



**Community  
Business  
Development  
Corporations  
Nova Scotia  
Annual Review  
1999-2000**



*An ACOA Partner, Serving Rural Atlantic Canada*

**OUR CLIENTS & STAFF**



*The Sunflower, Chester Road, Windsor, NS.*



*Frank Foley, owner, The Sunflower.*



*Left to right, Arcade Comeau, Perry Chandler and Patricia MacNeil, CBDC PD Committee.*



*BWBDC staff & Board, left to right: Jim Urquhart, Harold Baker, Paula Hare, Sharee Lewis Turner (GM), Tim Patterson (AGM).*



*Catherine Alexander, owner of the Ivy Deck Bistro in Wolfville, NS.*



*Hants-Kings CBDC, from left: Mike Campbell, Judy Smith, Bonnie Wilcox, and Ken Crichton.*



*The new facilities in Musquodoboit Harbour.*



*Prescott Rogers, owner, Downeast Motel, Garland Crossing, Windsor, NS.*



*Dara Moore & Juan Ramirez, owners and operators of Valley Soccer Pro.*



*R&G Restaurant in Hantsport, NS. Owners: Ronald & Gail MacDonald.*

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## Message from the President

1999-2000 has certainly been an exciting period for CBDCs in Nova Scotia. In this, our second annual review, it is my pleasure to report on some of the highlights that have occurred throughout the past year.

No community organization can exist without the benefit of strong partnerships and the CBDCs are constantly building on our existing partnerships with the Atlantic Canada Opportunities Agency and Human Resources Development Canada, to include new partnerships with organizations that share our goals and objectives for community economic development in Nova Scotia. We have been in contact with Nova Scotia Economic Development; the Business Development Bank of Canada; Credit Union Central and League Savings and Mortgage; the Farm Credit Corporation; Nova Scotia Power Inc.; and Voluntary Planning, and will continue to forge new relationships with organizations that will bring added value to rural communities throughout the Province.

As we take greater strides towards self-reliance, CBDCs, both in Nova Scotia and Atlantic Canada, have been developing an Asset Management Program (the Atlantic Canada Community Business Investment Fund ACCBIF) along with the Executive of the Atlantic Association and the Atlantic Canada Opportunities Agency. This Fund will help us build a solid foundation for long-term viability, enabling us to continue building on our success.



**Basil Ryan**

The past year has certainly been successful! In 1999-2000, CBDCs in Nova Scotia assisted 398 businesses by providing loans, loan guarantees, and/or equity in the amount of \$11,500,000.00. This translated into the creation of over 425 full time equivalent jobs and the maintenance of 700 jobs. The Youth SEED ConneXions Program also enjoyed tremendous success with 113 applications for assistance being approved for a total loan amount of \$1,127,000.00. With this program we were able to assist 109 businesses of which 91 were first time entrepreneurs. It is estimated that our CBDCs collectively have provided business counselling in many forms to more than 5,000 clients this year.

As you can see by the reports that follow, our Committees have been working diligently to improve our communications capability, marketing strategies, education and strategic initiatives. On behalf of the entire Association, I wish to thank and congratulate the Members of our Marketing Committee, Professional

Development Committee, Standardization Committee and Strategic Planning Initiatives Committees for their continuous dedication to the successful implementation of the various initiatives our Association undertakes. I wish to thank particularly the many volunteers who have given of their time and talent to serve on our working Committees.

Congratulations are also in order for the Cumberland Development Corporation, the Yarmouth Regional Business Corporation Limited and InRich Business Development Centre Ltd., as they celebrate their 15<sup>th</sup> anniversaries and my own Community Business Development Corporation, Guysborough County Business Development Centre Limited on its 25<sup>th</sup> anniversary. These milestones are a testimony to the continuing success CBDCs have experienced in their communities.

This year promises to be filled with exciting challenges and new opportunities for Community Business Development Corporations in Nova Scotia. I am confident that, together, we will continue to provide Nova Scotians with valuable business advice—supporting the entrepreneurial spirit in our rural communities.





## Message from the Association Manager

Our Association has enjoyed another busy and productive year. The purpose of our Association is to implement initiatives of collective interest and benefit to our members such as; the marketing of our programs and services; new product and service development; professional development; and, technical enhancement.

We also partner with federal and provincial government departments and other community economic development organizations in the delivery of special projects. One example of this involves a second round of the Canada/Nova Scotia Youth Internship Program. Eighteen young university or community college graduates will be employed for a one-year term by CBDC and RDA hosts including the Black Business Initiative and the Centre for Entrepreneurship, Education and Development. The Atlantic Canada Opportunities Agency (ACOA), The Enterprise Cape Breton Corporation (ECBC) and the Nova Scotia Department of Economic Development are also partners in this important project.

Another executive initiative was a two-day strategic planning session facilitated by Mr. John Hugh Edwards,



**Bob Hanna**

from the Extension Department of St. Francis Xavier University. Not only did this initiative provide an overview of our history by revisiting and evaluating the mandate of our Association, it also analyzed the challenges and opportunities we face in the future and developed eight key performance areas with which to plan future Association activities resulting in better service for our clients, members, government departments and other organizations.

This past year, our Association also helped with the PanCanada Conference which was held in Mont-Tremblant, Quebec, in May 2000. CBDCs from Atlantic Canada won three Community Economic Development awards for excellence at the conference.

Last fall, on behalf of Industry Canada, we delivered a series of Y2K seminars to CBDC clients in 19 locations throughout Nova Scotia. These seminars helped inform our clients about the potential problem associated with the Y2K issue.

Our Association continues to work closely with the Atlantic Association of CBDC, particularly with respect to the development of a revised Asset Management program; the Atlantic Marketing Committee; and the provincial associations in New Brunswick and Newfoundland.

The Atlantic Canada Opportunities Agency provided our Association with operating and project funding throughout the year and on behalf of our Executive and President, I wish to thank the Agency and particularly Mike Hayes, Business Development Officer, for their continuing encouragement and support.



# Committee Reports

## PROFESSIONAL DEVELOPMENT COMMITTEE REPORT

Since its inception in 1998, the Professional Development Committee has focused on providing the necessary training and counselling for businesses to be competitive in today's marketplace. The committee has adopted training programs in business development, sales, marketing and credit granting to meet the demand of CBDC clients. During the past year, the committee focused on two areas: staff training and Board development.

As part of our personnel training strategy, staff have participated in two seminars that have enriched their knowledge. The first seminar provided an overview on how Community Economic Development impacts their area of employment. The second seminar focused on the different aspects of commercial lending. In addition to these seminars, the management of Nova Scotia CBDCs encourages staff to take part in additional secondary school training. Some also have an established tuition recovery fund to help cover the costs.

The Board of Directors training required a different approach since the large number of volunteers across Nova Scotia would have made it difficult to organize such an event. As a result, CBDCs were each given a budget to conduct these training seminars and sessions in-house, focusing on the specific responsibilities of Board Members.

In the coming year, the committee of the Boards will provide guidelines to the Professional Development Committee and establish priorities for new training initiatives.

I would like to thank the committee: consisting of Elizabeth Rice, Patricia MacNeil, Perry Chandler and Mike Hayes.

*Mark Walsh, Professional Development Committee Chair*

## TECHNICAL COMMITTEE REPORT

Instant communication is the key to good teamwork. In the 21<sup>st</sup> century, information systems will enable the CBDCs to function independently of each other while maintaining a strong sense of community. Not only will better technology provide CBDCs with faster access to a network of information, but it will also contribute to their overall operation in terms of associated costs. This will lead to more efficient client service from the CBDCs.

In 1999, the committee was established, and immediately conducted an inventory of existing technology at each of the CBDCs. Subsequently a proposal for an upgrade was submitted to ACOA for consideration. This year, the proposal was accepted, and the implementation phase was put in place.

The committee put in place a plan for a simultaneous upgrade of all the technological resources available to CBDCs. The result has been tremendous, and each office now has access to the most current technology.

This technology has only been available for a very short time, and in addition to its current benefits, its value will only increase as everyone becomes familiar with it. I wish to thank our Committee members Ron O'Brien and Tim Patterson for all their good work.

*Monte Snider, Technical Committee Chair*



## MARKETING COMMITTEE REPORT

A “brand” gives a firm’s products an identity that differentiates it from its competitors. It gives them recognition and provides the client a sense of what can be expected from that organization. The 13 Community Business Development Corporations of Nova Scotia have successfully formed a common alliance by using the CBDC “brand,” while still maintaining their autonomy. During the past year, the Marketing Committee continued to promote the CBDC services by using a combination of advertising, publications, and promotion of awareness to reach its target audience.

In accordance with the action plan, the committee produced spring and fall editions of the *Community Vision* business magazine, distributing a total of 15,000 copies throughout Nova Scotia to government agencies, financial institutions, elected officials, and community partners. A database has been established to ensure future deliveries. In addition, the first *Nova Scotia CBDC Annual Review* was published and widely distributed.

This year, the Nova Scotia CBDC Website was expanded to include all 41 CBDCs in Atlantic Canada, with the Atlantic Marketing Committee taking over responsibility for maintaining the site, located at: [www.cbdc.ca](http://www.cbdc.ca).

While media advertising has been restricted to specific business publications, the majority of the CBDCs advertise in their local newspapers, community magazines, local radio and cable television stations. Other promotional activities included Provincial Trade Shows and Info Fairs, held strategically throughout Nova Scotia.

In addition, the Committee sponsored a media training session for the Nova Scotia CBDC Association, using the marketing firm of McArthur, Thompson & Law. The workshops centered around media relations with an emphasis on effective interviews; message delivery; misquoted / unfair reports, appearance; and, overall presentations.

The Committee is now in the process of reviewing its past strategies, while evaluating the overall effectiveness and benefits to the Community Business Development Corporations. The Marketing Committee works in cooperation with all CBDCs to support the efforts of those working in their community, by developing marketing tools to provide the opportunity to create a greater level of awareness at the grassroots level. Therefore, the successfulness of the plan involves the full participation of all CBDCs. We would like to thank the Nova Scotia Community Business Development Corporations for their assistance.

I would like to recognize the contribution of those whose generous commitment to the project is greatly appreciated: Bruce MacDonald, Northside Economic Development Assistance Corporation Limited; Shaunna Scott, Guysborough County Business Development Centre Limited; and Mike Hayes, Yuri Minski, and Irving Rivas, Atlantic Canada Opportunities Agency.

*Barbara Hubbard, Marketing Committee Chair*



*Shown here is Barb Hubbard receiving a National Award from the President of ACOA, Michael Horgan (right) and Basil Ryan, President of the Atlantic Association of CBDCs at the PanCanadian Conference of CFDC's/CBDC's in Quebec.*



# Who We Are and What We Do

## Our Background

**Community Business Development Corporations (CBDCs)** are a network of independent, not-for-profit organizations that work in cooperation with all levels of governments and the needs of small business. In rural Nova Scotia there are 13 corporations—each dedicated to the development of small business and job creation in their communities.

We are part of a larger, federal government network of some 250 Corporations across Canada that are dedicated to meeting the financing and advisory needs of small and medium-sized business. We help a wide variety of small business, ranging from the service sector to knowledge-based industries.

## Our History

CBDCs have been serving Nova Scotia for about 25 years. Our operations are based on earlier programs such as CESA, LEDA, LEAD, and Community Futures; the earliest dating back as far as 1975.

On July 1, 1995, the program was transferred from Human Resources Development Canada (HRDC) to ACOA. Since then, our combined investment funds have grown from 25 to about 41 million dollars in 2000.

## Our Services

As CBDCs, we assist in the creation of small business and in the expansion and modernization of existing businesses by providing support in the following areas:

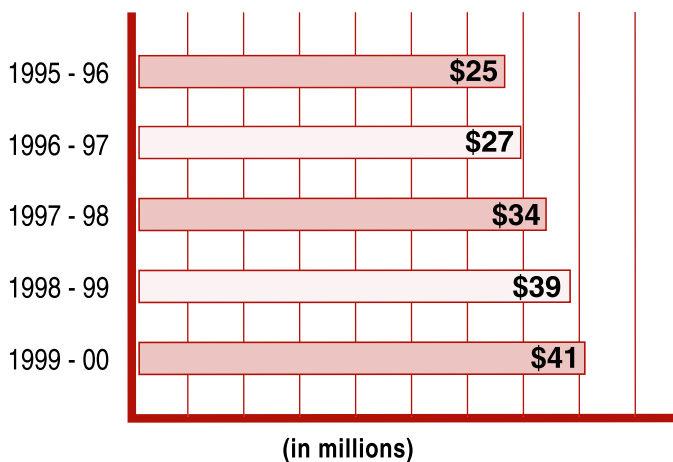
- **Financial assistance** of up to \$125,000 is available for small business in the form of loans, loan guarantees, and equity financing to existing and aspiring entrepreneurs.
- **Business counselling and advice** is available to small business. We place a high priority on our role as business counsellors to help businesses succeed.
- **Entrepreneurship development and training** to individuals and small business owners/managers is available in many of our offices.
- **Technical Assistance** usually taking the form of guidance and coaching, and often advocating on behalf of clients to other

lending establishments or regulatory agencies. We can assist in such areas as marketing and business plan development; and in many instances, act as a navigator for the entrepreneur.

## Our Clients

The CBDCs mandate complements the services and assistance provided by mainstream financial institutions and other partnering agencies. Our clients are often those who may not have access to the services of outside professionals, and/or do not meet the credit standards of conventional lending institutions. Our clients represent today's dynamic entrepreneurs. Some have chosen to start a business in order to create jobs for themselves and their families. Others have expanded their home-based businesses, creating jobs for people in their community.

## Nova Scotia CBDC Investment Portfolio





# Our Programs and Activities Results

## Our Partners

In order for us to deliver the products and services offered by CBDCs, we work with other development partners and Government Agencies such as; Atlantic Canada Opportunities Agency, Human Resources Development Canada, Nova Scotia Economic Development, Regional Development Authorities, Open for Business University Business Development Centres and the Black Business Initiative.

We are community-based lenders. Investing in people and their dreams, we also partner with other providers in our communities, such as the chartered banks, credit unions, chambers of commerce, peer lending circles, mentoring groups, and other business organizations.

## Our Volunteer Boards

Past studies and reviews have indicated that the **strength of the CBDCs lies with our volunteers**. Investment decisions are made by business men and women who are diverse in their experience, but have one thing in common: their desire for the betterment of their community.

In Nova Scotia, the basis of our success stems from our volunteer Board members who provide three key attributes: knowledge of local markets, business environments and client-based relationships.

## Our Staff

Each office is staffed with a team of professionals. Their job is to meet with people who are in various stages of the business cycle, review their business plans, make sugges-

tions or provide training to improve their business. Other responsibilities include: making recommendations to the Board; processing Board decisions; maintaining contact with our clients; collections, and providing reports and recommendations for the Board's consideration.

With our small but friendly staff, our offices offer a more relaxed atmosphere than most traditional lending organizations.

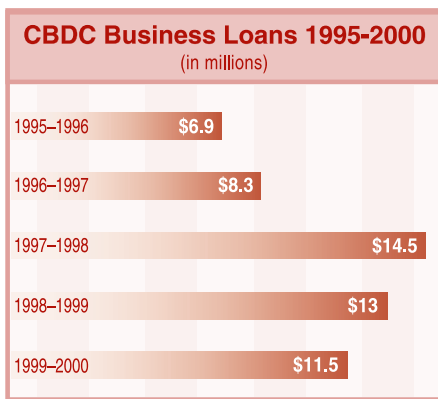
## Business Loan Program

Any individual outside Metro Halifax interested in starting or purchasing a business can apply for assistance under the CBDC Business Loan Program. Businesses looking to expand or upgrade existing technology are eligible to apply as well.

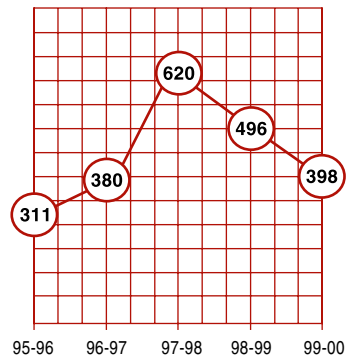
We offer loans, loan guarantees and equity financing up to a maximum of \$125,000. There is no minimum amount considered. The average loan last year was approximately \$29,974.

For the 12 months ending March 31, 2000, Nova Scotia CBDCs approved 398 loans totaling \$11,473,000. This

*Over the last five years, CBDCs have contributed over \$54 million dollars in business loans.*



## Number of Loans Issued by CBDCs in Nova Scotia



levered another \$16,052,000 from owners as well as other investors, including the various economic development agencies and major banks. Through our lending activities alone, the CBDCs assisted in the creation of 426 full-time equivalent jobs and the maintenance of another 697.

Since the program's inception, the 13 CBDCs in Nova Scotia have provided more than 4,600 loans for a total investment of approximately \$96.9 million.

## Business Counselling and Training

Counselling is the most common type of assistance and is usually in the form of advice to both new entrepreneurs and established business people. When problems arise, solutions and plans of action are specifically designed to deal with them. If it is determined that the services of external agencies are required, arrangements will be made to obtain them on behalf of the client. In order to ensure a complete counselling program, every attempt is made to follow up the initial call or visit.

Special areas such as market development, bookkeeping, feasibility studies, arranging financing, and business analysis, require technical assistance which is provided by our staff, and is usually done in-house.

In a recent survey 80.2% of clients said they valued the technical assistance they received and would recommend the organization to a friend. Many believed that the business centers helped them become more organized, and ultimately more successful.

Last year, the CBDCs provided business counselling to more than 4,900 clients in addition to more than 5,900 direct and indirect contacts through site visits and other activities.

### YOUTH CONNEXION PROGRAM (SEED)

In a recent survey, 64% of Atlantic Canadians between the ages of 12 to 30 stated that they would be willing to start a business of their own. However, many young entrepreneurs find that obtaining financing for their business start-up is the biggest obstacle. In response to this problem, the Youth ConneXion Program was launched by ACOA in April 1997 in partnership with CBDCs in rural Nova Scotia and the Centre for Entrepreneurship Education and Development in Metro Halifax.

The Youth ConneXion Program provides loans to qualifying young entrepreneurs between the ages of 18 and 29 of up to \$15,000 for business start-up or expansion. Similar to the Business Loan Program, business counselling, training and a support network is also provided to loan recipients.

The program is now in its third year, and we are proud to report that during 1999-2000 we were able to assist 109 young entrepreneurs, 84% of which were involved in business start-ups. Through our network of CBDCs in Nova Scotia, more than \$1,126,000 was provided in financial assistance, with an average loan of \$10,300.

As centres for business assistance, we work with all levels of government and the private sector, to meet the needs of young entrepreneurs, especially during their first year. Financial assistance is made available for specialized training and counselling, up to a maximum of \$2000. For the year 1999-2000, \$55,891 had been provided for business training.

### SELF-EMPLOYMENT BENEFIT PROGRAM

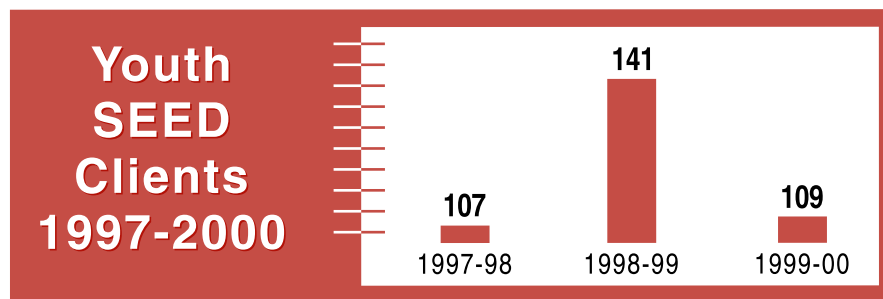
Throughout most of rural Nova Scotia, HRDC's Self-Employment Benefit program (SEB) is delivered by the CBDCs. This program was started to help individuals create their own jobs through self-employment.

The SEB program provides Employment Insurance Benefit recipients with financial assistance and guidance to get their new businesses up and running. This is done by providing income support and business counselling to individuals who qualify for this program.

To date, more than 4,300 entrepreneurs have been assisted by the program since its inception in 1986. For many of our rural communities, SEB is one of the most effective economic development tools for stimulating entrepreneurship and small business development.

Over the past year, more than 315 new businesses were started under the program. Nearly the same number of employment opportunities were created as well. Annual wages and salaries (net of incremental employment and program contributions) from businesses supported by this program are estimated at \$3 million.

*During its three years, the Youth ConneXion Program (SEED) has helped young entrepreneurs providing more than \$3.4 million dollars in loans.*



## Some of Our Clients

### Kao's Family Restaurant

#### *International Cuisine*

Ming Kao, manager of Kao's Family Restaurant, opened his business in 1996. A business loan from Hants-Kings Business Development Centre Ltd. helped Ming expand his business into what it is today. Located centrally in the Greenwood Mall in Greenwood, Kao's Restaurant offers a wide variety of Chinese and Canadian food dishes. In 1998, the restaurant went through some changes and was in need of an expansion. "I was referred to the Hants-Kings Business Development Centre by a local accountant," says Ming.

With the loan from Hants-Kings BDC, Ming was able to expand the size of his business to almost twice its size and is now enjoying more success than ever before.

**Kao's Family Restaurant, Zeller's Plaza, Kingston, Nova Scotia, B0P 1N0, (902) 765-3888**

### Cottage Woodworkers

#### *Doing Business on the Web*

Located in the old Saint-Croix Cove school building near the town of Bridgetown, Cottage Woodworkers has been in operation since 1985. Stephen Mosher, its manager, started taking his products to a retailer based in Halifax, for display. When the retailer went out of business, Stephen decided to go to Annapolis Ventures Ltd. for a small business loan. Not only did Stephen get financial aid for his business, he also received business counselling. He started taking his furniture to the Home Show in Halifax; a few years later, he decided to expand his market through the Internet. In 1997, Stephen launched his website and started showing his furniture to people around the world. The response was great, and customers from various cities in the U.S. started placing orders.

Stephen attributes much of his success to the assistance provided to him by Annapolis Ventures Ltd. "They have helped me on many business decisions," says Stephen. "The CBDCs are better than banks in most ways. They not only help with financial assistance, but also act as a source of business counselling. They offer a level of loan flexibility that is unique and not normally associated with conventional lending sources."



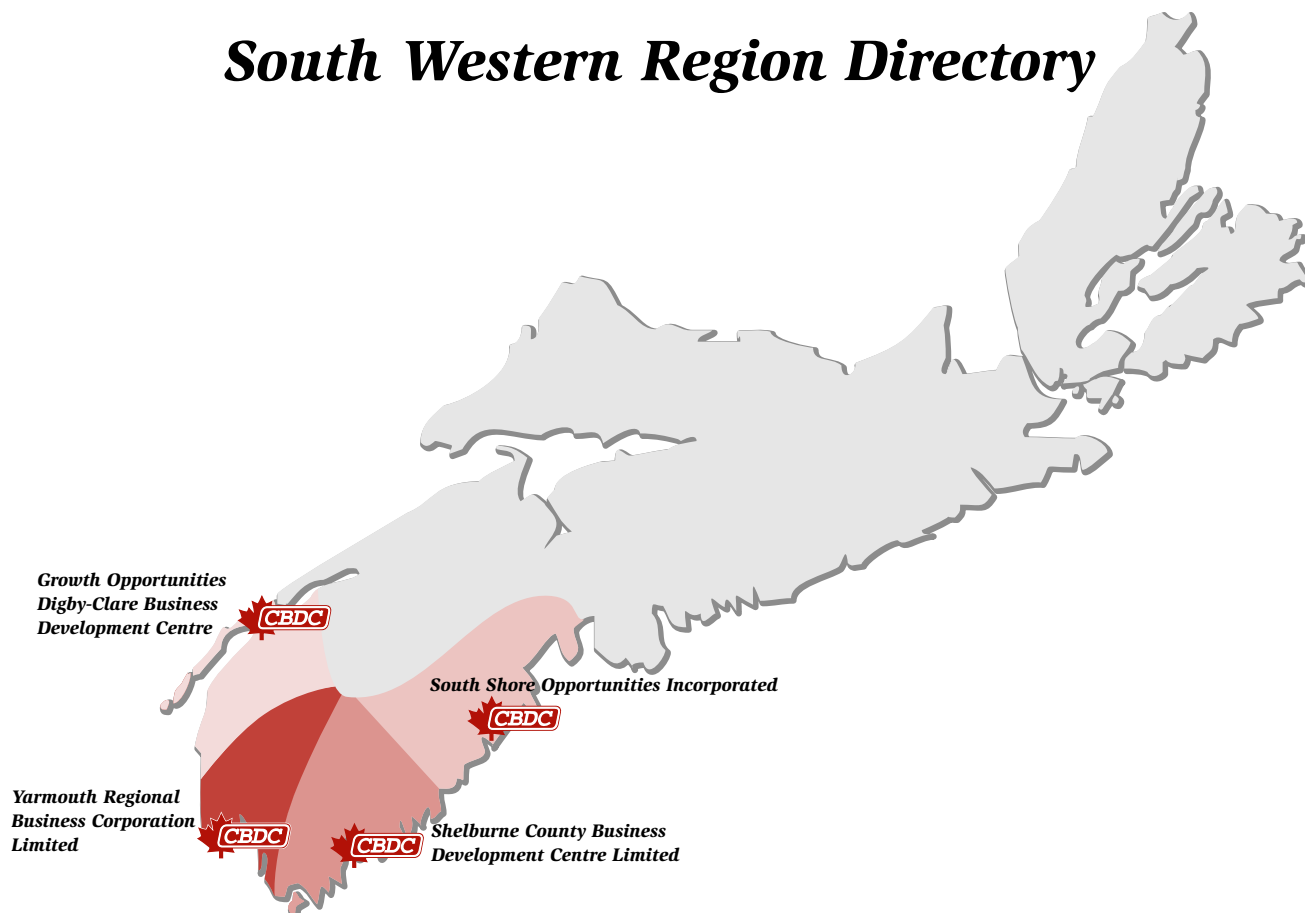
**Cottage Woodworkers, 9129 Shore Rd., St. Croix Cove, Nova Scotia, B0S 1L0**

**Phone: (902) 665-2416**

**[www.cottagewoodworkers.com](http://www.cottagewoodworkers.com)**



# South Western Region Directory



## Growth Opportunities Digby-Clare Business Development Centre

Monte Snider,  
General Manager  
PO Box 160  
Digby NS B0V 1A0  
Phone: 902-245-6166  
Fax: 902-245-5011  
Email: msnider@growth.cbdc.ca

### Board Members

Murray Marshall, Chairman  
Darlene Lawrence  
Arcade Comeau  
Hector Thibault  
Nella Pidutti  
Kevin Ellis  
Paul Boudreau  
Ben Cleveland  
Stephen Bradley  
Gloria Wright  
Suzanne Lefort  
Judy Amirault  
Albert Mombourquette

## Yarmouth Regional Business Corporation Limited

Barbara Hubbard,  
Manager  
PO Box 607  
Yarmouth NS B5A 4B6  
Phone: 902-742-5364  
Fax: 902-742-1027  
Email:  
bhubbard@yrbc.cbdc.ca

### Board Members

Bruce Johnson, Chairman  
Mark Stevens  
Marty Gay  
Gloria Goodwin  
Dave Harris  
Paul Surette  
Jamie Rose  
Charlene LeBlanc  
Victor Indig  
Anne Amirault

## Shelburne County Business Development Centre Limited

Mark Walsh,  
General Manager  
PO Box 189  
Enterprise Square  
Shelburne, NS B0T 1W0  
Phone: 902-875-1133  
Fax: 902-875-4199  
Email:  
mwalsh@scbdc.cbdc.ca

### Board Members

Rupert Williams, Chairman  
Richard Jensen  
Ken Anthony  
Arnie Mailman  
Gordon Patton  
David Huddleston  
Wendy Daw  
Betty Cox  
Rahn O'Connell  
Anthony Gosbee

## South Shore Opportunities Incorporated

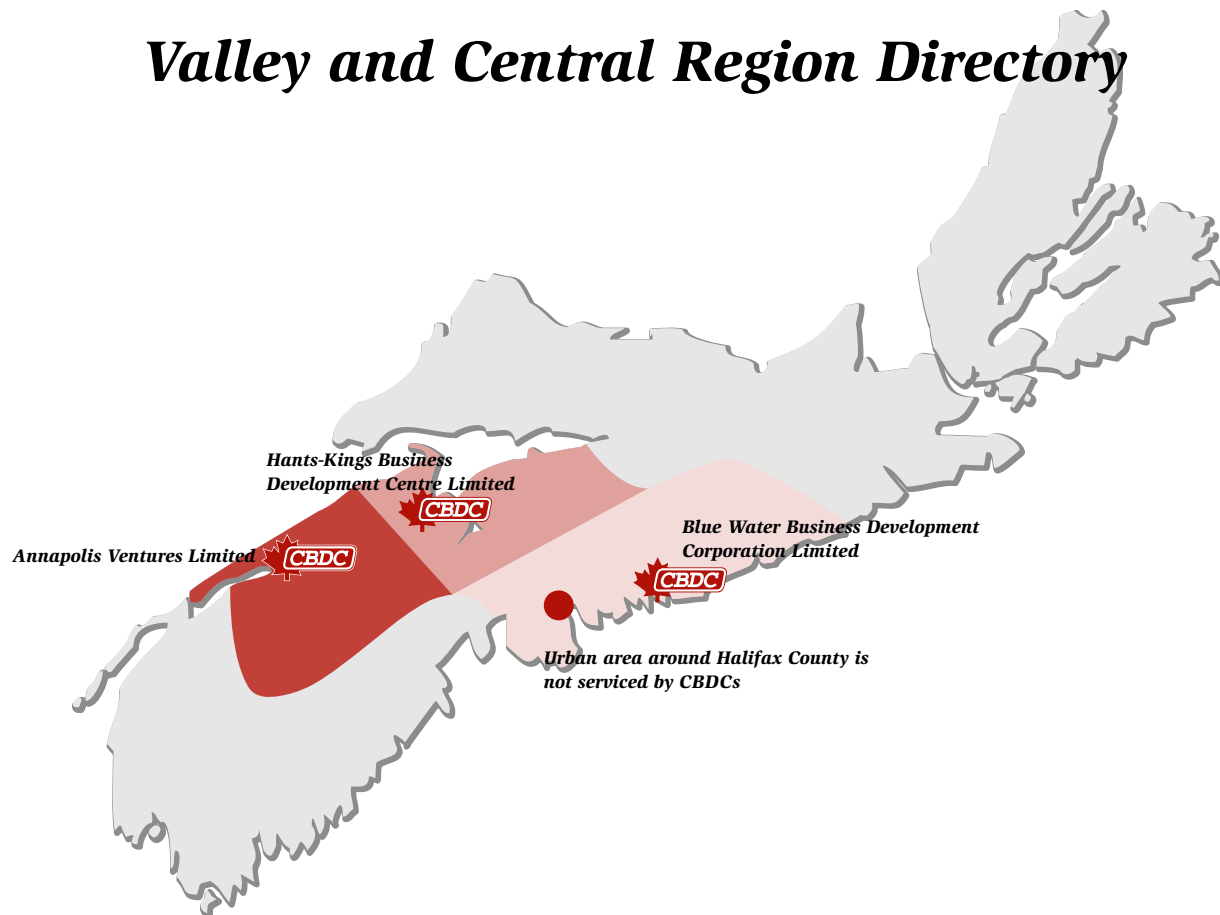
Krista Harding,  
General Manager  
PO Box 1204  
Liverpool NS B0T 1K0  
Phone: 902-354-2616  
Fax: 902-354-7355  
Email: qbdc@atcon.com

### Board Members

Don MacKenzie, Chairman  
Jamie Cochrane  
Shirley Francis  
Elizabeth McLean-Wile  
Ralph Minard  
Barrie Simmons  
Paul Snow  
John Vissers  
Lynn Whyntt



# Valley and Central Region Directory



## Annapolis Ventures Limited

Elizabeth Rice,  
Manager  
PO Box 478  
Bridgetown NS B0S 1C0  
Phone: 902-665-2635  
Fax: 902-665-2769  
Email: avltd@avl.cbdc.ca

### Board Members

Jan Coulter, Chairman  
Marian Inglis  
Fred Weidhass  
Della Langmire  
Anne Ottow  
Daniel Ritchie  
Robbie Bays  
Warren Miller  
Darlene den Hann

## Hants-Kings Business Development Centre Limited

Ken Crichton,  
Executive Director  
PO Box 2788  
Windsor NS B0N 2T0  
Phone: 902-798-5717  
Fax: 902-798-0464  
Email:  
kcrichon@hbdc.cbdc.ca

### Board Members

Charles Bishop, Chairman  
Ernie Spencer, Sect./Treas.  
Charles McCulloch  
Bill Regan  
Harry Falkenham  
Brian Hermiston  
Junior Anthony  
Peter Smith  
Walter McClare  
Greg Trefry

## Blue Water Business Development Corporation Limited

Sharee Lewis Turner,  
General Manager  
PO Box 39  
Musquodoboit Harbour  
NS B0J 2L0  
Phone: 902-889-9040  
Fax: 902-889-9101  
Email:  
sturner@bwbdc.cbdc.ca

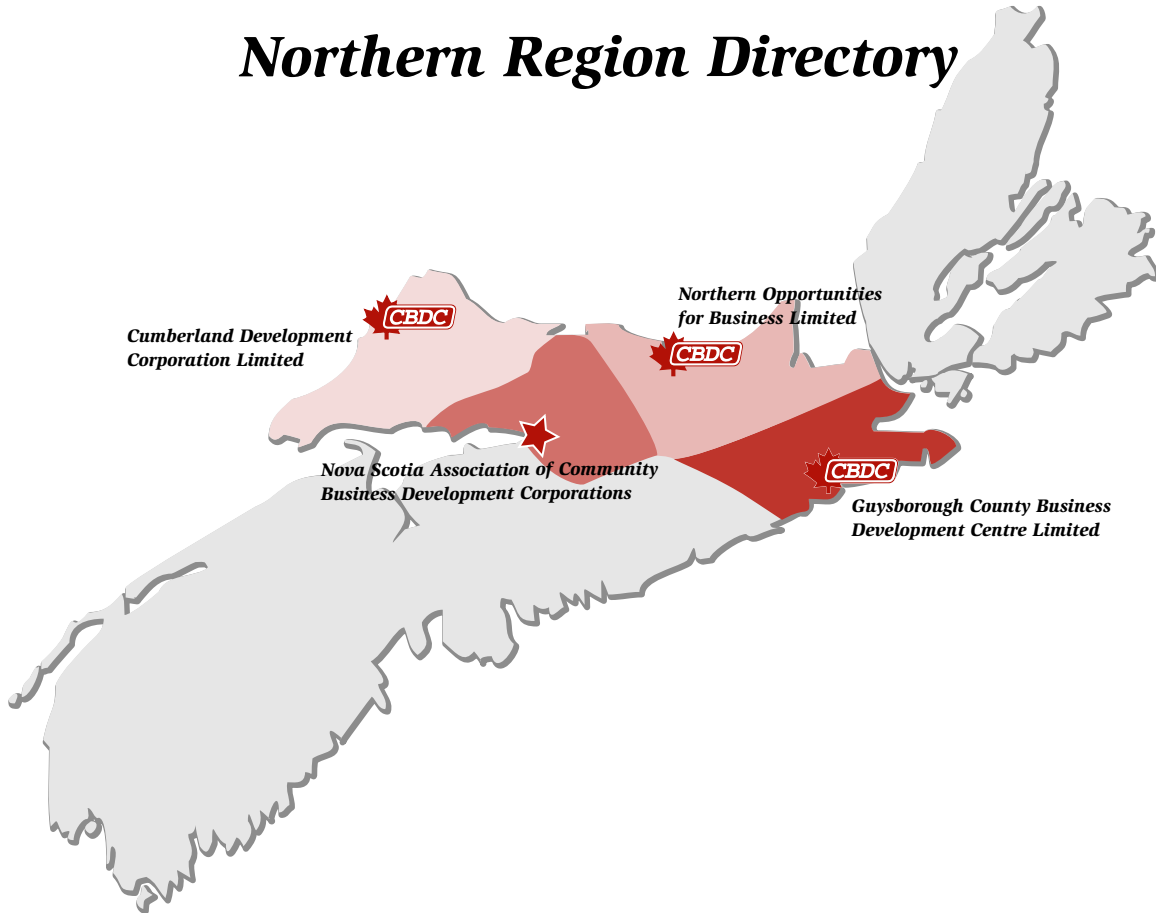
### Board Members

Norma Kennedy, President  
Kate Taylor  
Dave Nantau  
Tom Parker  
James Urquhart  
Harold Baker  
Mike Rushton  
Steve Boyce  
Morton Simmonds





# Northern Region Directory



**Nova Scotia Association of Community Business Development Corporations**

Bob Hanna,  
 Manager  
 PO Box 337  
 Truro NS B2N 5C5

Phone: 902-893-1487  
 Fax: 902-897-1157  
 Email: bhanna@ns.cbdc.ca

**Cumberland Development Corporation Limited**

Randy Smith,  
 PO Box 487  
 Amherst NS B4H 4A1

Phone: 902-667-5700  
 Fax: 902-667-1452  
 Email: rsmith@cdc.cbdc.ca

**Board Members**

Doug Maddison, Chairman  
 Robert Gilroy  
 Ron Langille  
 Doug Marshall  
 Fred Haines  
 Gerry Cormier  
 Rod Fisher  
 Raylene Nash  
 Nellie Vandeweel

**Northern Opportunities for Business Limited**

Ron O'Brien,  
 Executive Director  
 PO Box 817  
 New Glasgow NS B2H 5K7

Phone: 902-752-7402  
 Fax: 902-752-8856  
 Email: robrien@nobl.cbdc.ca

**Board Members**

Paul Comeau, Chairman  
 Shaun Scott  
 Sharon Hawboldt  
 Murray Nicholson  
 Norm Loosen  
 Russ Tiller  
 Bob Tayler  
 Jane Mullally  
 Arlene MacGregor

**Guysborough County Business Development Centre Limited**

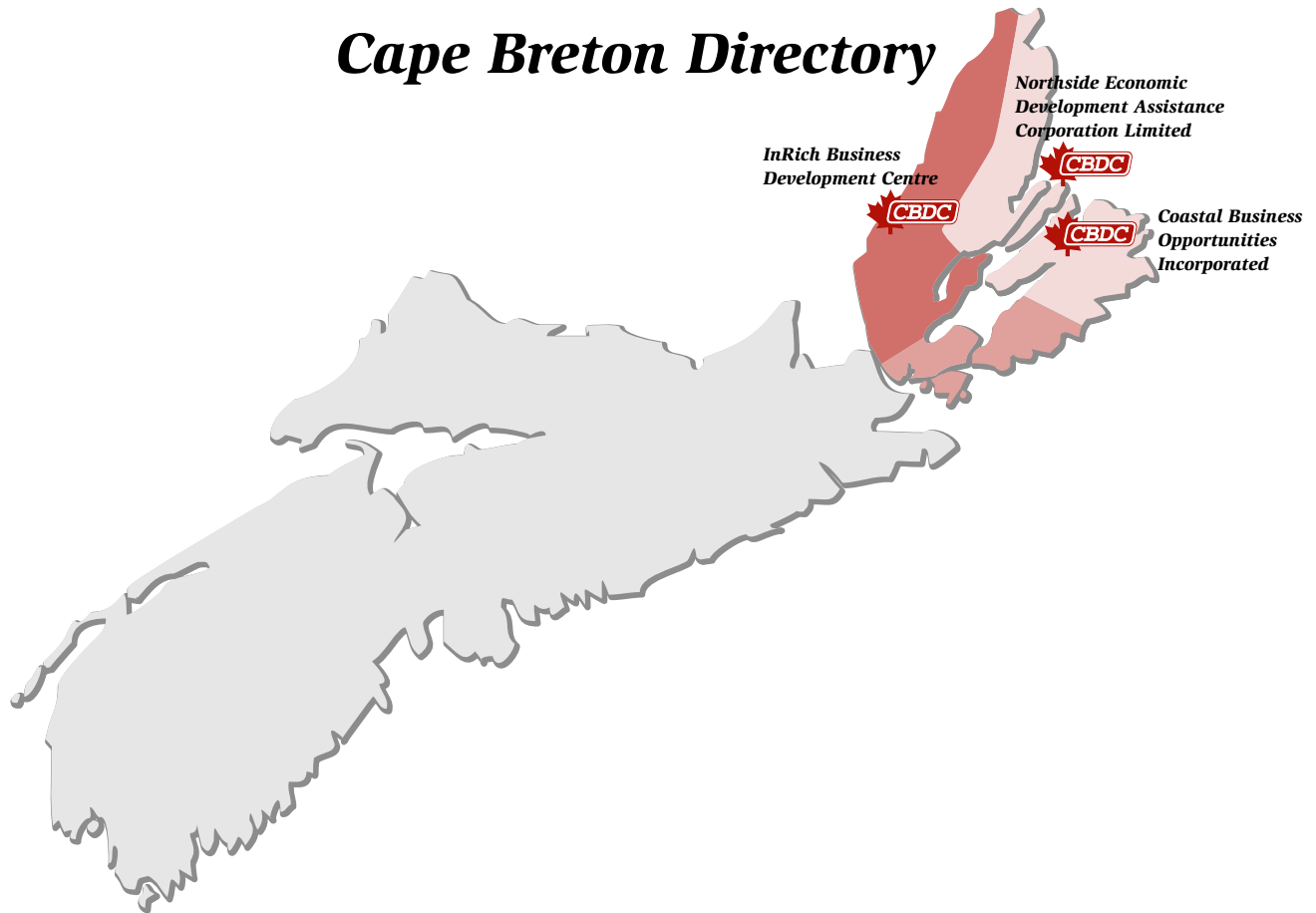
Basil Ryan,  
 Executive Director  
 PO Box 199  
 Guysborough NS B0H 1N0

Phone: 902-533-2770  
 Fax: 902-533-2064  
 Email: bryan@gcbdc.cbdc.ca

**Board Members**

George Freer, Chairman  
 Marg Harpell  
 Fred Sullivan  
 Gerald Ehler  
 Marg MacDougall  
 Scott Conrod  
 Jim Hewitt  
 Gordon Steedman  
 Leon Fisher

# Cape Breton Directory



## **InRich Business Development Centre Limited**

Perry Chandler,  
Executive Director  
PO Box 600  
Inverness NS B0S 1C0  
Phone: 902- 258-3698  
Fax: 902-258-3689  
Email: inrich@atcon.com

### **Board Members**

Kevin Digout, Chairman  
Billy MacKinnon  
Deborah MacKay  
Susan White  
Gary Long  
Herman Boudreau  
D.J. MacLean  
Shirley Sampson  
Michael Coady

## **Northside Economic Development Assistance Corporation Limited**

Bruce MacDonald,  
Executive Director  
PO Box 99  
Sydney Mines NS B1V 2Y4  
Phone: 902-736-6211  
Fax: 902-736-6212  
Email:  
nedac@nedac.cbdc.ca

### **Board Members**

Henry Fuller, Chairman  
Dennis Marsh  
Sherry Finney  
Sam MacPhee  
Joseph Meaney  
John MacPhee  
Emerson Allen  
Hugh McMullen  
David Ianetti

## **Coastal Business Opportunities Incorporated**

Patricia MacNeil, Manager  
338 Charlotte Street  
Sydney NS B1P 1C8  
Phone: 902-539-4332  
Fax: 902-562-1016  
Email: pmacneil@ecbc.ca

### **Board Members**

Sheila Gillis, Chairperson  
Don MacLean  
William Miles  
Charlene Giovannetti-King  
Derrick Jones  
Nancy Barteaux  
Stephen MacAdam  
Lee Anne MacLeod-Archer  
Donnie Snow  
David Newton  
Spyro Trifos  
Joe MacLean  
Marg Ellsworth





*We believe in You.*

For the nearest friendly ear  
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**The Community Business Development Corporations**

*would like to acknowledge the support of the  
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