

# 2019 ANNUAL REPORT



**ELGIN**

BUSINESS RESOURCE CENTRE

A Community Futures Development Corporation



Facilitating Prosperity  
Strengthening Communities



2018/19

# EBRC Board of Directors

Phil Mauer (President)

Jim Hunter (Past President)

Warren Silverthorn (Vice President)

Hetty Teuber (Treasurer)

Bob Ashcroft (Secretary)

Scott Birkby

Ross Fair

Helen Haddow

Rob Quai

Donna Rankin

Mike Streib

Jessica Goodall (Youth)

Lisa Johnston (Youth)

# 2018/19

## EBRC Staff

Kevin Jackson  
General Manager

Janice Henwood  
Assistant to the General Manager

Glenn Thorel  
Loans Manager

Lisa King  
Accounts Manager

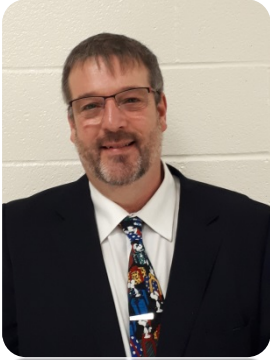
Cindy Hertwig  
Self Employment Training Program Coordinator  
and Business Advisor

Mark Masseo  
Business Advisor (West)

Jeff Sheridan  
Business Advisor (East)

Lindsay Kamermans  
Administrative Assistant

Blair Lyons  
Custodian



# President's Message

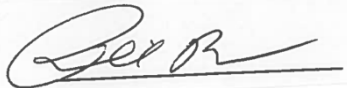
As President of the Elgin Business Resource Centre, I am pleased to welcome you to EBRC's 2019 Annual General Meeting and business awards presentation, and to celebrate with you another successful year at the Elgin Business Resource Centre. We set and achieved high key targets; we maintained a strong loans portfolio; and we elevated our support to new and growing businesses across the County. As an organization, we are committed to helping entrepreneurs in Elgin County grow sustainable businesses. In 2018/19, 58% of our loan clients were located outside the city of St. Thomas, evidence of the positive impact that EBRC has on economic growth throughout the whole of Elgin County.

Early in 2019, the County of Elgin announced that, due to budget cuts, it would terminate its financial partnership with EBRC, a model that was recognized as progressive and proven effective. This loss was potentially devastating for economic development in our local communities. I am very pleased and proud that EBRC's response was the creation of the REDi program (Rural Economic Development initiative program), with two new offices in the downtown cores of Aylmer and Port Stanley. Opened just over two months ago, the benefits of this program and these new locations are already measureable. EBRC is being welcomed into the communities, forming new partnerships with local organizations and businesses, and meeting with higher numbers of business owners and promising entrepreneurs. Our business advisors continue to assist clients in the west of the County thanks to space provided by the municipalities.

In addition to all levels of government who continue to support EBRC, I would like to acknowledge and extend sincere thanks to our many community partners. Thank you to Yarmouth Mutual Insurance for sponsoring our Self-Employment Training program. New this Spring, EBRC partnered with the Horton Farmers Market and the St. Thomas Food Bank to offer Farm to Table Market Dollars; many thanks to Dowler Karn, Forest City Castings, and Gorman Rupp for sponsoring this pilot project. Lastly, thank you to the local organizations and entrepreneurs who have worked with us to offer networking events and training to the community throughout the year. We are better because of you.

## President's Message (continued)

In closing, I would like to acknowledge the incredible group of volunteer Directors whose diverse talents and skills ensure the strength of EBRC's Board. Thank you for your dedication and your time. Congratulations to EBRC's General Manager Kevin Jackson on his leadership, and to the EBRC staff on their continued positive work advancing EBRC's mandate to "facilitate prosperity and strengthen communities." I am privileged and proud to work with each of you. My term as President of this amazing organization has gone by with lightning speed. It has been an honour to have led such a strong, progressive and cohesive group of individuals that make up EBRC's Board and staff. I look forward to my new role as Past President and extend my best wishes and support to incoming President Warren Silverthorn.

A handwritten signature in black ink, appearing to read "D. R.", is written on a light-colored rectangular background.



# General Manager's Report

The Elgin Community Futures Development Corporation operating as the Elgin Business Resource Centre is proud to celebrate another very successful year and looks forward to an exceptional 2019/20. EBRC continues to build on its strong progressive and innovative history, with another year that exceeded expectations and produced excellent results in all aspects of our mandate. All of EBRC's business advising and loans programs continued to be very successful throughout the fiscal year, ending with very strong results in Key Performance Indicators (KPIs); most targets were surpassed well before year end.

The Self-Employment Training program (SET) continues to build momentum with regular classes and strong attendance. Many of the participants have moved on to start new business ventures throughout Elgin County. Collaboration with Oxford and Norfolk County CFDC's allowed us to bring the SET program to Tillsonburg where we facilitated workshops specifically for displaced workers in the manufacturing field. It was a very successful year.

The fourth annual Enterprise Elgin Business Plan Competition was a great success. Interest in this event continues to grow and the participants' businesses continue to flourish. We plan to continue this type of competition moving forward.

This year, like other years, did bring some challenges. The most significant one being that as of March 31, 2019, our financial collaboration with the County of Elgin was abruptly terminated by County Council. This partnership, created in 2012 had allowed us to create satellite offices in the east and west regions of Elgin County. It was incredibly successful at growing economic development through outreach to all corners of the County with numbers that were off the charts. This termination by the County of Elgin was unexpected and driven by county budget constraints, not the program's exemplary results.

## General Manager's Report (continued)

So, in order to facilitate and continue to grow sustainable business in all parts of the County, EBRC is proud to announce its new Rural Economic Development initiative (REDi). Starting on April 1, 2019, with exciting new “main street” offices in Aylmer and Port Stanley, the REDi program will ensure continued growth of economic development throughout all of Elgin County. We are incredibly excited about the new Rural Economic Development initiative; this will allow us to continue the work started with our satellite offices growing the rural economy. As our sign in front of the St. Thomas office read earlier this year “Economic Development Rocks.”

As in past years, I would like to take this opportunity to express my sincere gratitude to the excellent staff at EBRC. This stellar team makes my role as general manager a real pleasure. Also, our 13 member Board of Directors, very effectively chaired by our President Phil Mauer, continues to be both incredibly engaged and progressive. Thank you all for your continued support and the creativity that you demonstrate throughout each and every year.

As general manager I assure you that I will continue to generate new ideas, facilitate our core programs successfully and grow sustainable business development in Elgin County. The future of Elgin County is very promising and the growth of the economy will continue with the help of EBRC. I am honoured and excited to serve as the general manager of this superlative organization.

Thank you.

A handwritten signature in black ink, appearing to read 'Kevin Jackson', with a long horizontal line extending to the right.

Kevin Jackson

2018/19

# Impact on Local Business







# 2018/19

## Loans Portfolio




17 New Loans  
Added



\$511,119  
Annual Loans Total



\$317,150  
Annual Leverages



\$2,978,432  
Loan Portfolio Total

# Current Loans by Sector

Accommodation  
& Food Service  
(7)

Agriculture,  
Forestry, Fishing &  
Hunting  
(11)

Arts, Entertainment  
& Recreation  
(3)

Construction  
(5)

Educational  
Services  
(1)

Manufacturing  
(13)

Other Services  
(3)

Professional &  
Technical Services  
(5)

Retail Trade  
(8)

Transportation &  
Warehousing  
(2)

Wholesale Trade  
(2)

# Community Economic Development (CED)

Parkside Collegiate Institute Thunderstamps Robotics

- St. Thomas Elgin Local Immigration Partnership
- ONE SET Program
- Elgin-St. Thomas Community Foundation
- YWCA Skills Connect
- Helen LeFrank Scholarship Award
- SBEC Starter Company Plus Business Review Committee
- Elgin Economic Development Committee
- County of Elgin Economic Development Strategy
- Elgin Business Association
- District Chamber of Commerce
- Business Five
- Community Futures Ontario
- Western Ontario CFDC Association Marketing & Advertising
- Healthy Workplace Awards
- Western Ontario Wardens' Caucus Economic Development Initiative
- Business/HR Mentorship with Fanshawe College
- Elgin St. Thomas Workforce Development Committee
- Southwold Economic Development Committee
- St. Thomas & District Chamber of Commerce Free Enterprise Awards
- Kettle Creek Environmental Trust Spellbound
- Aylmer and Area Chamber of Commerce
- St. Thomas Stars

108  
partners

30  
projects

# Self Employment Training Program

Many thanks to Yarmouth Mutual Insurance for sponsoring our Self-Employment Training program again in 2018/19.

This workshop series was designed for individuals to self-assess their suitability for entrepreneurship, to gain insight into the viability of their business ideas, and to understand how to start and manage a business.

EBRC's SET program was so successful that the federal government provided funding for the ONE SET program to be offered specifically for individuals displaced from their jobs through downsizing and closures in manufacturing. EBRC's SET Coordinator and Business Advisor facilitated this program in Tillsonburg, through collaborative efforts with Oxford and Norfolk Community Futures offices.

Stay tuned in the coming year for EBRC's new SET program!

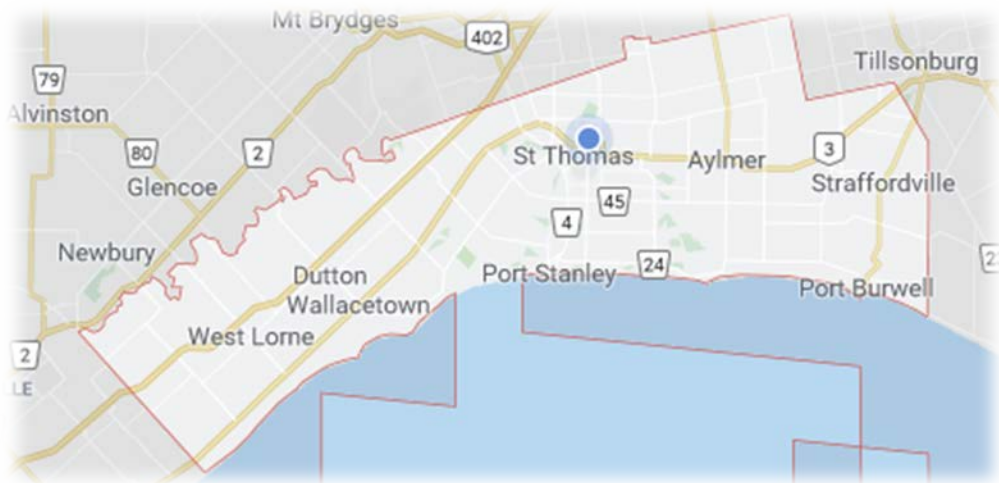


# Across The County

We are pleased to report another strong year supporting economic development across Elgin County. Loans to rural clients were up over the previous year, with 58% of loan clients being located outside the city of St. Thomas.

In March 2019, due to budget constraints, the County of Elgin concluded its very successful partnership with EBRC, a partnership that funded dedicated business advisors and satellite offices in the east and west.

In order to continue vital outreach to every part of the County, EBRC announced its **Rural Economic Development initiative (REDi)** program and in April 2019 opened two new community offices in Port Stanley and Aylmer, with meeting room space in Dutton.



**Enterprise Elgin 2018** generated 15 applicants. Five finalists pitched their businesses "Dragon's Den" style at the grand finale event at the Port Stanley Festival Theatre during Small Business Week in October.

**2018 Winners were Doris and Gabriel Chordekar of Shebaz's Shawarma & Falafel in Port Stanley.**

# 2019 EBRC Awards

## **Creating Healthy Workplaces Award**

HR Partners 4 Business, St. Thomas  
(Katherine Englander)

## **Jeffery Karp Award**

Canadian Irrigation, St. Thomas  
(Miguel Rojas)

## **New Business of the Year**

Forest of Flowers, St. Thomas  
(Becky Bryce)

## **Small Business of the Year**

B.E.S.T. Safety Training & Consulting Ltd.  
St. Thomas  
(John Vanderwyst)

## **Breakout Business of the Year**

ETBO Tool & Die Inc., Aylmer  
(Etienne Borm)

## **Innovation & Community Impact Award**

The Stable Grounds, Rodney  
(Rachel Webber)