And Shina is hoping it will entice a steady stream of customers to her new store in Brampton, Ontario.

In 1999, Tariq and Kamran Farid open their first Edible Arrangement store in Wallingford, Connecticut. Two year's later, the first franchise store opened in Waltham, Massachusetts, and now, nine years later, the company boasts 947 locations worldwide.

"It's a very basic idea," says Shina. "Cut and arrange food like a flower arrangement... but the idea is catching on."

Shina, who has a background in real estate, was a customer first. But she and her husband, who owns a trucking company, were always keeping their eyes open for business opportunities. "We always wanted to own a franchise," she says. "And this seemed like something that I could do. And the healthy concept that we're eating food that looks as pretty as flowers – that was what really

caught me. I believed that people would buy."

She began her research into the business a year ago. For two months, she immersed herself in an online investigation, as well as a number of conversations with company representatives. That convinced her it was a worthwhile venture; all that remained was to find a location and get the financing in place before making the commitment.

She found a prime location directly opposite Sheridan College, which is ripe for student walk-in traffic. And she contacted the Small Business Finance Centre to get help tapping into government financing.

Initially, she approached her bank for financing under the Canadian Small Business Financing Program (CSBFP); she hoped to get a terms let-



ter prior to signing the franchise agreement. “But because of the recession they said they would not do that,” she says. “They wanted me to sign on my own and then bring the lease agreement and the franchise agreement, and then they would look at it. But I said, ‘I’m not signing without the letter.’ The \$30,000 franchise fee is non refundable. If I went ahead and signed, and they came back and said sorry, my \$30,000 would be gone.”

The bank also claimed that the policy was based on government criteria, but when Shina contacted the CSBFP, she learned that it’s up to the bank to set its own criteria. “It turned out to a big passing of the buck, and when I went back to my banker, he admitted it,” she says.

But she had a better reception at the Business Development Bank of Canada (BDC). With their terms in hand, she signed the franchise agreement in August, and began to work furiously to open her store before Christmas. Most franchisees need about six months to get ready to open an Edible Arrangements store, but Shina had other plans. “I didn’t want to open in January, because it’s slow, and that would set the mood, and affect motivation. I told them, even though I open two days before Christmas I want to make sure I’m open before.”



Her store is in a brand new development, and when she walked in, she faced four bare walls. “So there was a lot of work in terms of leasehold improvements,” she says. And while she was busy dealing with all the details of getting ready, she had to wait for final word on her financing. Though she met the guidelines and was fairly confident she would get the financing, she had a few moments of doubt while she waited.

“It was kind of a risk taking,” she says. “Oh my god, what if they say no? Because I’m opening in a recession.”

But the money came in on November 3 – \$150,000 in government financing. And on December 18, with seven shopping days to Christmas, Raman Shina’s Edible Arrangements store

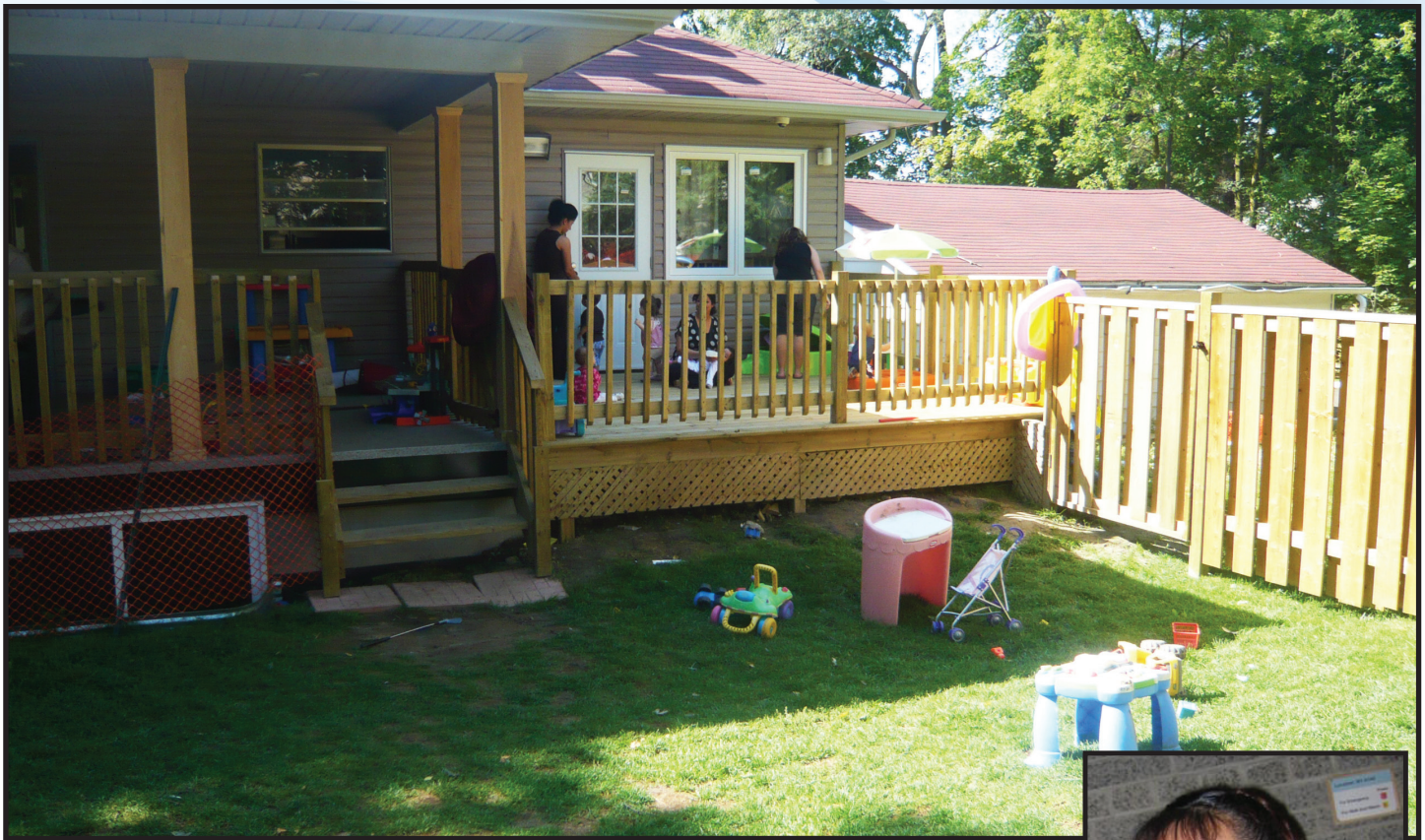
opened its doors. “I think I broke their franchise record to open,” she says. “I was managing 110 things, but it got really busy online and over the phone. It was busy and exciting, and that was what was motivating you.”

Shina initially invested \$75,250 of her own money into the project, about 30 percent of the total cost. And in the end she went about \$30,000 over budget, hit by exchange rates and customs, duty and brokerage fees she hadn’t anticipated.

But she’s enjoying her new life as a business owner. Valentine’s Day found her swamped, and as awareness grows, she’s looking at business becoming steady. “We’re spending money building brand awareness, and next year will be whole different ballgame,” she says. ♦

[www.ediblearrangements.ca](http://www.ediblearrangements.ca)





# GOVERNMENT EMPLOYMENT GRANT HELPS TORONTO-AREA DAYCARE HIRE & TRAIN STAFF

**Program subsidizes three employees and pays \$2,000 bonus**

When Irimi Mikhael learned her company wanted her back at work three months after having her first baby, a daughter, she began to make the rounds of daycare services in the greater Toronto area (GTA). What she saw did not impress her. “The daycare standards are very low within the GTA,” she says. “There was nothing that we felt good about. So I remember I turned to my husband, and I said, ‘You know what? I’m going to buy land, and I’m going to design the building and turn it into a daycare, and then see what happens.’”

At 26, Mikhael was a successful engineer with multinational Linde Gas. But her job had her travelling 60 percent of the time, and – witness the truncated maternity leave demand – would leave little chance to spend time with her child. So

this chemical engineer with a Masters in mechanical engineering took on something new.

“I figured, if it goes, great; if it doesn’t, then we can at least sell it as a developed property,” says Mikhael. But a year after opening Lullaboo (a fusion of “lullaby” and “peek-a-boo”) Nursery & Child Care Centre, she has a seven-month wait list on their location in Richmond Hill, and is moving forward on a second location in Mississauga.

Mikhael’s vision of a daycare has quickly attracted the attention of middle to upper-middle class parents in Richmond Hill, an affluent community 30 minutes from downtown Toronto. She set high standards in everything from the building’s design to staff





qualifications. “With my background in design, I wanted to put all energy efficient lighting in. We tried to go green – we put organic paint on the walls and used all non-allergenic products, such as hardwood and ceramic,” she says. “I mean, it cost us a fortune – maybe three times what a regular daycare would cost – but that’s why we’re full.”

She purchased a property that was zoned for a daycare or a medical clinic, with the idea that if the daycare failed, they could sell the building as a clinic. To that end, she designed the interior so that everything could be easily converted.

Lullaboo also has an industrial kitchen, which cost about \$50,000 itself. “We have a full time chef on the premises, where 85 percent of daycare is catering,” says Mikhael. “And I think we’re the only childcare centre in the GTA that offers organic food.”

In terms of staff, she insists that all lead teachers not only have their Early Childhood Education (ECE) diploma, but also have a bachelor degree. “The reality is the people who send their kids to childcare centres are people who are more educated, have a higher standard of living, and have more money. In the Richmond Hill area, where the average income is \$180,000 per household, they want to talk to somebody who has more education. These are the costs we’re incurring, but the results are showing.”

The Mississauga location will cost about \$500,000 to develop, so Mikhael was looking for any way possible to cut costs. She contacted the Small Business Finance Centre, and quickly hooked with Job Connect – an Ontario provincial grant program which matches motivated young people with em-

ployers and subsidizes the employee’s wage. Applicants are pre-screened, but the employer makes the final decision.

Before long, Mikhael had hired two employees under the program and was looking at a third. “It wasn’t a very difficult process to get them, and subsidized wages really help us in the training process, because it takes three to four months before they’re experienced enough. Child care is really regulated; employees need to go through intense training.”

She was also excited to learn about a bonus through Job Connect. “Because the person we just signed on hasn’t completed her Grade 12 diploma, she’s going to work on it through us, and once she completes it, she gets \$1,000 cash, and we get \$2,000 cash.” Mikhael plans to use that \$2,000 bonus to install a new playground come spring.

In the meantime, she’s working hard at being both a mom and a business owner, and sometimes combining the two. ♦

[www.lullaboochildcare.ca](http://www.lullaboochildcare.ca)

## Alberta cementing company receives nearly \$1 million in government financing and consulting services

The Business Development Bank of Canada (BDC) is supporting southern Alberta-based Magnum Cementing Services Ltd. with close to \$1 million in financing and consulting services to provide the equipment and know-how needed to pursue growth opportunities.

Despite the recession, Magnum Cementing, which specializes in producing cement casings for natural gas drilling operations in southern Alberta, has grown substantially since becoming operational in January, 2008. The company has doubled its revenues every year since inception and continues to expand.

For company founder and CEO, Beerd Beekman, an important aspect of his vision for Magnum Cementing was that it be em-

ployee-owned. “I feel strongly that employees are what make a company,” he says. “Our business is tough. It’s 24 hours a day of hard work and it’s a lot of responsibility with expensive equipment. It was clear to me that to attract the right kind of people with the right level of commitment, it had to be in a profit-sharing context.

“BDC bought into my vision early on in the project,” he adds. “They didn’t know me but they listened and I felt very quickly that they were ready to team up with me and support me. That gave me confidence.”

BDC provides Canadian entrepreneurs with financial support and consulting services in good times and when the going is more difficult. “When times are tough, business owners look to their financial institution for

long-term guidance and partnership,” says BDC Account Manager, Tony Gamble. “Entrepreneurs want to work with people who take an active role in achieving their business plan.”

According to BDC’s Senior Manager, Angela Pedrini, the Bank’s consulting services can also contribute to business growth. “For most of our clients there is a learning curve in getting to know all aspects relevant to the creation of a successful business,” she says. “When faced with the challenges business growth can present, entrepreneurs quickly realize the advantages of external consulting as an integral part of their business strategy.” ♦

# NOVA SCOTIA LANDSCAPER LAUNCHES NEW EXCAVATION BUSINESS WITH HELP FROM GOVERNMENT PROGRAM



**N**ova Scotia's Dougald MacDougall had run a landscaping business for five years and often called on contractors for excavation work. He reasoned that by taking care of the excavation himself, he could increase profit margins. "I was sick of paying outside contractors for work that we could do," he told the website for the Centre for Entrepreneurship Education & Development (CEED). His landscaping business, Live Landscaping, was going strong in the summer, and he figured he had enough work to support a full-time excavation business. Then he went to talk to the banks.

"Even though Live had five years of established credit, because I was going into business without my partner, it didn't count towards my credit," he told the CEED website. "I had no credit."

He turned to family and friends for his initial financing. And he learned about CEED.

In addition to workshops, youth projects, and small business resources, CEED offers small businesses in Halifax, Dartmouth and

Bedford financing under three small business loan products. The Seed Capital Loan, the Canadian Youth Business Foundation (CYBF) loan, and the Students-in-Business loan. Participants are eligible for a \$2,000 training grant.

CEED also administers The Self Employment Benefits Program – a 40-week program in which participants write up a business plan and attend several workshops, with the end result a fledgling business.

With CEED's help MacDougall was able to launch Scotia Excavation while continuing to operate Live Landscaping during the summer. With new equipment, he was able to offer all types of commercial and residential excavation, including site preparation, drainage, water and sewer, demolition, retaining walls, hard-surfacing and snow and ice removal.

With both businesses running, MacDougall is focussed on business growth and building a smoothly operating business he can entrust to his employees. Prior to starting LIVE, and while landscaping only in the summer, he travelled Europe and Western North

America as a ski instructor; the urge to take off may strike yet.

Never one to stop digging for opportunities, MacDougall sought additional funding to maintain momentum early on in Scotia Excavation's history. A year into the business, he successfully approached Bluewater Community Business Development Corporation (CBDC) for a loan. In addition to various other products and services, the CBDC provides core loans, term loans or loans in partnership with other lenders of up to \$150,000.

Live Landscaping and Scotia Excavation are growing, recently introducing additional services such as providing mulch, soil and gravel, kid's crafts, kid's gardening sessions, Seasonal Decorating Inside and Out, and silk floral arrangements.

Of his success in starting – and growing – two business, MacDougall offers straight-forward advice. "Don't take no for an answer" he told the CEED website. "If you have a good idea, you should go for it." ♦

<http://www.livelandscaping.ca/>

# \$13,848 GOVERNMENT GRANT HELPS KICK OFF REGINA SPORTS MAGAZINE



## YOUNG ENTREPRENEUR HIRES POST-SECONDARY GRADUATE WITH GOVERNMENT SUBSIDY

to talk about their sports, and they really want to talk to you about what they're doing and what they're involved in. It's fun to talk to people who are enthusiastic."

Folk had played hockey, golfed, and raced triathlons, and she was a fan of a number of sports. "I got talking to my sister about how Regina had no sports publications – nothing dedicated to anything locally, aside from the paper," she says. "It was just an idea for awhile, and then we started talking to people about it and got some really good feedback. So we decided to go ahead."

That was last June. Together with her sister, Allie – who has a certificate in Office Education from the Saskatchewan Institute of Applied Science and Technology (SIASST) as well as experience working for a variety of companies – she got down to work.

It was a lot of work. In addition to getting the content together for the first issue in September, they had to build the magazine's website, seek investors, find contributors and staff, woo advertisers, and take care of all the other details involved in setting up a small business.

"To start, we learned a bit about how to get a business started – and then operating. We wanted to make a business plan to have an idea of where our business was going, and to get to potential investors as well," says Folk.

A lot of friends and family members thought their idea was a winner, so they quickly at-

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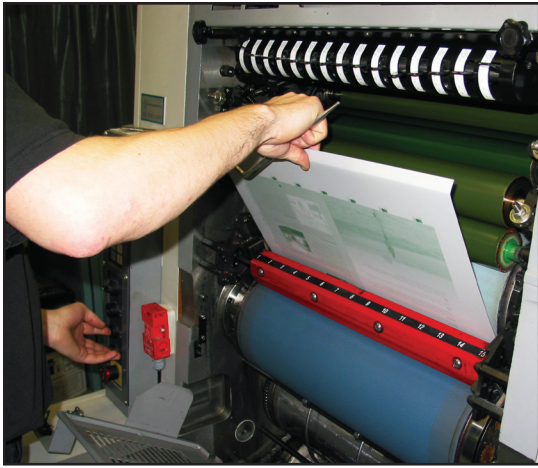
Julie Folk - photo credit Jay Roach AdSpark

ers have jumped onboard, and ad revenues are growing each month.

Folk graduated from the University of Regina School of Journalism in April of 2007, and – as she had during school – freelanced for a variety of publications, including some magazines and the sports section of the Regina Leader-Post. She discovered that she enjoyed sports reporting the most.

"They were fun," she says. "People are excited

She had a freshly minted journalism degree, she loved sports, and her sister was a business admin whiz. Why not start up a sports magazine? Sure. While it might be the dream of a lot of fledgling journalists, it's hardly an easy task. But less than a year after first getting the idea, Editor-in-Chief Julie Folk has just published out her sixth issue of Adrenaline: Regina Sports, and sports aficionados in this prairie city look forward to each issue. More important, advertis-



tracted a number of small investors. They also caught the eye of Jay Roach, President of AdSpark Communications, who provides his experience as a design consultant on the project and designs the covers. “We met him through business contacts, and he really liked the magazine and what we’re doing, so we got together with him,” says Folk.

Remarkably enough, they met their deadline, and Adrenaline hit the streets last September. Adrenaline focuses on local sports – everything from little league to the Saskatchewan Roughriders – and Folk gets a big sports fix every month covering major events and less mainstream pursuits. “It’s great,” she says. “For example, we did a story on roller derby, so I got to go watch some roller derby.”

The company prints 10,000 copies of the magazine 10 times a year, and distributes it through Canada Post to targeted neighbourhoods in the city, as well as through sporting goods retailers, coffee shops, doctors’ offices, and arenas. Adrenaline has also attracted subscribers. And anyone can download a complete pdf version at the magazine’s website – which also features daily updates on breaking sports news.

The sisters found themselves wearing a number of hats starting up the magazine. In addition to her business administration, Allie discovered a flair for design and took on some layout duties and website updating (she’s planning on taking a graphic design course). And Julie had to handle sales and marketing in addition to editorial. They needed help.

“We contacted the Canadian Small Business Finance Centre,” she says, “They provided a lot of ad-

vice on starting a company and creating a business plan, and they critiqued our business plan. They also connected us with government grant programs and loan programs.”

One program in particular was a perfect fit. Career Focus, provided through Service Canada, is a federal government grant program which helps employers hire qualified post-secondary graduates so they can get real-life experience. “We needed someone on staff that could spend all day every day doing the sales and marketing,” says Folk. “That’s where the grant came in; it allowed us to bring someone on board as an employee.” With the \$13,848 government grant, Adrenaline hired Ashley Kasdorf, who has a diploma in business marketing and is working on her business degree. She started work in January, and she’s been quick to generate revenue for the company in terms of new advertising dollars. “Ashley has been an amazing addition to the team,” says Folk. “She works with clients, selling advertisements and developing marketing ideas for their ads. She also develops Adrenaline’s marketing strategies, design work and branding. She brings a lot of energy, knowledge, and excitement to the job.”

Julie’s advice for other entrepreneurs? “Really believe in what you’re doing. There can be moments when things seem tough, but just keep working, and you’ll get through them. Once everything comes together, it’s really rewarding.” ♦

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



# Grant Update



# 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.

## CANADIAN ENVIRONMENTAL TECHNOLOGY ADVANCEMENT CENTRES (CETACS)

| ENVIRONMENT CANADA |  |
|--------------------|--|
| <b>OBJECTIVE</b>   | <ul style="list-style-type: none"> <li>To help small and medium-sized enterprises (SMEs) commercialize leading-edge technologies that address our most pressing environmental priorities</li> </ul>  |
| <b>ELEGIBILITY</b> | <ul style="list-style-type: none"> <li>Small to medium-sized businesses that wish to develop an innovative, environmentally-friendly technology or who wish to evaluate their environmental footprint</li> </ul>   |
| <b>BENEFITS</b>    | <p>Depending on which of the 3 not-for-profit, arms-length organizations you contact, services include:</p> <ul style="list-style-type: none"> <li>yearly Entrepreneur to CEO workshops</li> <li>aid in finding financing</li> <li>mentoring program</li> <li>round table sessions to offer you practical advice and insights for your particular challenges</li> <li>Environmental Business Opportunity Evaluation - evaluates your project and helps find the next steps for moving forward</li> </ul> |
| <b>CONTACT</b>     | <p>OCETA<br/>2070 Hadwen Road, Unit 201A, Mississauga ON, L5K 2C9<br/>Tel: (905) 822-4133 • Fax: (905) 822-3558 • E-mail: oceta@oceta.on.ca</p>  |

## INNOVATION AND KNOWLEDGE FUND

| INDIAN AND NORTHERN AFFAIRS CANADA  |  |  |   |  |
|---|--|--|---|--|
| <b>OBJECTIVE</b>  | <ul style="list-style-type: none"> <li>To contribute to the achievement of the regional economic development objectives, especially broadening the economic base and strengthening Northerners' abilities to take advantage of economic opportunities</li> </ul>   |  |   |  |
| <b>ELEGIBILITY</b>  | <ul style="list-style-type: none"> <li>Organizations or associations (including social enterprises), other levels of government, individuals and other non-federal entities, public or private, that are involved in the economic development of the North</li> <li>Projects must focus on: <ul style="list-style-type: none"> <li>- supporting innovation</li> <li>- building capacity of individuals</li> <li>- building capacity of organizations</li> <li>- research and consultation</li> </ul> </li> </ul>                         |  |   |  |
| <b>BENEFITS</b>   | <ul style="list-style-type: none"> <li>Contributions up to \$95,000</li> </ul>   |  |   |  |
| <b>CONTACT</b>  | <table border="0"> <tr> <td> <p>INAC, Yukon Region<br/>345-300 Main Street<br/>Whitehorse, Yukon<br/>Y1A 2B5<br/>Tel: 867-667-3888<br/>or 1-800-661-0451</p> </td> <td> <p>INAC, Nunavut Region<br/>969 Qimugjuk Building<br/>2nd Floor, PO Box 2200<br/>Iqaluit, Nunavut<br/>X0Z 0H0<br/>Tel: 867-975-4537</p> </td> <td> <p>INAC, Northwest Territories Region<br/>4920-52nd Street • PO Box 2760<br/>Yellowknife, NWT<br/>X1A 2R3<br/>Tel: Toll Free: 1-866-669-2620 or<br/>867-669-2627 • Fax: 867-669-2711</p> </td> </tr> </table> | <p>INAC, Yukon Region<br/>345-300 Main Street<br/>Whitehorse, Yukon<br/>Y1A 2B5<br/>Tel: 867-667-3888<br/>or 1-800-661-0451</p>  | <p>INAC, Nunavut Region<br/>969 Qimugjuk Building<br/>2nd Floor, PO Box 2200<br/>Iqaluit, Nunavut<br/>X0Z 0H0<br/>Tel: 867-975-4537</p> | <p>INAC, Northwest Territories Region<br/>4920-52nd Street • PO Box 2760<br/>Yellowknife, NWT<br/>X1A 2R3<br/>Tel: Toll Free: 1-866-669-2620 or<br/>867-669-2627 • Fax: 867-669-2711</p> |
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# Your Business Growth Tool Kit



## The magic of mentoring

### How to get seasoned pros to help launch and grow your business

**M**elissa Pilkington opened a successful Wine Kitz store in Dartmouth Nova Scotia with help from the Canadian Youth Business Foundation (CYBF). In addition to the \$30,000 in financing she received, she was teamed with Rick Hattin, a successful local businessman, who was to be her mentor. “When I got into it at first, I couldn’t see the benefits of the mentoring program,” says Pilkington. “But in the years I’ve been doing this, I’ve relied on my mentor several several times.”

Hattin even attended meetings at times with Pilkington. “As a young woman in business, I find some business dealings quite intimidating,” she says. “So having him by my side for some of those meetings has been a godsend. He might say, ‘Just a second, Melissa, that’s not great for you.’ Even though I’ve now been released from the loan program, I still use him on a regular basis.”

Getting a mentor can be one of the most effective business steps a young – or even older – entrepreneur can take. A business person who’s “been there, done that” can save a novice entrepreneur time and money, and help him or her avoid common mistakes. Or, as in Pilkington’s case, the mentor can actually lend a presence which can help the entrepreneur gain respect more quickly from suppliers and other players.

Lindsey Vodarek was teamed up with MBA students Shauna Chevalier and Kristina Stasiak to help get her summer company, Lavstar, off the ground. Their sound advice included establishing a clear, unambiguous contract which covered everything her service did include, and what it didn’t. “I learned to make sure everything’s written down so there’s no confusion or room for dispute,” says Vodarek.

With a mentor, you can get advice and guidance that would cost you more than you could afford in your early start-up phase.

*Six tips to make mentoring work for you.*

*1. To find a mentor, look for someone in the community who has a successful business and who you think you'd like to work with. Or contact entrepreneurship organizations.*

*2. While a mentor in your own industry would be perfect, it's not always possible, and indeed, might be your competition. But try getting a mentor who has some relevance. If you offer a service, as opposed to selling a product, a mentor who's also a service provider would be valuable.*

*3. Set up a regular meeting schedule. This helps set the time commitment up front, so the mentor knows what he or she's getting into. As well, it forces you to meet and discuss issues on a regular basis. You should also work things out so that you can call your mentor on an occasional basis for immediate advice on urgent issues.*

*4. Keep a list of things you'd like to discuss with your mentor, so the meetings you do have are productive.*

*5. Encourage your mentor to be honest with you. If they think you're doing something wrong, let them know they can tell you. If they do, don't take it personally or get defensive.*

*6. While mentoring is often aimed at the startup stage, many young entrepreneurs feel that it can be valuable down the road. Build a strong relationship with your mentor, and this may be a possibility.*

## Advice from famous mentors

The late Freddie Laker, the British discount airline pioneer, once told Richard Branson, the founder of Virgin and Virgin Atlantic Airways, "Make a fool of yourself. Otherwise you won't survive."



Meg Whitman, the CEO and President of eBay, remembers this nugget from her father: "Be nice, do your best, and most important, keep it in perspective."



Lecturer, leadership theorist and authority on organizational development, Warren Bennis, was mentor to Howard Schultz, the CEO of Starbucks. His advice? "Recognize the skills and traits you don't possess, and hire the people who have them."



# HOW TO LAUNCH YOUR ONTARIO BUSINESS THIS SUMMER



Ontario students (aged 15 to 29) who are looking to create their own summer jobs have until May 6 to apply to Summer Company. The government grant program, funded by the Ontario Ministry of Economic Development and Trade, provides grants of up to \$1,500 at the beginning of the summer, and another \$1,500 on successful completion of the program.

Last year, Jen Van Herten was accepted into the program and launched Jen V Glass Design. A student in the Crafts and Design program at Sheridan College, specializing in glass, Van Herten discovered her love of glass while framing some photos.

“Her business idea to create and sell her own hand-crafted jewellery was great,” John Anagnostou, Business Advisor at the Small Business Centre in London, told the Summer Company website. “All she needed was a little help with her business plan from the team, and some funding from Summer Company.”

After poring over community newspapers, she discovered various craft shows, and began travelling the craft show circuit. Throughout the summer, she toured South-western Ontario’s shows, selling her pieces.

“The start-up money was very important for my business,” Van Herten told Summer Company. “I had to pay in advance to attend the craft shows, pay for insurance, and buy a banner and a tent. And of course I had to buy my raw materials, fabric and glass, to make the jewellery.”

She also received business advice from the London Small Business Centre.

“[They] helped me with things like insurance, credit cards, marketing, even pricing,” she says. “I was undervaluing my products, and they showed me how to calculate my time and materials so that I could make a fair profit. I’ll be running the business again this year.”

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