

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.

New Loan Product

CBDC Clean Technology Initiative includes tailored financing and advisory services to new and existing entrepreneurs in support of advancing clean technology in rural communities. It's not just for those in the technology industry but for everyone who wants to move towards a greener business.

Consulting Advisory Services

Program provides consultant advisory services to small and medium-sized businesses and not-for-profit organizations. New and existing clients will be able to access technical and financial assistance by engaging consultants to assist them with various issues, opportunities and challenges.

Mobile Goat Excursions by Julie White



Mobile Goat Excursions is all about helping people experience the rich heritage and vast beauty of Newfoundland. Although I travel all over the island, I like to showcase the Southern Shore down to Mistaken Point as my primary destination. Have you been to Mistaken Point? Mistaken Point was designated a UNESCO World Heritage site July 17, 2016. Some of the most impressive geological places in the world are right here and they con-

tain some 579 to 542 million year old treasures that scientists from around the globe come to study. The Southern Shore has many beauties and treasures if one knows where to look, I love to show them off to new individuals with fresh eyes. I grew up on the Southern Shore in a beautiful community called Mobile, my ancestors are from Mobile and my family still lives there and after years living in Quebec and Ontario I have returned to my home where I could explore new opportunities close to my family. After much research and countless road trips, I decided to start a tour company called Mobile Goat Excursions.

As in many business ventures the startup costs are high and for the first few years they may outweigh the monetary benefit. I met with and received council from Maryanne Boland from CBDC Celtic along with other trusted successful Newfoundland business owners. Maryanne told me about the Self Employment Assistance program and recommended that I apply. Today I am so thankful that I did. I started operations in June 2017 and I'm building momentum every day since. The benefit of the SEA program is it allows me to say yes to every client who wants to go on tour even when it is just one person. Every client is an important referral that is necessary for success in business.

So why the name Mobile Goat Excursions? Being from Mobile the story of the Mobile Goat is a fun quirky part of our community history. Like a goat, I am curious about everything, agile and was never one to stick to the beaten path. So I'm creating my own path, as every entrepreneur should. I'll ask again have you been to Mistaken Point? Come with me on an excursion to check it out!

Contact me at 351-6599 or visit my website www.MobileGoat.ca



Think Business...Think CBDC

King Lifts Limited by Jim King



I grew up with forklifts as a staple piece of equipment in my back yard and learned at an early age how they run, what makes them run and how to fix them. At that time, I never dreamed someday I would be running my own Forklift shop carrying on the family tradition and name.

Having my own company was always something I wanted and strived to achieve. Having the ability to work in the field that I trained, loved and grew up doing was something I felt I could excel at if given the right opportunity. After the industry that I was working in slowed down in 2012 and I got laid off from my job, I thought what a great time to create my business plan and try and see if my dream could become a reality.

Initially, I started doing onsite service calls from the back of my car, moving on to same garage on my parents' property that I grew up working out of. Then moving to the large building where I am now located. Wanting more flexibility to spend time with my wife and two growing sons while running a successful business has not always been easy but has been worth the long hours, late nights and weekends.

With the help and guidance from CBDC Celtic staff, I have been able to work on expanding King Lifts Limited from onsite service calls, to the sales of parts and equipment, rental and repair of equipment and continued customer service. CBDC Celtic has helped take my dream to a new level of customer service. King Lifts Limited would never have grown to become the thriving family business it is today without all the help and dedication that was given to me by the amazing staff at the Southern Shore CBDC branch. Thanks to them I hope to continue to have a business I can be proud of and pass down to my sons.

For inquiries please contact us at 364-3410 or jim@kinglifts.ca. We are located at 65B Main Road, Goulds.



Chair's Message

What gives you a sense of accomplishment? Completing a task? Achieving a goal?

A sense of accomplishment can be for minor achievements as well as for something notable. For example, making blueberry jam with picked berries gives me a sense of achievement. Maybe you can think of such achievements when you reflect on your day.

Recently I've also had reasons to think of major achievements. One is the celebration of 20 years for the Wooden Boat Museum in Winterton. They had a vision, and with dedication and hard work they are successfully keeping the wooden boat flourishing in Newfoundland. It's not just a museum, visitors can help build a wooden boat and understanding of the skills required to find the right trees and fashion the wood into a serviceable boat.

And there's something special happening closer to home: Island Rooms of Petty Harbour/Fishing for Success. Their programs support the goal to ensure that the traditional fishing knowledge and skill of our ancestors continues with future generations.

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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)

And here too visitors can experience catching a fish the traditional way and gaining a new appreciation for how fish becomes dinner or supper.

Throughout rural Newfoundland people with a vision and passion are accomplishing big things. Some are on the scale of the Wooden Boat Museum and Fishing for Success. Many are on a smaller scale, but just as important to the vitality of our communities. Just like those jars of blueberry jam will be a tasty treat during our winter months.

This is why CBDC is in rural Newfoundland. We are here to provide financing and counselling to help turn ideas into accomplishments. What do you want to accomplish...expand your business, start a business? Call us (709-432-2662) anytime, or stop by our office (The Paul Building, Ferryland) to talk about your future!

Evelyn Reid
Chair



CBDC Celtic Annual General Meeting



Lions Club, Goulds (346 Main Road, located above Paint Shop)

Tuesday, October 17, 2017

6:30 pm - Doors Open 7:00 pm - Business Agenda

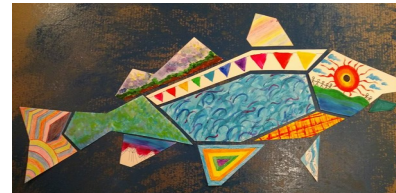
Guest Speaker: **Kimberly Oren**

Island Rooms of Petty Harbour home of Fishing for Success

Refreshments to follow

RSVP judith.walsh@cbdc.ca

Everyone Welcome



Business Support Road Show

Do you have an interesting idea or wish to start your own business? Are you finding a new way to grow your business, increase revenue, find new markets, increase market share or add more employees? There are several groups and organizations that can help you.

CBDC Celtic in partnership with Tourism, Culture, Industry and Innovation, along with other business support organizations will be presenting on services available to entrepreneurs on

October 24, 2017 at Bay Bulls Regional Lifestyle Centre from 9:00 am - 12:00 pm

Open to the public



Public Works and
Government Services
Canada



Financial Training

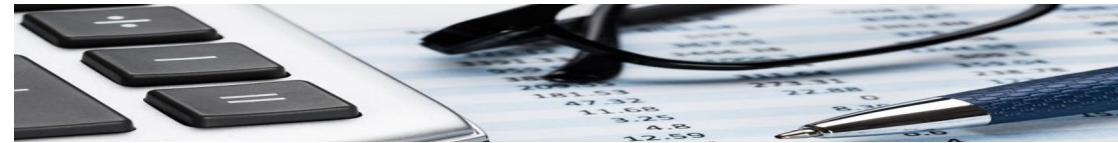
Wednesday, November 8, 2017, CBDC Celtic, Paul Building - Ferryland

Taxation for Small Business 9:00 am - 12:00 pm

Quickbooks Online Intro 12:30 pm - 2:00 pm

Debra J. Feltham – FCPA, LPA, FCGA (Facilitator)

Pre-registration and payment of \$25.00 (accepting e-transfer, cash or cheque) due noon, November 6. For further information contact judith.walsh@cbdc.ca



Youth Ventures by Victoria Battcock

Although my journey as Youth Ventures coordinator has ended, the participant's journeys are just beginning. My season officially ended on August 11th and since I started travelling the region, I have delivered school presentations, attended and planned local events and worked with students to start their own businesses.

Within weeks of this position, students began signing up after they received an in-class presentation about the program. The ideas that the youth in our region have are incredible and a part of my goal this summer was to give them the confidence to take their idea and make it a reality. My role was to counsel the entrepreneurs, help them create a business plan, design promotional material and teach them how to do all this by themselves!

The highlights of my summer involve attending and planning events. Thank you to everyone who collaborated with Youth Ventures for making this a breeze and a blast! A vision I had when starting this position was to offer the youth something fun to do and something interesting to learn. I hosted an outdoor movie and a video dance and attended five other events where the participants could display and offer their products to the public.

The staff at CBDC Celtic were an outstanding group to work with - not just from the perspective of an employee but I witnessed the enthusiasm, leadership and knowledge that they provided to every client. Youth or not, if you want to begin your journey whether it includes starting a new business venture or expanding an existing one, contact CBDC Celtic.



2017 Featured Participants



Jessica Gibbons
Stardust Design
Facebook page: Stardust Design

Seamus Walsh
Clippin' A Lawn
Call at 709.432.3049

Shayla Kielly
Nails By Shayla
Facebook page: Nails By Shayla

Shannon O'Brien
Artist and Face Painter
Email at sobrien5@hotmail.com

Nathan Ryan
Nathan Ryan Photography
Facebook page: Nathan Ryan Photography

Roy Williams
Dogcation
Call at 709.693.9323



For more information visit www.cbdc.ca/celtic

Board Member Thank You

CBDC Celtic Board and Staff thanks Sharon Topping and Bertha Rousell for their time, dedication and commitment to the organization. They both played a vital role in business development within our region.

Sharon Topping was a board member for six years before resigning in July 2017. Her former career knowledge allowed her to assist in decision making that assisted small businesses and communities along the Southern Shore.

Bertha Rousell joined the organization in 2013 and served four years on our board. Her small business experience and expertise provided valuable insight and allowed her to participate in group discussions that helped shape and grow our communities.

Once again thank you.

Board Recruitment

CBDC Celtic is presently recruiting new board members within Goulds, Petty Harbour-Maddox Cove to Riverhead - St. Mary's Bay. If you have an interest in business or community development, join our board and make a contribution to the growth of our region. For details, contact Chair Evelyn Reid at evelyn.reid@cbdc.ca