Community Business Development Corporations can help!

Presented by Chris Atwood
Our 13 Community Business Development Corporation offices in Nova Scotia (part of the 41 across Atlantic Canada) are part of the larger national “Community Futures” program.

Together the 268 non-profit offices across Canada provide small business services to people living in rural communities. Each office delivers small business loans, tools, training and events for people wanting to start, expand, franchise or sell a business.

Community Futures has worked in rural communities for more than 30 years and employs over 1,300 staff members.
CBDC Blue Water

With our office located in Porters Lake, we service the Halifax Regional Municipality (HRM), covering the rural areas between Ecum Secum and Hubbards, but excluding the metro areas of Halifax, Bedford, and Dartmouth.

CBDC Blue Water services one of the largest rural municipalities in Nova Scotia covering 5,100 square kilometers with a rural population of 130,000 people.
CBDC Blue Water Staff

CBDC Blue Water staff are excited to celebrate their 30th anniversary in 2019!
Each CBDC is governed by a volunteer Board of Directors made up of local entrepreneurs and business professionals. Our dedicated members have a vested interest in the success of the community.

Board meetings are held on a monthly basis in which loan applications are presented for Board approval and conversation centers around the growth and prosperity of our rural communities.
Our Partnerships

Atlantic Canada Opportunities Agency
Agence de promotion économique du Canada atlantique

CED
Centre d'Entrepreneuriat Education et Développement

CUA
The better way to bank

Black Business Initiative

Nova Scotia Business Inc.

CIBC

FARAWORKS
Investment Cooperative Limited

RBC

isans
Immigrant Services Association of Nova Scotia

Scotiabank

TD

Entrepreneurs with Disabilities Network

bdc

Inspire Connect Support

Nova Scotia Labour and Advanced Education

fmc
Farm Credit Canada
Financement agricole Canada

BMO
Bank of Montreal

Sackville Business Association

Spryfield Business Commission

The Village on Main
Loan Products We Offer

- **Youth Loan** - ages 18 - 34 who are interested in starting, expanding, or modernizing projects
- **First-Time Entrepreneur Loan** - assist in starting or purchasing very first business
- **General Business Loan** - assist entrepreneurs to obtain financing for their business when usual methods are not available
- **Innovation Loan** - assist businesses in the development of “new” technology that will improve business operations
- **Social Enterprise Loan** - tailored financing designed to support and sustain social and community development goals in rural NS
- **Clean Tech Loan** - financing to new and existing entrepreneurs for the purpose of the adoption, adaption and/or commercialization of clean technology
Self-Employment Benefits Program

The Self-Employment Benefits program provides entrepreneurial support and financial assistance to eligible unemployed participants starting their own business.

CBDC Blue Water supports these budding entrepreneurs by hosting workshops and providing coaching to enable participants to develop and implement their business plans.

During the 2017/2018 fiscal year, CBDC Blue Water had 29 participants in the SEB program.

CBDC Blue Water hosted 11 SEB workshops with topics in legal matters, bookkeeping, goal setting, etc.

A total of 138 participants attended the monthly SEB workshops.
Entrepreneurial Training Fund Program

CBDCs offer individualized training opportunities by sharing the costs associated with business skills training to potential entrepreneurs and/or existing entrepreneurs in areas such as:

- Accounting/bookkeeping
- Strategic planning
- Cash management and profitability
- Food and staff costs
- Marketing and promotion
- Business networking
- Food handling
- Public relations and tourism training

In our 2017-2018 fiscal year, 7 clients received individual training opportunities in the amount of $8,335
Consulting Advisory Service Program

New and existing clients of CBDCs are able to access technical and financial assistance by engaging consultants to assist them with various issues, opportunities and challenges.

- Diagnostic Assessment
- Business Management Development Practices
- Access to Capital
- Market Readiness/Export Potential
- Aftercare/Mentoring and Follow-up

In our 2017 - 2018 fiscal year, 37 clients received business consulting services in the amount of $186,652
Helping Rural Small Business Owners Succeed

Advice and other assistance is available to both new and established business owners and entrepreneurs. Counselling and advice is a major part of CBDC’s mandate and we work hard to help businesses to succeed.

In 2017-2018, CBDC Blue Water provided business counselling sessions to 348 clients.
Loans & Leveraged Funds

The 2017 – 2018 fiscal was another successful year assisting our clients in rural HRM. CBDC Blue Water was able to support **29 new business start ups** and assist **20 existing businesses** expand.

- **$1.4 million dollars invested**
- **49 business loans**
- **Over $575,000 leveraged funds**

CBDC Blue Water has disbursed 1,485 loans since its inception in 1989 with a value of $42.3 million
Working With All Industries

Our loan portfolio covers a range of industries and in the 2017 - 2018 year we were able to bring a wide variety of products and services to our rural communities.
In the 2017 – 2018 year, CBDC Blue Water assisted in the creation of 98 new jobs and helped to maintain 63 existing jobs in our rural communities.
We Believe In You!