

West Prince Ventures Ltd.



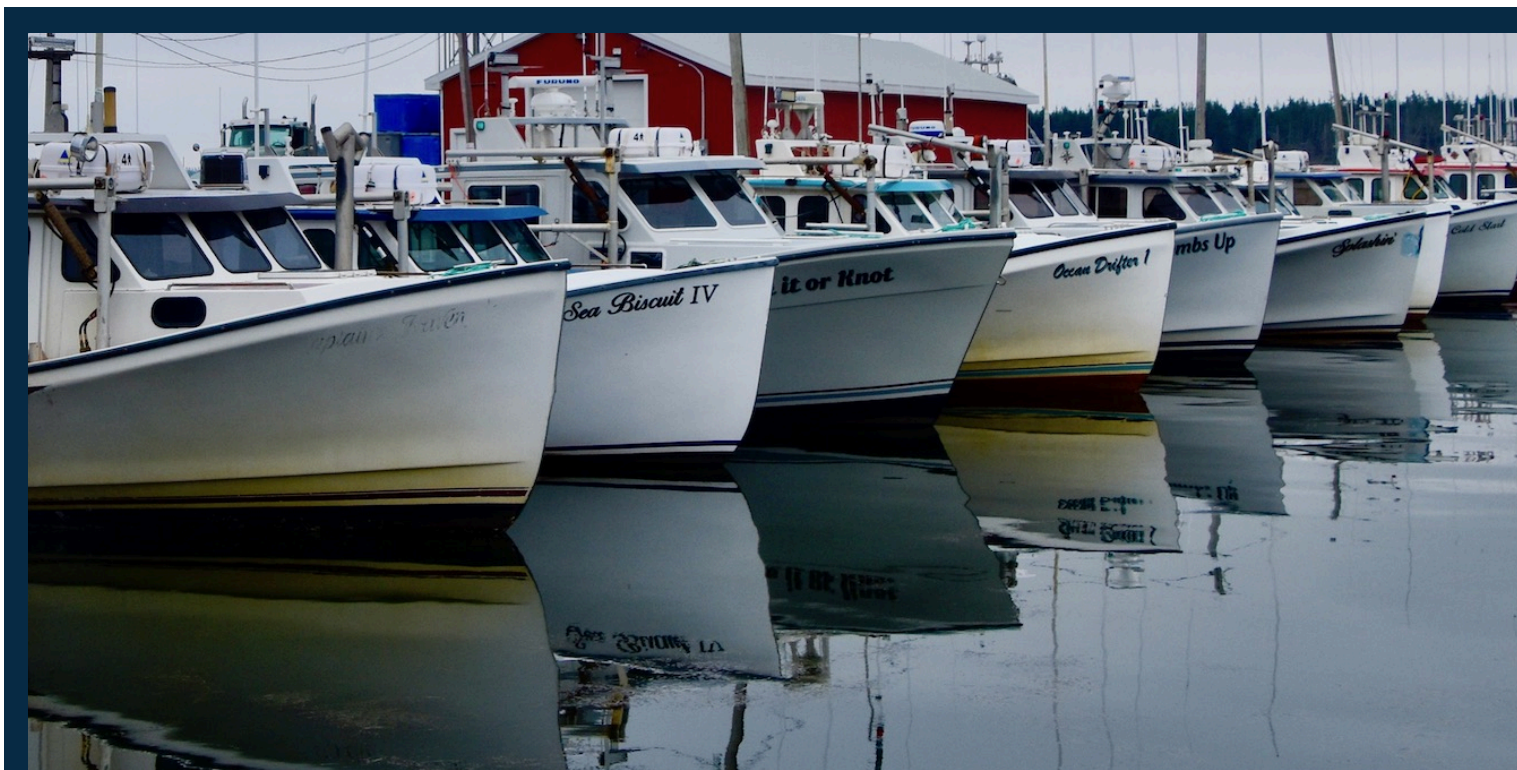
2024-2025

Annual Report



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A Message From Chairperson

Gail Ellis



June 17, 2025

To: The Members of CBDC West Prince Ventures Limited

As Chair of the Board of Directors, it gives me great pleasure to present the annual report for the year ending March 31st, 2025.

This year marks West Prince Ventures Limited's 44th year for delivering Community Business Economic development in Western PEI. The Western region of PEI has a thriving economy derived from agriculture, fishing, aquaculture, and tourism. Supporting these and other industries over the years has contributed to creating and maintaining 4569 jobs with a total value of loans advanced of \$42,905,187. We are proud of the success of the corporation and give credit to the dedication of many committed volunteers, professional staff and hardworking entrepreneurs who have contributed to the economic growth of Western PEI.

Each year brings many successes but not without some challenges. We still see high inflation even though the Bank of Canada interest rates has been decreased this year. The uncertainty with global trading partners has strained exports and increased production costs for small businesses, creating stress for many SMEs, as well as the current challenges in the PEI Oyster Industry. Our organization has worked very diligently with our business community to ensure they have the resources available to assist them in these uncertain times.

Our mission is to foster economic and community development by providing rural businesses and social enterprises with access to flexible financing, training, and support services. We accomplish this through our diverse loan products providing financing up to \$300,000, Business Management Training & Entrepreneurial workshops, and Consultant Advisory Services.

We began the project of hosting the Rural Action Centre in Alberton 14 years ago. This has brought a collaboration of many economic development partnerships to the region, and we believe it has been an invaluable strength to supporting and developing rural businesses and social enterprises. West Prince Ventures Limited also developed and delivers the PEI Community Navigator Program. This program ensures our rural communities have the support they need to welcome and sustain new residents with settlement services for population growth in rural PEI. We have had great success within the program and continue to see high demand for settlement services in the rural regions of PEI.

I would like to thank Marilyn Murphy of the Atlantic Canada Opportunities Agency (ACOA) for her continued support through the Community Futures Program. ACOA has demonstrated ongoing confidence in the CBDCs, and we are pleased to administer many important initiatives on the agency's behalf.

I also want to thank Basil Ryan, Chief Operating Officer of the Atlantic Association of Community Business Development Corporations, and the Atlantic staff for their dedication in strengthening the CBDC network.

I would like to extend my sincere appreciation to my fellow board members and a special thank you to retiring directors Kevin MacLeod & John Colwill. Your expertise & dedication over the years has had a great impact on our business community. I also want to thank the staff for their dedication & hard work this past year. In closing, I look forward to working with you all in the coming year for continued success and economic growth in Rural PEI.

Sincerely,

Gail Ellis,
Chairperson

A Message From Executive Director

Maxine Rennie



I am very proud to bring forward the exceptional work accomplished by our team here at CBDC Western, PEI for the year 2024-2025.

CBDC West Prince Ventures Limited is federally funded through the Community Futures Program, delivering business financing, business support services through training and counselling, and community development to Western PEI since 1981. Our business development programs had great demand this past year. Under our lending division we had 34 requests for financing that were presented to the Board of Directors of which 30 were approved with a value of assistance of \$2,696,399. We promote our Entrepreneurial Training Fund to assist clients in strengthening their business management skills. This year we advanced \$ 35,363 to support 103 clients. We have a two-year contract to deliver the Consultant Advisory Services Program and this year it was accessed by 8 businesses with a value of assistance of \$33,263. These programs have been instrumental in supporting our clients to grow & sustain their businesses and especially during the current economic challenges of high inflation and the uncertainty in the global trading environment.

We develop and deliver the PEI Community Navigator program to support new residents and our communities in aiding population growth of rural PEI. The program is funded by Immigration, Refugees & Citizenship Canada and the Province of PEI. The PEI Community Navigator program has seen great success and requirements for settlement services. The growth of the program has seen an increase in Client Interactions and Community Connections and supports 6 Community Navigator positions.

Our organization hosts the Rural Action Centre for Western PEI to assist our businesses and community groups by housing multiple federal, provincial and nongovernment agencies, as well as facilitating business training workshops. The Rural Action Centre is now a staple for business support in our rural communities and our government partners of Rural Development, ACOA and IPEI are to be commended for their support and investment in Rural, PEI.

Our annual report highlights the many programs we offer to assist in the growth of the economy of Western, PEI. This success comes from many individuals and great partnerships we have with government and community groups, which include the following:

· To our clients and community partners, thank you for your confidence and trust in working with our organization.

· To our exceptional team, thank you for your hard work, dedication, and professionalism. Lucille Brennan-Loan / Development Officer, Barb MacDonald- CIO Rural Action Centre, Brittany Webb-Loan Administrator, Amy Murphy- Executive Assistant, Julie Ramsay- Loan Administrator, Scott Smith & Crystal Dumas-Western Community Navigators, Julie Ann Mabana & Aniss Belkouri-Central Community Navigators, Lindee Gallant & Rachel Buell-Eastern Community Navigators, Jamie Martin- Program Coordinator & Mairén Kinch-Young Millionaires Coordinator.

· Our funding partner, Atlantic Canada Opportunities Agency, Immigration, Refugee & Citizenship Canada, Province of PEI –Departments; Rural Development, Innovation PEI, and Workforce, Advanced Learning & Population, your support in assisting the development and growth of our communities is of utmost importance and is greatly valued.

· Atlantic Association of CBDCs- special thanks to Basil Ryan and the team at the Atlantic office for their continued work in strengthen the CBDC network.

I am very grateful for the opportunity to work with such a dedicated and professional Board of Directors, and I sincerely thank each of you for your time, expertise, and commitment to the growth of the Western Region of PEI. Your support and guidance are truly valued and appreciated. I want thank Chairperson, Gail Ellis for taking on the leadership role and the support you have given me. A very Special thank-you goes to retiring board members John Colwill and Kevin MacLeod. Your dedication, insightfulness and business experience has made exceptional contributions to our organization and business community, and we will miss you.

In closing I want to convey my sincere appreciation for the opportunity to work with such an incredible organization & team. I am so blessed to have all of you, and I look forward to the year ahead.

Sincerely,

Maxine Rennie,
Executive Director

ABOUT US

For the past 44 years, CBDC Western PEI has been a driving force of local economic development, dedicated to supporting small business growth across the region. Through personalized financing programs, business advice, and business skills training opportunities, we help entrepreneurs with the tools to turn their ideas into thriving businesses.

With a deep understanding of the unique challenges faced by rural communities, our team has become a trusted partner in building a stronger, more resilient economy throughout Western PEI.

Vision Statement:

A leader in positively impacting rural businesses and community development

Mission Statement:

Foster economic and community development by providing rural businesses and social enterprises with access to flexible financing, training, and support services.

Core Values:

- **Community-focused**
Prioritizing needs, interest, and well-being
- **Collaborative**
Working together to achieve priorities and impact
- **Receptive**
Embracing new ideas and a level of risk
- **Inclusive**
Welcoming diversity of people, sectors, and opportunity
- **Sustainability-minded**
Building resilience for today and generations to come

Board of Directors

CBDCs are governed by a volunteer Board of Directors - individuals from our communities who are deeply committed to the success of rural areas and local small businesses.

We extend our sincere thanks to each Board Member for their invaluable support and leadership in shaping sound decisions that drive economic development across Western PEI.



Gail Ellis
Chairperson



Jennifer Harris
Vice-Chair



Wendy Fraser
Secretary/Treasurer



Kevin MacLeod
Director



John Colwill
Director



Jeremy Bryan
Director



Tracey Gaudet
Director

CBDC Staff 2024 - 2025



Maxine Rennie
Executive Director



Lucille Brennan
Loan / Development Officer



Brittany Webb
Loans Administrator



Julie Ramsay
Loans Administrator



Amy Murphy
Executive Assistant



Jamie Martin
Program Coordinator



Scott Smith
*Western PEI,
Community Navigator*



Crystal Dumas
*Western PEI,
Community Navigator*



Julie Ann Mabana
*Central PEI,
Community Navigator*



Aniss Belkouri
*Central PEI,
Community Navigator*



Kristi Petro
*Central PEI,
Community Navigator*



Lindee Gallant
*Eastern PEI,
Community Navigator*



Rachel Buell
*Eastern PEI,
Community Navigator*



Barb MacDonald
*Client Information Officer,
Rural Action Centre*



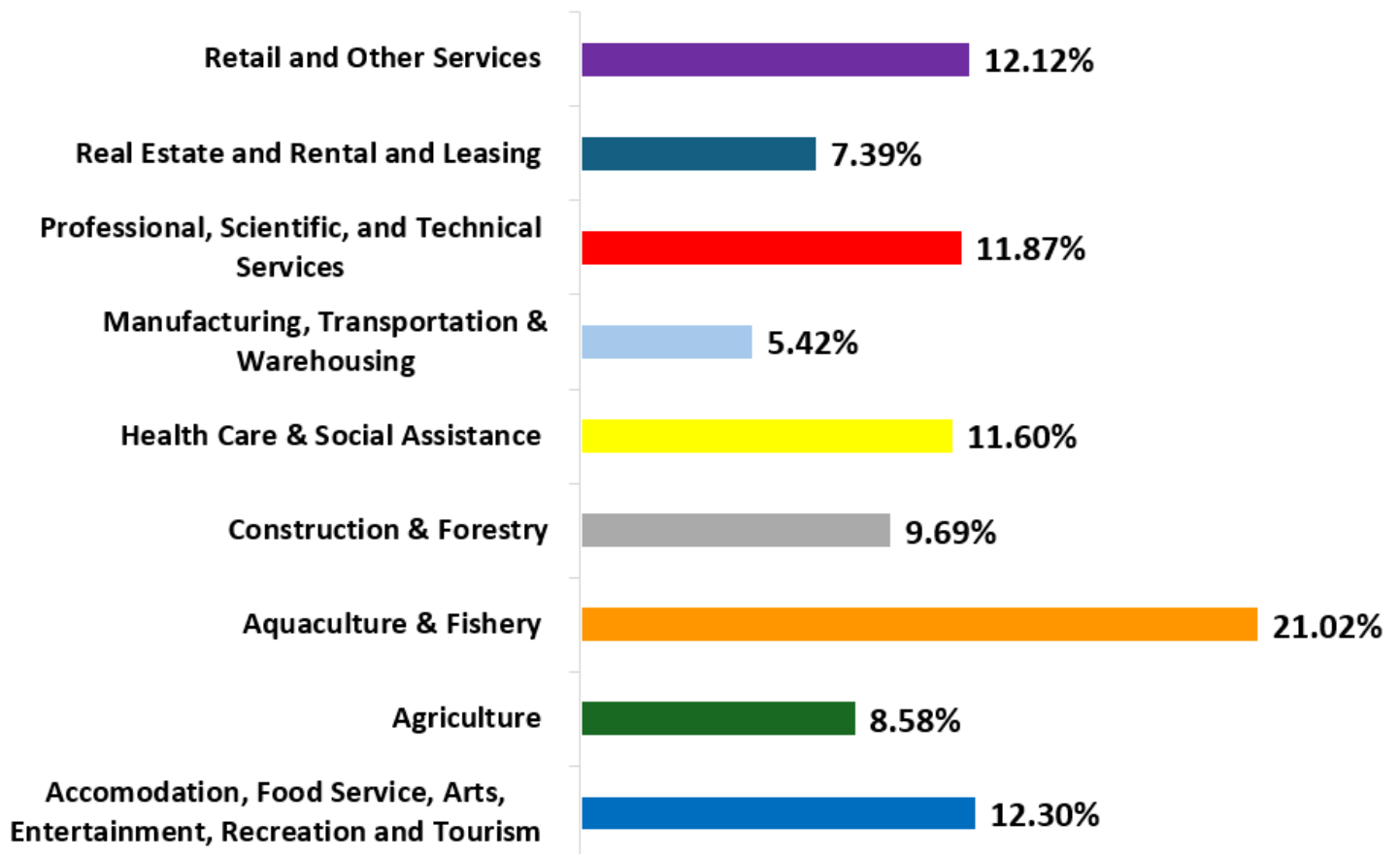
Maire Kinch
*Coordinator,
Young Millionaires Program*

INVESTMENTS IN OUR COMMUNITIES

Loan Portfolio *Highlights*



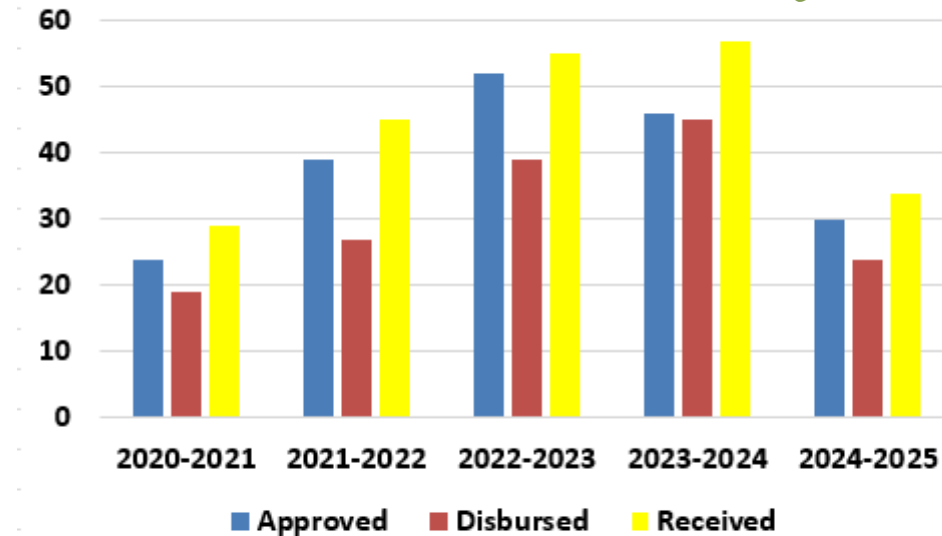
Loan Portfolio by *Sector*



INVESTMENTS IN OUR COMMUNITIES

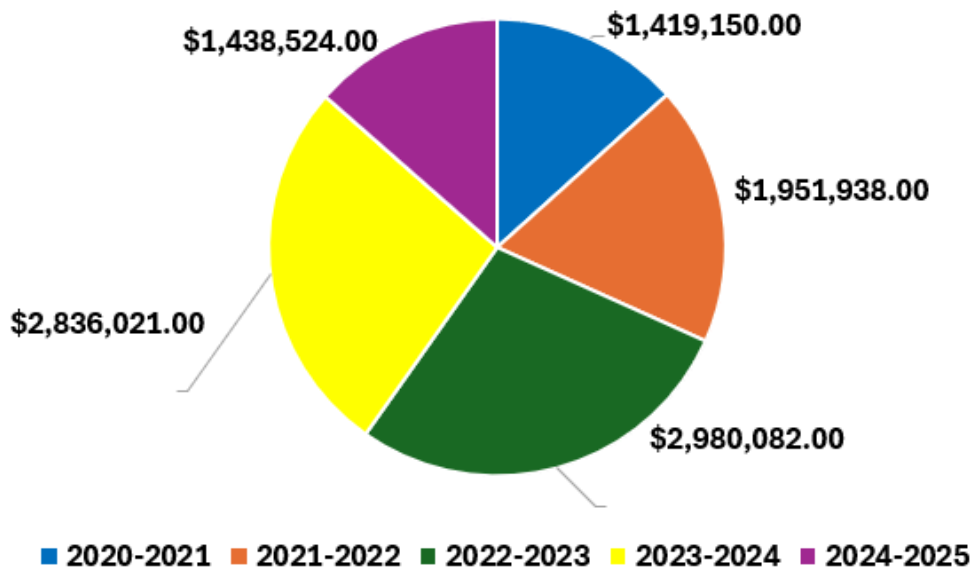
Number of Applications Approved & Disbursed

Over the Last 5 Years



Total Value of Financial Assistance Provided to Businesses

Over the Last 5 Years



Loan Portfolio Highlights *Since Inception (1981)*

\$42,905,187
 Total Value of Loans Advanced

4,569
 Total Jobs Created & Maintained

\$1.5 M
 Government of Canada's Initial Investment

\$10 M
 Investment Value at March 31, 2025



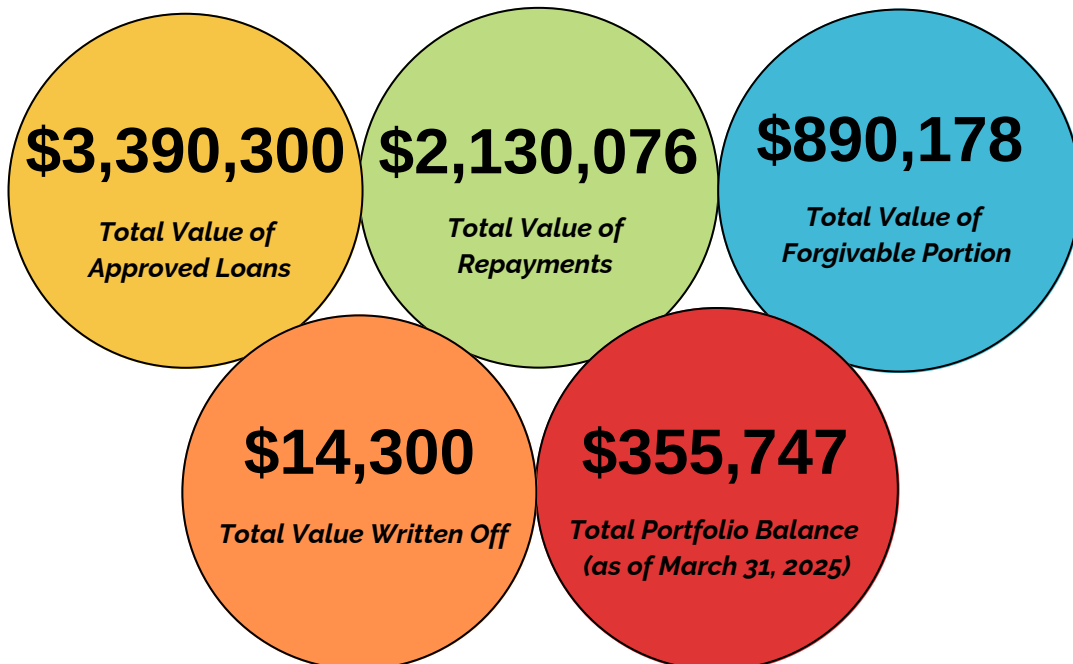
Additional Programming

Regional Relief & Recovery Fund & Extension Program

Borrowers who repaid the full balance of their loan on or before January 18, 2024, qualified for partial loan forgiveness under the terms of the Regional Relief and Recovery Fund (RRRF) and the Regional Relief and Recovery Fund Expansion (RRRFX). These terms included the forgiveness of 25% of the original \$40,000 loan amount (up to a maximum of \$10,000), as well as 50% of the additional \$20,000 in supplemental funding (also to a maximum of \$10,000), provided repayment was made by the stated deadline.

No interest was charged on these loans until January 19, 2024. For borrowers with an outstanding balance after that date, the remaining loan amount is repayable with interest and must be paid in full by December 31, 2026.

Our office remains dedicated to supporting our clients throughout the repayment process by working collaboratively with each borrower to develop a repayment plan that aligns with the cash flow and operational realities of their business, ensuring that loan obligations are met in a sustainable and manageable way.





Entrepreneurial Training Fund & Consultant Advisory Services

ETF Program Stats 2024-2025	
14	Group Workshops Offered
10	One-On-One Training Projects
124	Clients who Received Training
\$38,085	Contribution to Projects

CAS Program Stats 2024-2025	
8	Projects Approved
\$102,654	Eligible Professional Fees Approved
\$33,263	CBDC Contribution to Projects

Entrepreneurial Training Fund (ETF)

To support entrepreneurs, CBDC offers business owners with training and workshops to develop business management skills that enhance their skillset and experience.

Training provided through the Entrepreneurial Training Fund can be tailored to individual needs with one-on-one sessions or conducted through group workshops. The workshops and one-on-one sessions cover a range of topics including bookkeeping, business planning, understanding financial statements, and marketing.

Testimonials from participants of training / workshops:

"The trainer was very thorough in their marketing plan to help me achieve my business goals."

"The trainer helped fix some errors, & guided me through setting up accounts. They were always willing to answer questions I had along the way."

Consultant Advisory Services Program (CASP)

Established businesses may face various opportunities and challenges that require the expertise of a professional consultant to help them overcome obstacles, seize opportunities, and move the business forward.

The Consultant Advisory Services Program (CASP) supports entrepreneurs by offering financial assistance to access professional guidance. Project categories may include, but not limited to diagnostic assessments, succession planning, business planning, market readiness, and HR Planning.

Testimonials from participants who received consulting services:

"Very Happy! The attention to detail, time spent explaining everything to us, the guidance & work involved was amazing!"

"With the help of the consultant and the CAS Program we were able to get the insight and support we needed to be setup for success in 2025."



Human Resources Workshops

Human Resources is vital for small businesses as it manages their most valuable asset—people. HR oversees recruitment, training, and employee relations, helping build a skilled, motivated workforce and a positive workplace culture. It also ensures compliance with labor laws, supporting productivity, retention, and long-term business success.

CBDC and Rural Action Centre saw the need from the general public and clients for knowledge on human resources topics for their small businesses and offered three workshops facilitated by Wendy MacIntyre, Senior HR Consultant and Principal at resolveHR.

The three workshops covered the topics of Management Rights & Responsibilities; Conflict, Harassment & Bullying in the Workplace; and Performance Management, Discipline and feedback. These workshops were positively remarked by participants. The following are comments received from those who attended:

“This training provided me with the knowledge and skills to mediate and resolve complaints of harassment in my workplace. I learned how to identify harassment in the workplace and the importance of documenting events.”

“I gained more specific knowledge in employee/ employer rights and practical information that’s easily applied in the workplace.”

“I acquired the knowledge in how to conduct effective employee reviews and to create policies & habits that benefit employee & management.”





UPCOMING HUMAN RESOURCES WORKSHOPS

Facilitated by:
Wendy MacIntyre, Senior HR Consultant /Principal, resolveHR

September 26, 2024 1:00 - 4:00 PM	Human Resources - Management Rights & Responsibilities Location: Rural Action Centre Boardroom - 455 Main Street, Alberton Topics of discussion: <ul style="list-style-type: none"> Responsibility & authority; Legislation compliance; Policy and accountability
October 23, 2024 1:00 - 4:00 PM	Conflict, Harassment & Bullying in the Workplace Location: TBD Topics of discussion: <ul style="list-style-type: none"> Conflict vs. Harassment & Bullying; Employer/ Organization obligations and due diligence; Social media and off-duty conduct
November 18, 2024 1:00 - 4:00 PM	Performance Management, Discipline & Feedback Location: TBD Topics of discussion: <ul style="list-style-type: none"> Management vs. Leadership; Differentiating performance management and discipline; Processes and tools; Coach, discipline or dismiss



DOGGY PALS – DOG TREATS
CHEYANNE GILLIS
AWARD OF EXCELLENCE
RECIPIENT 2024–2025

Young Millionaires Program

The Young Millionaires Program is essential to providing youth aged 9-16 the opportunity to explore entrepreneurship. The program empowers youth with the tools to start and maintain a small business

CBDC Western PEI was proud to be the delivery agent for the 2024 program, alongside Program Coordinator, Mairen Kinch. Mairen's kind and supportive nature made her an ideal Coordinator for the Program, guiding participants through a dynamic summer of learning, growth, and hands-on experience.

A total of 35 participants took part in the program, participating in workshops that introduced them to the fundamentals of operating a business. Equipped with new skills gained in workshops, and assistance from the Program Coordinator, participants launched their very own businesses and operated them throughout the summer.

The young entrepreneurs made the most of their summer by showcasing their product or services at summer events, including the PEI Potato Blossom Festival, the Prince County Exhibition, and the Tyne Valley Oyster Festival, amongst other small community events.

To wrap up a great summer of learning, participants took part in Celebration Night, where they presented speeches highlighting their program experience to showcase to invited guests, including family & friends. Participants also received a diploma of completion.

A huge thank you to Mill River Resort for generously providing the space to host workshops and Celebration Night — your support is greatly appreciated!

In closing, Mairen noted the "The Young Millionaires Program of 2024 achieved extraordinary success. This year, we had the privilege of working with a fantastic group of participants, and it was evident that many of them truly enjoyed their experience. Learning the fundamentals of business at a young age gives them a significant advantage for the future. The skills they developed during the program will benefit them throughout their lives, helping them grasp the true costs and principles of running a business. With such a talented and driven group, I am confident that we will see these young entrepreneurs running successful businesses in the future. Their intelligence, enthusiasm, and determination made this year's program a standout success, and I am pleased to have been part of their journey."





PEI COMMUNITY NAVIGATORS

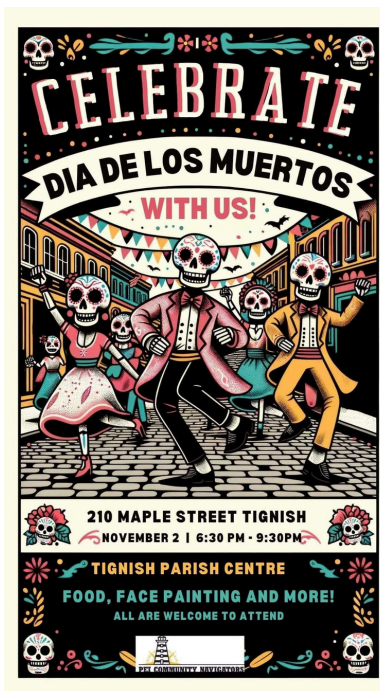
The **PEI Community Navigators**, under the direction of Maxine Rennie, Executive Director work to provide support to new residents and work with Community members to build welcoming communities across Rural PEI. Whether it is a new resident moving here from another country (temporarily or permanently), or from another province within Canada. Each Region has a Steering Committee comprised of representatives from local municipalities, government partners, community organizations and new residents. The committee acts as a touchpoint for collecting and distributing information and resources relevant to new residents and existing communities alike, with the goal of retaining new residents to grow the workforce in rural PEI and support the rural economy.



LINDEE GALLANT - RACHEL BUELL
EASTERN PEI

JULIE ANN MABANA - ANISS BELKOURI
CENTRAL PEI

CRYSTAL DUMAS - SCOTT SMITH
WESTERN PEI



ORGANIZATIONAL UPDATE

PEI Community Navigators consists of six staff across Rural PEI with offices in Western, Central, and Eastern PEI. We have the required resources to assist clients with their settlement needs, with a high importance of developing, facilitating and promoting Recreational Events/Celebrations across Rural PEI that celebrate cultural diversity and foster inclusion in our local communities. With the completion of another fantastic year, we saw new partnerships and welcomed many clients into our services.





These are a few of the many events and initiatives that the **PEI Community Navigator Team** has facilitated or partnered with during the **2024- 2025** fiscal:

PEI COMMUNITY NAVIGATORS

ANNUAL PEI NEIGHBOUR WEEK

PEI Neighbor Week was celebrated across PEI during September 13-22nd. this year each Region planned celebrations tailored to clients while promoting community connections between new and longtime rural residents, celebrating diversity and belonging across communities through a series of events and celebrations! Such events included, Come Try Bass Fishing, Apple Picking and Meet & Greets. Mexican Independence Day was celebrated across PEI during this week, with a Flag raising in Alberton to a day long celebration in the East! Central PEI hosted a successful meet and greet and partnered with PEI Migrant Worker Support Program to present the employer appreciation rewards to those that support our temporary foreign workers. All the events were widely attended and truly celebrated the Islands growing diversity.

#PEIGoodNeighbours



MEXICAN INDEPENDENCE DAY SOCCER TOURNAMENT

On September 15th, a full day event was held to celebrate Mexican Independence Day in Eastern PEI! The event was attended by over 300 newcomers and local residents! The day consisted of a soccer tournament with four local employers supporting their staff in this event. Partnerships included Go!East, BIPOC USHR, the Town of Murray Harbour and sponsors including Provincial Credit Union, and Sobeys (Montague location). The day ended with traditional Mexican food and music and the distribution of the Employer/TFW/ service awards.



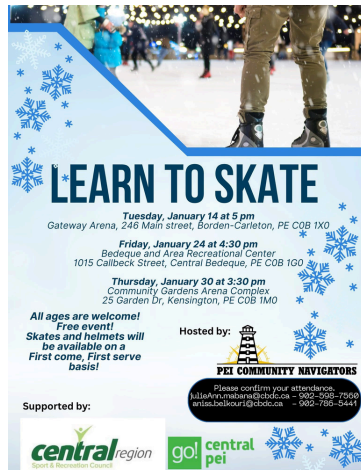


PEI COMMUNITY NAVIGATORS



LEARN TO SKATE

The learn to skate initiative took place again this winter across the Island, with all three Regions partnering with local Communities, Recreation PEI, Province of PEI, Government of Canada and our local Sports Centers to make this a successful opportunity for newcomers to learn new skills, make social connections and feel welcomed in their community while having fun & being physically active.

LEARN TO SKATE

Tuesday, January 14 at 5 pm
Gateway Arena, 246 Main street, Borden-Carleton, PE C0B 1X0

Friday, January 24 at 4:30 pm
Bedque and Area Recreational Center
1015 Callbeck Street, Central Bedque, PE C0B 1G0

Thursday, January 30 at 3:30 pm
Community Gardens Arena Complex
25 Garden Dr, Kensington, PE C0B 1M0

All ages are welcome!
Free event!
Skates and helmets will be available on a first come, first serve basis!

Hosted by:
PEI COMMUNITY NAVIGATORS

Please confirm your attendance:
1110Hartford@peinavigators.ca - 902-853-3636
an.us@peinavigators.ca - 902-785-5444

Supported by:
central region
go! central pei



COME TRY Skating

Come try skating with the Eastern PEI Community Navigators and Go! East. Equipment available on a first come first serve basis.

February 15th @4:10pm- Three Rivers Sportsplex, Georgetown

February 22nd @7:00pm- Belfast Rec Centre, Belfast

Supported by:
go! east pei



LEARN TO SKATE

FOR NEWCOMERS & NEW RESIDENTS TO RURAL WESTERN PEI

O'Leary Cavendish Farms Arena

JOIN US:
SCHOOL PD DAY
1:00PM-2:00PM
MONDAY
FEBRUARY 3RD, 2025

PEI COMMUNITY NAVIGATORS

All ages are welcome! Free event!
Skates and helmets will be available on a first come first serve basis!

SUPPORTED BY:
western region

LOCATION:
O'LEARY CAVENDISH FARMS ARENA, 424 MAIN ST,
O'LEARY PE, C0B 1V0

MORE INFO CALL: 902-853-3636



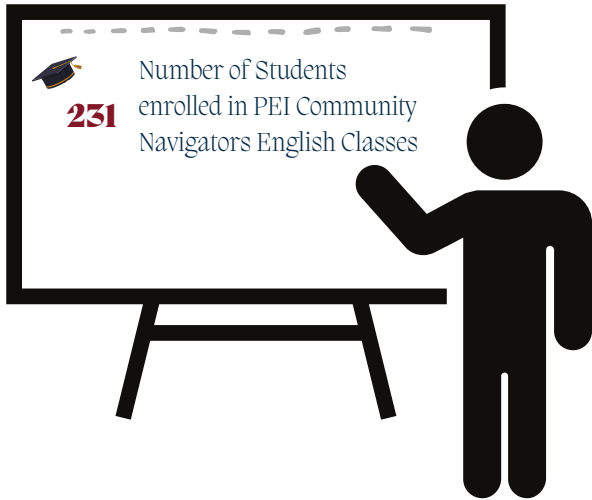
WOMEN'S CIRCLE

Every month women of all ages gather to explore, create and share company. These gatherings create a sense of sisterhood and assist in growing resilience in our community. This special initiative has created friendships, along with beautiful art, crafts and bouquets.

SCHOOL MULTICULTURALISM DAY EVENTS

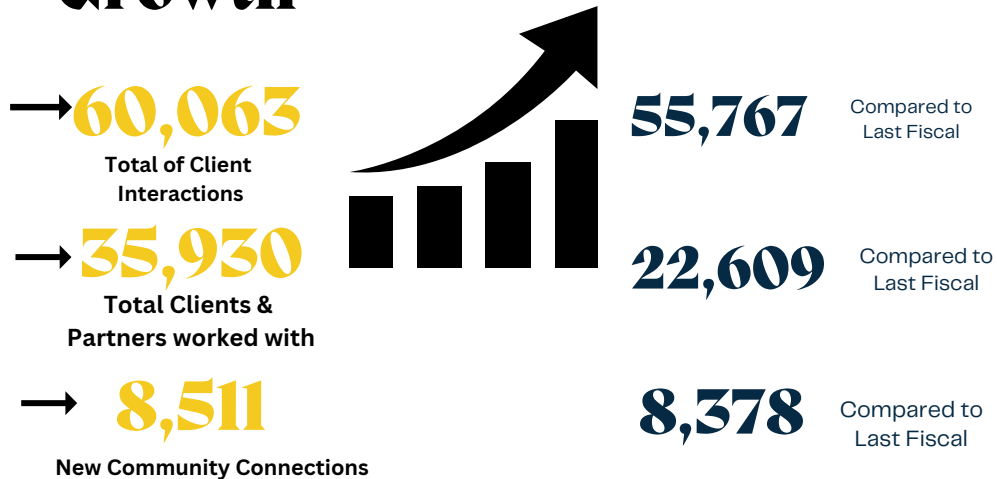
Throughout April - June, PEI Community Navigators partnered with 4 local Western Schools to host very educational and successful Multiculturalism Days! Guest speakers from around the world (clients) prepared classrooms based on their first home countries culture/background- showcasing food, music, dance, pictures, traditional clothing, games and more! Each time the students were given the opportunity to learn about difference cultures and sample different ethnic foods.





854
 Events were held this year by PEI Community Navigators
Compared to 480 last year!

Growth



ICT TRAINING DELIVERED :

16 = **34** & **37** 
 Sessions Businesses Individuals Served

Intercultural Competency Training

WESTERN PEI



Winter Fun Day at Mill River



Newcomer Evening at Kildare Lodge



Day of the Dead Celebration

CENTRAL PEI



Potluck Picnic at Chelton Beach, Albany



Building Trust with Police Information Session



EAL Class Christmas Potluck

EASTERN PEI



PINOY Basketball Tournament



English Language Tutoring Class



Skiing



PEI Migrant Workers Support

The **PEI Migrant Workers Support**, is administered by West Prince Ventures and under the direction of Maxine Rennie, Executive Director.

The Program is currently working in a smaller capacity to create awareness and understanding for Migrant Workers' to ensure they know their rights and responsibilities while in Canada.

The Program ran with a hired Program Coordinator, Julie Ann Mabana from April - August 2024. Julie Ann assisted with developing new partnerships while leveraging existing networks.

PEI Migrant Worker Support is working closely with PEI Community Navigators and Community members to build welcoming communities across Rural PEI.

PEI Migrant Workers Support is funded by Atlantic Region Association of Immigrant Serving Agencies (ARAISA).



Julie Ann Mabana,
Program Coordinator

PEI Migrant Workers Support has provided direct support to 271 Clients across Rural PEI and connected with 327 Clients.

The program delivered and presented 56 Temporary Foreign Worker Awards across Rural PEI, in appreciation for their dedication and years of service to our Island work force.

These are a few of the events and initiatives that the **PEI Migrant Workers Support** has facilitated or partnered with the PEI Community Navigators:



Alberton, PE - August 15, 2024
Indian Independence Day Celebrations.



Alberton, PE - August 5, 2024
A Mass and celebration was held for Filipino Saint - San Lorenzo Ruiz.



Rural Action Centre - Client Information Officer's Report

I am pleased to present this Activity Report for Rural Action Centre – Alberton (RAC) as of March 31, 2025.

This past year has marked our 14th year of operation and has recognized many accomplishments. We are very pleased to have successfully delivered a mixed complement of in-person and on-line workshops and sessions. During April 1, 2024 and March 31, 2025, approximately 1700 persons utilized our meeting areas. We also appreciate being able to host events at Mill River Resort and Northport Community Centre when additional space for engagement is required.

RAC Alberton partnered with CBDC Western PEI to promote and engage in initiatives such as CBDC Day, The Young Millionaires Program, and Small Business Week; as well as Writing a Business Plan, HR Workshops, Microsoft Excel Training, Costing & Pricing Strategies, Cash Flow Management, and Payroll Plus. RAC Alberton continues to partner with C & M Inc / PEI First Aid to deliver Red Cross Emergency First Aid & CPR / AED training to people from Western PEI and across the Island.

The three PEI Rural Action Centres shared in the delivery of programs such as IPEI Ignition Fund, Writing a Proposal, Employment Standards, Board Governance & Succession Planning, Artificial Intelligence for Business, and Nuts & Bolts of Business Success. RAC continues to embrace the Storytelling Campaign and the Good News Campaign – both of which feature clients via social media platforms to assist in promoting our RAC brand awareness. In keeping with our on-going strategy, RAC Alberton continues to prepare an Information Folder, a resource which provides brochures representing each Partner and the programs and services they offer. This resource, complete with a RAC Partner Photo Page, is also available electronically and is included as part of any responses to inquiries via email. The RAC Newsletter, delivered bi-weekly via our RAC Email List Serve and via Facebook, is now offered in French as well as English. It continues to play a vital role in delivering updates – reaching over 850 businesses and individuals.

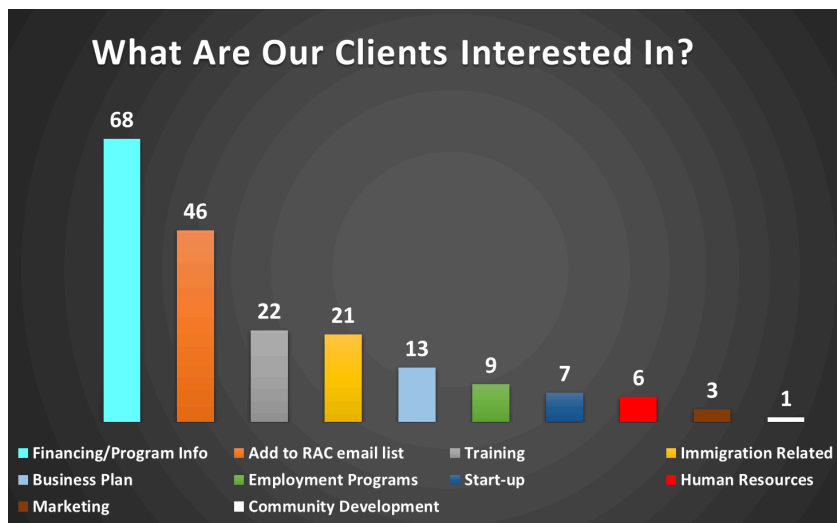
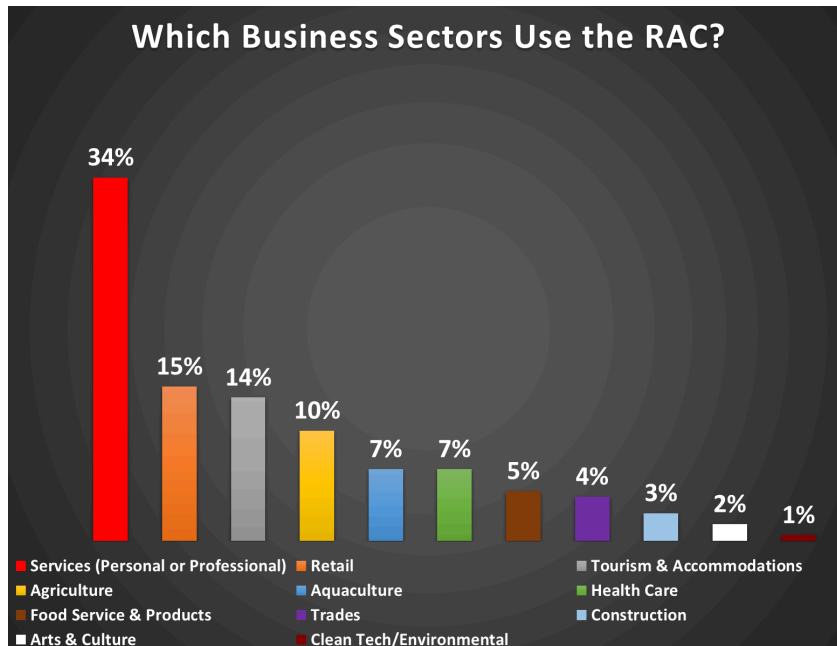
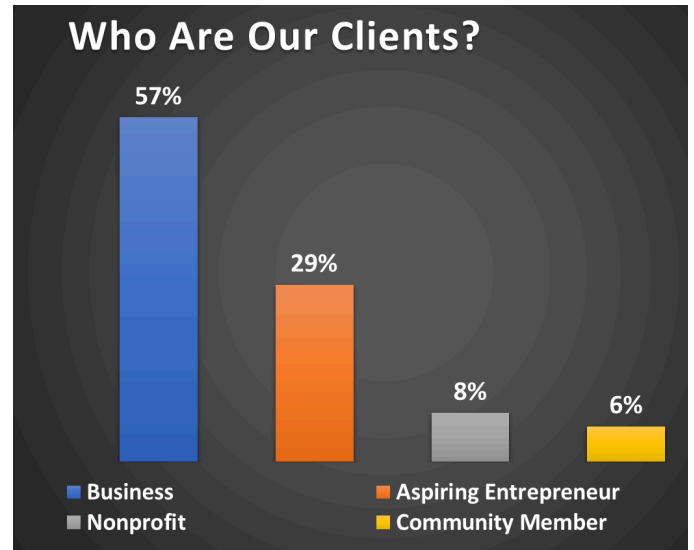
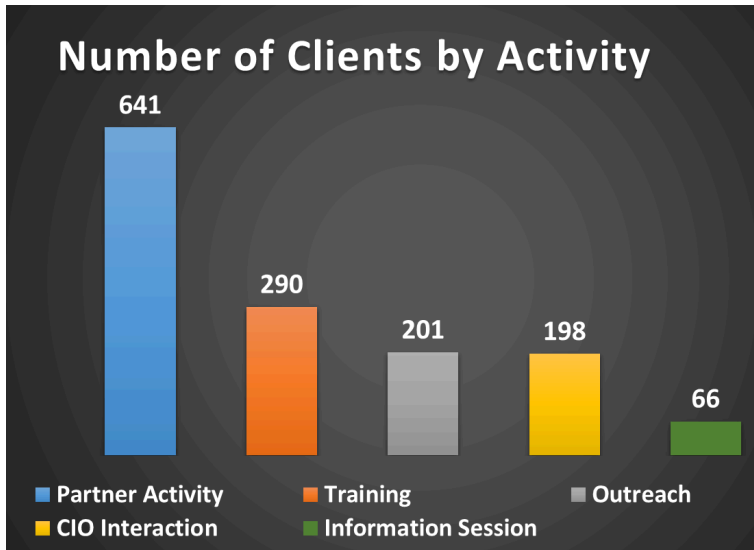
As our community continues to grow and diversify, our Centre is excited to see a continued increase in the number of Newcomers accessing our programs and services. RAC Alberton continues to support the work of our Community Navigators by partnering and promoting Information Sessions such as Financial Literacy for Newcomers, The Hiring of Immigrant Workers, Service Canada, Canada Revenue Agency, Employer Round Table / Immigration, and PEI Human Rights Commission, as well as attended the Volunteer Appreciation Pop Up Fair – O'Leary.

RAC Alberton continues to welcome new Partners to our Team! Julie Ann Mabana and Aniss Belkouri – CBDC Central PEI Community Navigators and Genna Dumville – Skills PEI Program Officer.

I would like to express my appreciation to Maxine Rennie – Executive Director of RAC Alberton, Patti Devine – Manager of PEI Rural Action Centres, and Lucille Brennan – CBDC Loan Development Officer for their support and guidance, and to Amy Murphy – CBDC Executive Assistant and Julie Ramsay – CBDC Loans Administrator for providing back up services as required.

In closing, I wish to recognize our clients and the businesses who have supported the workshop and training endeavors initiated by our Centre. As we move in the year ahead, we look forward to the continuation of new partnerships, opportunities and growth – Helping Businesses and Communities Succeed.

RURAL ACTION CENTRE – STATS AT A GLANCE





Rural Action Centre - Partners



Barb MacDonald,
Client Information Officer



Ellen Rennie,
Community Development Officer



Department of Fisheries,
Tourism, Sport and Culture



David Gamble,
Business Development Officer



Genna Dumville,
Program Officer,
Self Employ Program



Amanda Barlow,
Interim Executive Director



Jordan MacDonald,
Executive Director



PROMOTIONAL EVENTS

CBDC Day



As part of CBDC Day celebrations, CBDC and Rural Action Centre welcomed Vanessa Smith of Refy Agency to facilitate an advanced-level Social Media Mastery Workshop. This dynamic workshop provided local entrepreneurs and business owners with the tools and insights needed to elevate their digital presence.

Workshop participants explored a range of impactful topics, including Content Pillars, SEO and Algorithm Strategies, Using AI for Content Creation, Effective Caption Writing, Visual Branding and Aesthetic Tips, and Creating Engaging Reels and Stories. The session was well-received and delivered actionable techniques for building stronger online engagement.

In addition to the workshop, CBDC staff visited several local businesses throughout the day to raise awareness about our programs and services, strengthening community connections and raising awareness of programs & services available through the CBDC network.



Small Business Week

Small Business Week is always a highlight for the staff of CBDC and Rural Action Centre partners. This week serves as an important reminder of the vital role small businesses play in fostering economic development and enriching the social fabric of our communities. For 2024, we were proud to coordinate a series of events and initiatives designed to celebrate, support, and empower the small business sector across Western PEI.

To launch Small Business Week, CBDC and the Rural Action Centre hosted an Open House event. This provided an excellent opportunity for members of the public to meet and engage with CBDC staff and Rural Action Centre partners in an informal setting. Attendees were able to learn more about the range of programs & services available to entrepreneurs and small business owners.

Throughout the week, two workshops were offered, tailored specifically to the needs of local small businesses. The first workshop, led by Wendy MacIntyre of resolveHR, focused on "Conflict, Harassment, & Bullying in the Workplace." This comprehensive human resources session offered practical strategies and valuable insights into how small business owners and managers can foster a respectful and productive work environment.

The second workshop led by Liaison Officers from the Canada Revenue Agency to deliver a session on tax-related matters for small businesses and self-employed individuals. This session provided participants with answers to their business tax-related questions.

In addition to hosting events, CBDC staff also took the opportunity during Small Business Week to conduct outreach across the region. Staff members visited numerous businesses throughout Western PEI to raise awareness about the programs and services offered through CBDC and the Rural Action Centre. These visits not only strengthened relationships with existing clients but also helped us connect with potential new clients who may benefit from our support.



Business Award of Distinction

CBDC was honoured to present the 2024 CBDC Western PEI Business Award of Distinction to Raymond Gaudette of O'Meara's Heavy Equipment Ltd. This award recognizes outstanding achievement among CBDC clients, with selection criteria based on operational success, business growth, and significant contributions to both the local and provincial economy.

O'Meara's Heavy Equipment Ltd. exemplifies these qualities through its diverse range of specialized services, including snow removal, septic services, harbour construction, shoreline protection, road repair, and land clearing. The company's dedication to excellence and community impact made them a deserving recipient of this year's award.



CBDC extends its sincere congratulations to Raymond and his entire team at O'Meara's Heavy Equipment Ltd. We are proud to support their ongoing success and positive influence within our region.

Young Millionaires Award of Excellence

CBDC Western PEI was proud to present the 2024 Young Millionaires Award of Excellence to Cheyanne Gillis, and her business Doggy Pals. This annual award recognizes a Young Millionaires program participant who demonstrates exceptional entrepreneurial spirit, creativity, and commitment.

Cheyenne's business began with handcrafted dog treats made from simple pantry ingredients. Over the summer, she expanded her offerings to include pupsicles and pupcakes, showcasing her initiative and adaptability.

Program Coordinator, Mairén Kinch highlighted Cheyanne's strong work ethic, positive attitude - qualities that shone through at every selling event or festival, despite unfavorable weather conditions. Furthermore, her active participation in workshops and eagerness to learn set her apart from her peers.

Congratulations to Cheyanne on this well-deserved recognition. We look forward to seeing where her entrepreneurial journey leads next!



Bursaries & Awards

CBDC West Prince Ventures Bursary Award & Charlie Sark Memorial Bursary Award

Each year, CBDC Western PEI awards two bursaries to graduating Westisle Composite High School students who are pursuing post-secondary education in a business-related program.

For 2024-2025, the recipients of these awards were Melody Doucette, who is pursuing a Bachelor of Business Administration at the University of Prince Edward Island; and Vincent Ellsworth, who is enrolled in the Small Business Manager Program at Holland College.

We wish the best of luck to Melody & Vincent in their studies and future plans.

Melody Doucette



Vincent Ellsworth



2025 West Prince Chamber of Commerce Business Excellence Awards

CBDC Western PEI was delighted to sponsor the Emerging Business Growth Award that was presented to Whispering Hope Farm at the West Prince Chamber's Awards Gala.

The Award is presented to businesses who have been operating less than 5 years; who have achieved outstanding business performance in a short period of time; and have demonstrated exceptional promise of continued growth. This company serves as an inspiration for other new businesses.

Maxine Rennie, Executive Director is shown presenting the award to Kayla & Cody Macintyre.



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