

CBDC Programs

CBDC Celtic assists in the creation of small businesses and also in the expansion and modernization of existing businesses. Our organization provides financial and technical services to entrepreneurs. CBDCs offer loans that are repayable and offer competitive repayment terms and interest rates.

Types of programs and services include:

- Social Enterprise loan
- Innovation Loan
- First-time Entrepreneur Loan
- General Business Loan
- Youth Loan
- Business Counselling
- Business Management Skills Training

Wannie's by Wanda Rossiter

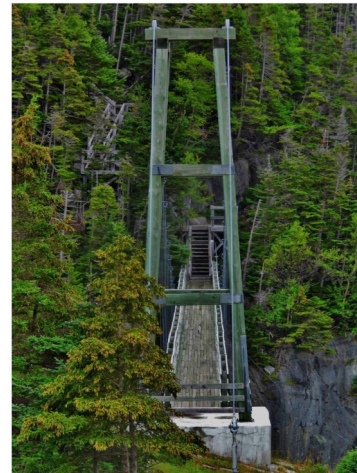
Wannie's Dawgs! (Opening soon!)

Come one, come all, bring the kids, and grandma and grandpa too!

Whether it's on one of our, rear yet, beautiful hot days for an ice cream cone on your way to LaManche Park, hiking to the scenic village to get a glimpse of the suspension bridge, or a day where a nice drive up/down the shore may be more appropriate for home made fries and a hotdog with a great selection of toppings it'll be worth the trip to Wannie's on LaManche Road. Lots of room for parking or you can enjoy our picnic tables and lunching in the great outdoors whilst listening to some great Irish and Newfoundland music.

My name is Wanda Rossiter and with the help of CBDC Celtic and Self-Employment Assistance program all this is possible. Along with financial assistance in the way of employment benefits and the ability to obtain a loan, the personal support, and guidance are incredible tools to help throughout the journey! I couldn't have got here with out them.

I am so looking forward to meeting you all at Lot 10, Lamanche Road (3rd driveway on the left) and becoming an integral part of the community of LaManche.



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 3 years (5 years for maternity leave) 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

Fresh Health and Wellness by Amy O'Reilly



Starting up my own business has always been a plan in my mind, whether I knew it or not. I always had a gut feeling that I would be my own boss. The reality of this choice is without question - endless extra hours, finding and keeping the right staff and plenty of stressful days. However, the alternative of asking my boss for a Friday afternoon off to coach my basketball team (my one worry 8 years ago!), was not a long-term option for me.

The creation of Fresh Health and Wellness developed over a 2 year span. In 2009, after 2 years employed elsewhere, I decided to join a friend of mine travelling the world for 8 months. This was an amazing opportunity to grow personally but also a good chance to be able to start fresh, professionally, when I returned.

While on my travels, I contacted Janice Coady-Pardy, a co-worker of 2 years, and asked her about spaces to rent in the Bay Bulls area. She was also looking to work independently and on February 1, 2010, we opened "Southern Shore Therapy". Immediately busy, we quickly grew out of several spaces and eventually moved our clinic to the new lower level extension in the Needs Building in November 2011. It was then that I became the sole owner of Fresh Health and Wellness. Our growth from 2011-2017 has been tremendous allowing the business to grow our staff, offering increased services each year.

In May 2017, Fresh Health and Wellness will make its final move! Located in Bay Bulls on Southside Road, we will offer our services from the main level of the CBO Wellness Center. With double the space, and a proper gym area, we will provide physiotherapy, massage therapy, acupuncture, personal training, gym memberships, return to work strength programs, single fitness classes and small group programs as well as hot yoga and regular yoga for kids, teens, families, adults and seniors. Also on the main level, we will offer services from a Naturopathic Doctor, Reiki/Reflexology, and Spa Services for individuals and couples.



Creating healthier living and overall wellness for every age is what I hope CBO Wellness will offer and achieve for the entire Southern Shore!

Contact Fresh Health and Wellness at 334-2699 or email freshhealthandwellness@hotmail.com

Chair's Message

Spring gives us hope; hope for sunny, warm weather, hope for a successful fishing season, hope for productive gardens to nourish us. At CBDC Celtic, spring is the start of our annual Youth Ventures program, a program that gives our young people hope that they can launch a business venture to fill their days and provide income during the summer.

What is Youth Ventures all about? It's a program that empowers young people to turn their hobbies and interests into profitable endeavours. It's difficult to find a "down side" to that, right? Our Youth Ventures Coordinator works with young people throughout our region to help them come up with an idea, create a business plan, conduct market research, and recommend financing to get the business up and running. It has been a huge success throughout Newfoundland and Labrador. Last year ten young people started a business in our region through the program.

Often I hear comments that new graduates do not want to leave our province to find work and job security. "There's no future here for young people"

(cont'd pg 2)

Find Us:



CBDC Celtic Office
Paul Building, Ferryland
709-432-2662 / 1-800-563-4377
www.cbdc.ca/celtic



at "CBDC Celtic"
@CBDCCeltic

Chair's Message (cont'd)

has been a common theme for many years. Youth Ventures fosters an entrepreneurial spirit to inspire our young people to find their future in Newfoundland and Labrador. Meeting people, sharing ideas and possibilities generates innovation and creativity. Youth Ventures provides the opportunity to network, talk about dreams and inspire solutions to build a secure future "made right here."

If you know a young person who has a business idea, encourage him or her to contact CBDC Celtic Youth Ventures for support, guidance and possible financing to turn the idea into profitable business.

Our newsletter tells stories of new and expanding business ventures by people who, like me, don't fall into the "youth" category. CBDC Celtic has programs and financing to help turn ideas into successful ventures for all ages. Call us (709-432-2662) anytime, or stop by our office (The Paul Building, Ferryland) to talk about your future.

**Evelyn Reid
Chair**



Social Media Training



Marketing, who has extensive experience in digital marketing and a passion for small business. Whether just starting a business, or looking to grow, this session provided a ton of tips and techniques on how to effectively maneuver Facebook. From this seminar, people learned how to develop a social media strategy; create a social media calendar; when and how frequently you should post and what content to share in order to accomplish your goals. Participants were pleased with the training session and anxiously awaiting another.

CBDC Celtic and NLOWE partnered to provide a five hour training session on How to Start and Grow your Business with Social Media. The training was held at Bay Bulls Regional Lifestyle Centre on March 9th with 32 participants attending. It was facilitated by Krystal Hobbs of Reflective

Edge of The Avalon Inn by Genevieve McCorquodale

These are exciting times for our region here on the bottom of the Irish Loop. With last summer's announcement that the Mistaken Point fossils successfully received their bid for UNESCO World Heritage status, we all knew that the world would be coming for a visit. In order to prepare for the increase in tourism, we at Edge of the Avalon Inn formerly the Trepassey Motel, have been undertaking our own preparations. Last years extensive renovations involved work on our main floor rooms, dining area, an addition of a handcrafted bar, along with the installation of a gourmet style kitchen. Second story renovations are slated to be completed by mid May on our new deluxe suites which will be themed around Cape Race, Powles Head, and Cape Pine; the three lighthouses that can be found when you visit our communities on the Southern Avalon. These king size oasis's boast views that will take your breath away, modern baths, and character elements like the exposed brick from our century old Inn.



An important part of that preparation wouldn't have been possible without the assistance of CBDC Celtic in Ferryland who offered us financial support to get off the ground initially in our takeover of a 30 year old business. They also approved for us to participate in the CAS program (Consultant Advisory Service), which allowed us to be able to access technical and financial assistance so that we could hire consultants to assist us with smaller scale projects. Our staff will be taking part in a two day training session offered by Hospitality Newfoundland and Labrador which allows all staff to be trained in the World Host program as well as the food and beverage program; both of which are very important in our industry. The staff are the heart of our business and by supporting them it creates the best product model that we can offer our guests. CBDC Celtic will be assisting with training costs.

Edge of the Avalon Inn prides itself on offering the hospitality that the Irish Loop is known for and offering experiences that will create lasting memories. Alongside the big attraction that Mistaken Point is sure to be, we are offering two other spins on some local history and folklore this season. Being so close in proximity to Cape Race and its part in the history of the Titanic, we created an experience that will allow our guests to be immersed in all things Titanic. They will receive a tour of the museum as well as a first class gourmet dinner created from the ship's menu. Our town is also known for its ghost ships and fairy tales so this season we have started a guided hike by local storyteller Tony Power. He will take our guests out to a Trepassey landmark and weave the stories that have been passed down from generation to generation as well as pointing out some of our local flora and fauna. Topping it off will be a screech in ceremony back at the Inn.

All of these things wouldn't have been possible without the dedication and assistance of CBDC Celtic team in Ferryland. It is with the partnership of agencies like CBDC Celtic and provincial tourism specialists like Hospitality NL, that the businesses located in our rural communities will continue to flourish.

Be sure to keep informed by visiting edgeoftheavaloninn.com or visit their Facebook page.

John H. Barry Scholarship



Evelyn Reid, Chair of CBDC Celtic presents Michaela Dunne with John H. Barry Scholarship

Each year CBDC Celtic awards a scholarship in honor of a dedicated volunteer, John Barry. Mr. Barry served on the Board for 10 years and significantly contributed to promoting awareness of the organization, communities and business development in our region.

College of The North Atlantic held its annual Scholarships, Bursaries and Awards Ceremony on April 11th. This years recipient of the John H. Barry scholarship was presented to Michaela Dunne a Bay Bulls Big Pond resident.

Michaela is currently completing her second year of Business Management – Accounting

program. Along with completing her studies she works at The Music Collection and Dance Corner, dances, volunteers within her community and takes occasional esthetics courses as she is a certified nail technician. Michaela's long-term goal would be to open her own salon in which she would manage and complete any accounting work necessary. She realizes that this will not happen overnight but believes that any dream can be accomplished as long as you work hard enough to achieve it. She has accepted a work-term with Canada Revenue Agency.

Michaela believes "the Business Management program has been extremely helpful as all concepts covered in this program can be directly applied to real-world situations. This has helped me develop my own ideas in relation to opening my own business. I feel that this program is preparing me for business ownership and is giving me the knowledge I need to start up a business without having it fail right away".

I would like to thank Celtic Business Development Corporation again for awarding me with the John H. Barry Business Memorial Scholarship. This scholarship will help me pay for the remaining year of my program and therefore, will bring me one step closer to reaching my dreams. I am incredibly grateful for this opportunity.

Mentorship Matters by Victoria Battcock



As another school year clues up it is time for students to start looking for summer jobs! Many youth seek an employment opportunity that they will enjoy but it can be difficult to find something that fits their interests and needs.

The Youth Ventures program started in 1992 and since then has helped 4000 students (aged 12-29) start their own businesses. Not only has this program created jobs and income for students across the province, it has increased community development and involvement as well.

I am your Youth Ventures Coordinator this summer and I will be encouraging the participation of this program by visiting schools and attending events in our region from Petty Harbour/Maddox Cove to St. Mary's. I have a background in working with youth and am looking forward to a rewarding summer. My goal is to provide support and mentorship to our youth, creating confidence and knowledge in the entrepreneurial community.

The Youth Ventures Coordinator is a crucial position for the development of small businesses; for not only offering aid in starting up, promotions and advertisement assistance, and building a network but also for the mentorship the Coordinator provides to the students.

"The best way to predict the future is to create it."

For more information call (709) 432-2662, email celtic@youthventuresnl.com or connect with us on Facebook and Instagram (@YouthVenturesNL)

Welcome New Board Members



Marilyn Oates

Marilyn was the former Office Administrator with CBDC Celtic and has recently returned to the organization as a Volunteer Board member. She is a lifetime resident of the Southern Shore and has served on several committees and organizations including the Town of Fermeuse where she served a four-year term. Marilyn is a successful Entrepreneur and is owner/operator of several businesses as well as a Sales Director since 2014 with Mary Kay Canada.



Shawn Kavanagh

Shawn is from Calvert. He has a Bachelor of Arts (Honours), a Master of Arts in Political Science, and graduated with a law degree from University of New Brunswick. Shawn will be admitted to the NL Bar in June. In his spare time, he enjoys hiking the East Coast trail, spending time at the cabin, and cheering for the Toronto Maple Leafs.