

# Celebrating 30 Years of Business Success



Norse Cove Camping, Eastern Shore



Sober Island Brewing Co., Sheet Harbour



Ascension Barbershop, Lower Sackville



Dental Magic Hygiene Studio, Lower Sackville

# ANNUAL REVIEW 2019





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Our 2018 AGM

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## WHO WE ARE & WHAT WE DO

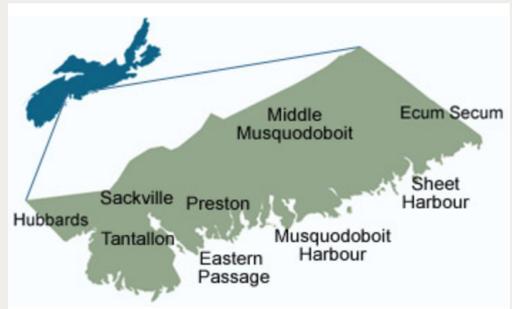


Whether it is providing much needed financial assistance through our various loan programs, additional skills training, or offering counselling services, the CBDC's are here to ensure the continued growth of small to medium-sized business throughout Atlantic Canada.

CBDC Blue Water is one of 41 independent, non-profit Community Business Development Corporations in Partnership with the Atlantic Canada Opportunities Agency (ACOA). Together with community partners, we work to support the local economy by assisting entrepreneurs as they build or expand their businesses.

## WHERE WE SERVE

CBDC Blue Water services rural Halifax, covering the areas between Ecum Secum and Hubbards, but excluding the urban areas of Halifax, Bedford, and Dartmouth. Some of the communities we serve include Tantallon, Timberlea, Sackville, Beaverbank, Eastern Passage, Preston, Porters Lake, Sheet Harbour, and Middle Musquodoboit.



## LETTER FROM THE CHAIRPERSON

Today, I welcome you as CBDC Blue Water celebrates 30 years of success in support of economic development in the rural Halifax Regional Municipality. Our Corporation services a community of 130,000 people and an area of 5,100 square kilometers.

In 2018/19 our volunteer Board approved 67 loans valued at almost \$4.0 million resulting in more than 216 jobs being created or maintained within rural HRM. Through our Self Employment Benefits (SEB) Program we have helped an additional 42 clients start their small businesses. During the year there were 10 SEB workshops and 2 Labour and Advances Education (LAE) training programs conducted through the office. Our staff have also provided professional and business counselling services to more than 80 clients.

Through the year, Blue Water's loan portfolio grew by a \$1.0 million and now standing at over \$7.0 million, with 198 loans on the books. The Corporation looks to partner and work with banks, credit unions, government agencies, the Business Development Bank of Canada, Futurepreneur, Farmworks and others to leverage resources and to support entrepreneurship and business growth.

We are excited as we expand our network of partners and establish satellite offices throughout rural HRM in the communities of St. Margret's Bay, Sackville, Sheet Harbour and Spryfield. We are actively working with the Business Improvement Districts, Chambers of Commerce and Business Associations in our area as we look to raise our profile and strengthen our local economy through collaboration. As we look to the future, CBDC Blue Water will continue to play an important role in the economic development of the region as we look to collaborate with other economic development agencies like the Halifax Partnership and institutions of higher learning like our Community Colleges and Universities to find innovative ways to address the ever changing challenges that face our evolving rural economy.

In conclusion, I would like to thank you for being a part of our past successes and we look forward to working with you for a bright and exciting future in the years ahead.

Sincerely,

Kenny Dolomont  
Chair of CBDC Blue Water



## OUR VOLUNTEER BOARD OF DIRECTORS



Kenny Dolomont - President & Chair  
 Jessie Greenough - Vice President  
 Mike Hayes - Director  
 Harold Baker - Director  
 Wayne Fiander - Director

Mike Hatter - Director  
 Richard Donald - Director  
 Nancy Westhaver - Director  
 Darla Johnston - Director

## OUR PARTNERS



Atlantic Canada  
 Opportunities  
 Agency



Atlantic  
 Association of  
 CBDC's



Nova Scotia  
 Association of  
 CBDC's



Chris Atwood  
Executive Director



Alayne Jackson  
Sr. Business  
Development Officer



Christine Murphy  
Office Administrator



Jennifer O'Quinn  
Business Development  
Officer



Andrea Hamm  
Financial Co-ordinator



Sheila Spicer  
Self-Employment  
Benefits Co-ordinator

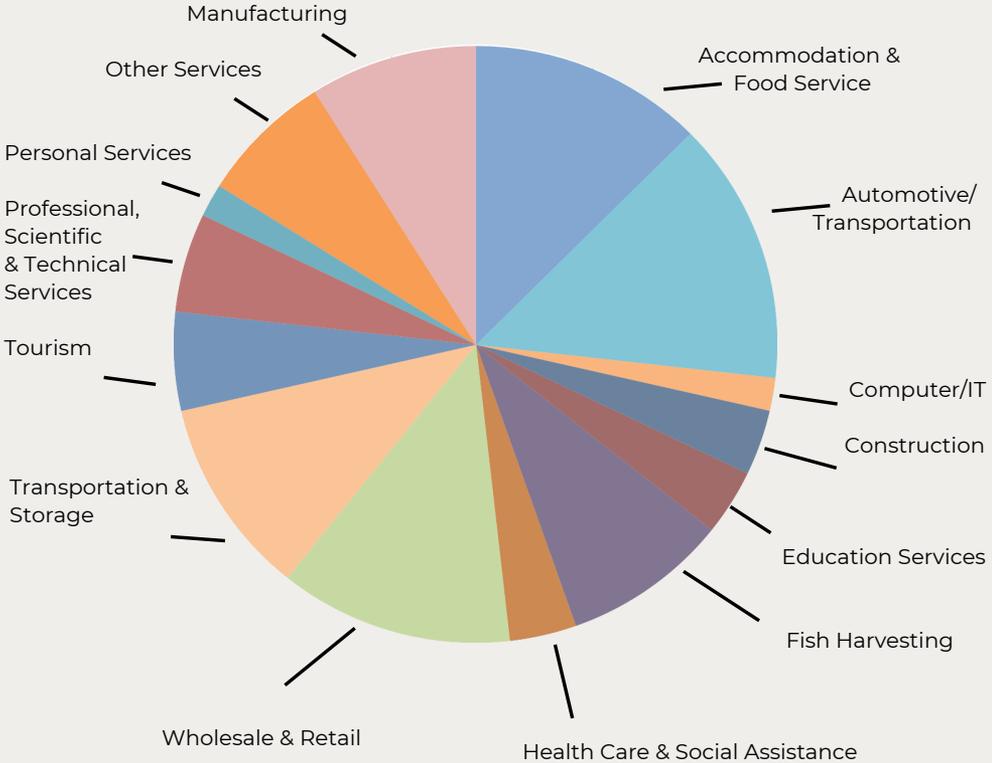


Sherri Mallard  
Portfolio Manager

## OUR STAFF

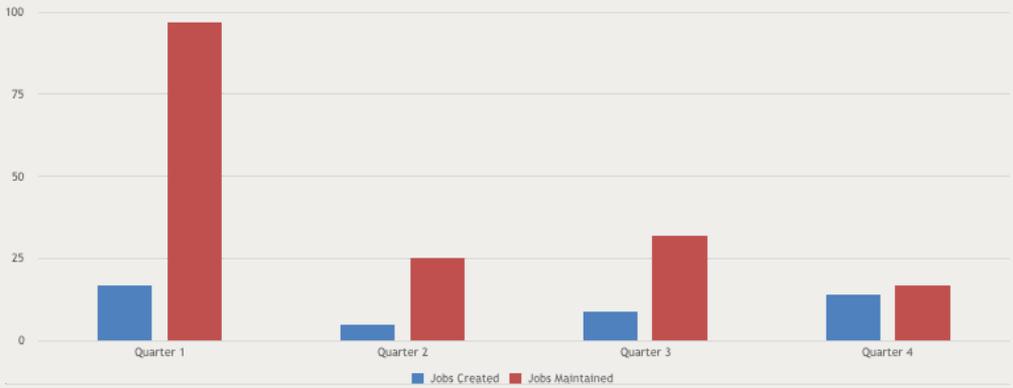
## A YEAR IN REVIEW

### OUR LOANS BY INDUSTRY SECTOR

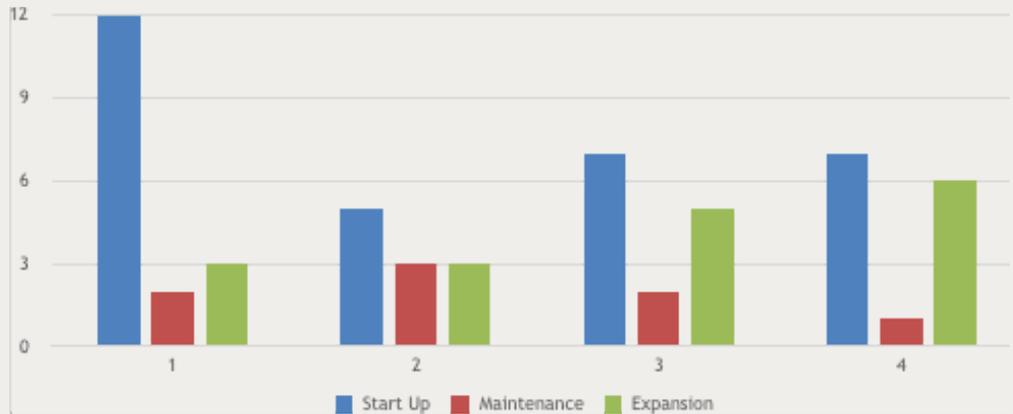


Our clients offer products and services in a wide variety of industries. Our objective is to increase the range of services within the communities and limit competitive impact on existing businesses.

## JOB CREATION FOR 2018/2019



## USE OF FUNDS 2018/2019



CBDC Blue Water experienced a very successful 2018-2019, disbursing over 2.37 million dollars to 56 entrepreneurs. These loans led to the creation of 45 jobs and the maintaining of 171 jobs.

## WE GROW BUSINESS

### DENTAL MAGIC HYGIENE STUDIO



Dental Magic Hygiene Studio opened in May 2013 and is 100% owned and operated by an independent dental hygienist, Dianna Major. Jennifer O'Quinn with CBDC, was instrumental in assisting me with funding,

hygienists opening clinics was so new that proof of the concept hadn't occurred yet in NS. She advocated on my behalf and fought hard to get the funding that I needed. I remember her saying,

**"We invest in people, not ideas."**

The services offered here are based on spending quality time with patients. Everyone receives a complimentary oral cancer screening, an in depth look at areas of concern and of course a tailored goodie bag. My patients can send me a text whenever they have a question because I believe in a community that cares about one another and treats people like friends. In fact, most appointments are booked via text which makes appointment booking convenient and easy.

Community involvement is an important part of my life and it isn't unusual to see me dressed up as a giant tooth for a parade, giving talks to brownie troupes with my giant 6ft tall toothbrush or doing free oral cancer screenings at a local pharmacy. These are the things that define the "why" of my clinic. I do what I do because I love it, because my community needs people who are willing to lend a helping hand. Partnering with a local charity was therefore important to me when I first opened. Dress for Success is an organization that facilitates helping women get back into the workforce after an absence or change in circumstance.

Dental Magic has in the last four years donated almost \$8000 worth of services. What better way

is there to give someone a boost of confidence than to give them back their smile? In the end, Dental Magic focuses on health, community and the stories of the people we see everyday.



***We Protect  
Smiles,  
What's Your  
Superpower  
?***

## SOBER ISLAND BREWING CO.



My name is Rebecca Atkinson and I'm proud to have built Sober Island Brewing Company here on our Eastern Shore.

It was back in 2015 when I dreamt of an opportunity in my hometown of Sheet Harbour. I grew up loving food and beverage, studying it at NSCC Akerley Campus, then went on to obtain a Bachelors Degree in Tourism and Hospitality Management from Mount Saint Vincent University.

After finishing my studies back in 2012, I wasn't entirely sure what to do. I moved around Canada a few times, but always ended up coming home to Sheet Harbour. Finally, I gave in to living in the place I grew up, working at my parents' pub and restaurant, The Henley House and figuring I would travel during the slow winter months. My first time travelling during the winter was my last time as I came upon my business idea. My best friend and I were looking at the tap selection at a pub in Cardiff Wales when I saw one that read "Oyster Stout, brewed with fresh oysters". I loved how this product brought together the two things I'm most passionate about (food and beverage).

**"It immediately clicked in my head that we needed this product back home."**

I stayed travelling as planned until my return in May of 2015 and immediately got working on the business plan. I enrolled in several courses and did anything I could to immerse myself into the world of entrepreneurship.

I was sure there was lots to learn and lots to gain from building a network. I went against what everyone else said and started small, brewing in the top floor of my parent's pub using a 50L system that yielded the equivalent of approximately 80 cans per brew. The beer was packaged to-go in the Maritimes' first crowler – a hand-labeled, sealed-on-demand can – or served on tap to restaurant patrons. To set ourselves apart from a growing industry we always strived to be unique. The Crowler was definitely one way of doing this, however as part of rural Nova Scotia we needed a way to get our brand out into the public's eye in a different fashion. This is where the idea for a Mobile Beer Bar came in. I purchased an old horse trailer, gutted the whole thing and had a local man rebuild it with barn boards, cedar shakes, port holes and a three tap fridge. We take this beer bar to music festivals, food truck rallies, farmers markets and more.

After being on our small 50L system for almost a year we finally moved into an 800L brewhouse. This was fourteen times our capacity. Since doing so almost two years ago we have had listings in the NSLC, provided restaurants around the province with our products and most recently created a beer for the 5th Canadian Division of the Army.

I'm excited to see what's in store next for our small rural microbrewery situated on our beautiful Eastern Shore.

"Working with CBDC Blue Water was a very quick and painless process. Their support allowed us to purchase the packaging needed to retail in NSLC's. The staff was friendly, flexible and easy to work with."



## APEX TIRE SERVICES LTD.



Former co-workers Paul Tordon, Nicholas Siteman and Zeth Brooks found themselves between jobs, and with over 25 years of tire experience between the three — they figured it was time to give themselves a shot at running their own business. Paul Tordon stated

*"We had experience in the industry and knew the business inside and out, so we took a leap of faith."*

That leap a faith began with the Self Employment Benefits Program (SEB) offered through CBDC Blue Water. Paul and Nicholas were accepted into the program where they worked with Sheila, the SEB program co-ordinator. By attending the work-shop sessions delivered through the SEB program, they gained knowledge on relevant business skills such as marketing, bookkeeping and sales. Apex Tire Services Ltd. opened its doors in June of 2017, offering services such as tire & rim installations, balancing and repair. They also offer basic or custom detailing, oil changes and retail major tire brands such as Michelin, Toyo, & Cooper. Apex Tire has had a strong start, attracting numerous customers through both word of mouth and social media initiatives. Their popular and comedic Facebook advertisement videos gave a friendly and welcoming face to their company. After posting their first promotional video on Facebook, they received over 10,000 views in the first few hours, with some of their videos reaching up to 53,000 views in total.

Apex Tire has had an outstanding customer retention rate so far and continues to excel in customer service putting them at an advantage in the tire industry. Within the first 4 months of opening they surpassed their one year sales projections. Paul states

*"We are selling our service, not just tires."*

*Apex Tire Services Ltd. is excited to be expanding their business to a new location: 336 Portland St., Dartmouth, NS at the beginning of July 2019. They will soon have a red seal mechanic joining their team to make Apex a one-stop shop for all automotive needs!*

*The Apex Tire team believes that the key to running a successful business is to be personable and to really connect with their customers. Though running a business isn't an easy start, staying motivated and knowing your craft is essential. They believe you should never be afraid to ask questions or to ask for help. Seeing hard work pay off at the end of a long work week and being able to provide their own salaries are just a couple of the rewards of being their own boss.*

*"CBDC was a great help financially in the beginning stages allowing us to receive a salary all while focusing on starting our business."*

## **APEX TIRE, THE PEAK OF CUSTOMER SERVICE**





# OUR 2018 AGM