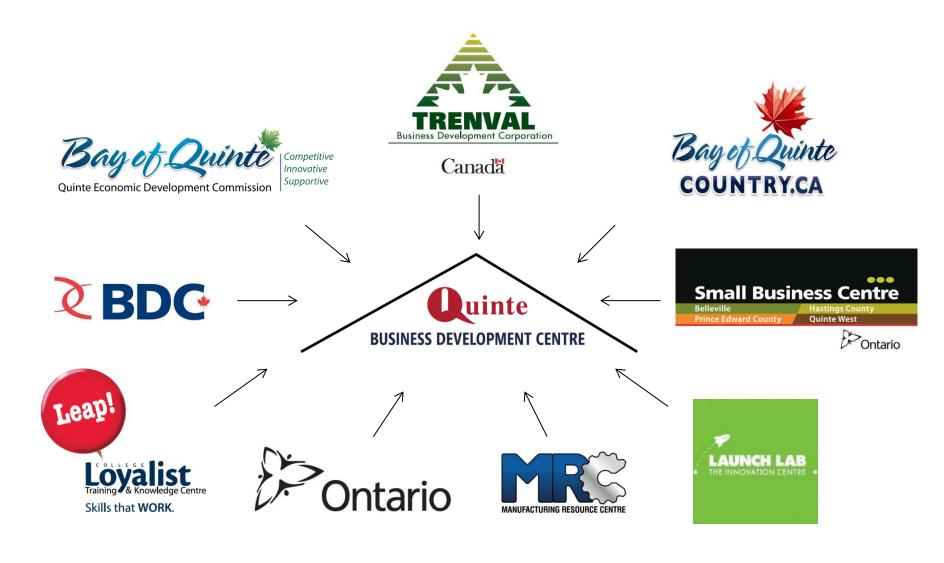


Canada





'The whole is greater than the sum of its parts.' - Aristotle

















LIVE YOUR DREAM

Be Your Own Boss. Start Your Own Business.

Business Financing • Counselling • Information & Resources
We can help. Find out where to start, how to write a
business plan and prepare to seek financing.



For more information contact 613-961-7999 or www.trenval.on.ca





2015 Marketing Campaign featuring 10 investment clients – print and radio



2015 Marketing Campaign featuring 10 investment clients – print and radio



2015 Marketing Campaign featuring 10 investment clients – print and radio

Trenval Investment in Small Business April 1/14 – March 31/15

Loans Approved

\$1,837,221

Number of Loans

34

Job Impact

231



Trenval Investment in Small Business

Loans Disbursed

\$28,048,280

Number of Loans

730

Job Impact

3,462





L'Auberge de France, Trenton



Quinte Garage Doors, Trenton



Southern Ontario Fund for Investment in Innovation Fonds de sud de l'Ontario pour l'innovation en matière d'investissement





NOD Apiary Products - Global Division, Frankford

Futurpreneur Lending Activity Feb 2010 – March 2015

\$ 512,000 Futurpreneur
 \$ 553,000 Trenval
 \$ 263,000 BDC
 \$ 719,000 Owner/Private
 \$ 2,047,000 Total

We're Keeping Our Youth at Home!











Hot Dog Factory
Downtown Belleville

Pro One Carpet Cleaning Belleville

















futurpreneur canada



Trenval – BDC Partnership 2010-2015

\$ 2,003,000 Trenval

28 Loans

\$ 6,324,640 BDC

\$ 1,081,100 Owner/Private

332 Jobs Impacted

\$ 9,408,740 Total







Small Business Centre

Belleville
Prince Edward County

Hastings County
Quinte West



- Outreach Events
- Workshops
- Seminars
- Lunch & Learns
- Sit N' Chats
- Summer Company
- Starter Company

Workshops & Events

HEALTH & SAFETY WORKSHOP

TUESDAY APRIL 28th FROM 1:00 PM TO 4:00 PM

MULTI-PURPOSE ROOM @ QUINTE WEST CITY HALL - 7 CRESWELL OR, TRENTON

Every business in Ontario, regardless of type, size or insurance coverage must comply with the Occupational Health and Safety Act!

A **sole proprietor** with Just a few, or even no employees, **must still comply** with the Occupational Health and Safety Act.

Statistics from the provincial government dispel the myth that serious accidents only happen in large companies. Serious accidents happen at all worksites or all sizes and in all types of industry.



A new regulation, effective July 1, 2014, requires health and safety awareness training for every worker and supervisor under Ontario's Occupational Health and Safety Act (OHSA).

WE ENCOURAGE ALL BUSINESS OWNERS TO ATTEND THIS WORKSHOP TO OBTAIN THE INFORMATION NEEDED TO COMPLY.

SPACE IS LIMITED! COST TO ATTEND: \$25
REGISTER TO 613-961-0590 OR EVENTS@SMALLBUSINESSCTR.COM









BUSINESS START-UP BASICS

FREE SEMINAR

Do you have a business idea?

Do you want to be your own boss?

Do you know what it takes to start a business?

Wednesday April 22 10:00 am-12:00 pm

Career Edge 81 Dundas St W, Trenton If you have ever thought about starting your own business, here is an opportunity to explore your idea!

Learn what to consider when starting a business, why you need a business plan, why market research is important, and where you can secure financing.

Do you have the traits of an entrepreneur? Find out how you can be successful.

Sign up for the **free** information session today! Seats are limited so RSVP today by e-mail: events@smallbusinessctr.com or call 613-961-0590.

TURN YOUR BUSINESS IDEA INTO REALITY!







Workshops & Events

How to Drive Effective Sales & Marketing on a Limited Budget ● ● ● ● ●

Monday March 9, 2015

1:00PM - 4:00PM

284B Wallbridge-Loyalist Rd.

Belleville, ON

Quinte Business Development Centre

Effective sales and marketing is easy to achieve with unlimited capital and an experienced team, but how can you attract attention, drive leads and convert those leads to sales with a limited budget and few if any additional resources?

Join Stephen Beamish, current Entrepreneur in Residence at Launch Lab and former Mitel Vice President of Global Marketing as he outlines ways you can successfully execute a marketing and sales strategy that will build awareness of your product or service, and drive qualified leads that convert to sales.





Attend this informative session and walk away with tips on how to generate revenue while avoiding common and expensive sales and marketing mistakes that lead to poor results and drain what limited cash resources you may have.

Seats are limited!

Please register to events@smallbusinessctr.com or 613-961-0590











Customer & Lead Tracking

WITH MICROSOFT EXCEL



Discover and share insights from your data.

February 24 from 9:00 am - 11:00 am Multi-Purpose Room, Quinte West City Hall 7 Creswell Dr, Quinte West

Do you miss out on business opportunities because you're not following up on customer leads?

Learn how to drive sales by tracking and analyzing customer leads efficiently in an Excel spreadsheet. The communication process is important to potential sales leads as we filter them through the funnel and qualify those leads.

Facilitated by: Lorrie Watts, a Certified MS Office Specialist, who has been teaching MS Office for almost two decades. She enjoys relaying computer concepts simply and effectively using relevant examples that engage users. Lorrie is the owner of Software Simplified, visit www.softwaresimplified.ca

Register now!

Please call 613-961-0590 or events@smallbusinessctr.com.











Workshops & Events



Thursday March 5, 2015

Upstairs @ Paulo's Italian Trattoria - 38 Bridge St E, Belleville

5:00 PM Doors Open

Join us for an evening social with light refreshments in celebration of International Women's Week.

6:00 PM Guest Speakers

Angela Barr - RBC Royal Bank Protecting Your Small Business From Fraud

Julie Sweeney - Insight to Action Counselling Services Motivational and Inspirational Speaker

Seats are limited!

Please register to events@smallbusinessctr.com or 613-961-0590











Starting or Growing A Food Business?



These workshops are for rural business owners interested in adding a new value-added product or service to their business.

Part 1: Exploring Value Added Opportunities

Tuesday, January 20 from 9:00 am to 3:00 pm Stirling Public Library - 43 West Front St, Stirling

This workshop will cover four modules:

- Generating Ideas
- Selecting Your Best Idea
- Assessing Your Idea's Business Potential
- Next Steps

Part 2: Market Considerations

Tuesday, February 17 from 9:00 am to 3:00 pm Stirling Public Library - 43 West Front St, Stirling

This workshop will cover:

- Regional Food Processing Demographics
- Basics of Food Safety
- Basic Market Requirements: Labelling & Nutrition
- Foodland Trends

Registration: events@smallbusinessctr.com or 613-961-0590











Summer Company



Pheonix Toomath
Pheonix Rising Aerial Photography



Corrine Codina & Katie Turriff Reduo Design

Summer 2014 19 Businesses – Job impact =20

Summer 2015 17 Business – Job impact = 17

Small Business Centre

Belleville
Prince Edward County

Hastings County
Quinte West





Jason deWall Gourmet Diem



Justin Locke The Card Liar



Meagan Fisher The Barking Spot

2014-2015 – 7 new business started – Job impact 12 2015-2016 – 8 new business started – Job impact 8

Eastern Ontario Development Program 2014-2015

- # of Businesses Created 6
- # of Businesses Expanded 12
- # of Businesses Maintained 22
 Total Businesses Assisted 40
- # Jobs Created 57 Full Time, 12 Part Time
- # Jobs Maintained 550
 Total Job Impact 619



EODP



Karen Brown Antiques, Deseronto



EODP



Barn Owl Malt, Stirling

Ontario Self Employment Program

Ontario Self Employment Benefit Program

	Current Active	Total
Previous Contracts Aug/92-March 31/14		1,139
April 1/14- March 31/15 (contract for 60) (3 withdrew)	45	<u>63</u>
		<u>1,202</u>
April 1/15 – March 31/16	14	16
Total		1,218







Tim Moffatt has extensive knowledge of food safety programs in all segments of supply chain management with over 30 years in the industry. Tim is now operating a home based consultancy, Food Safety Partners, in Quinte West serving clients in Canada, the U.S. and beyond.



Terry Arsenault began Solar to Go, which is solar panels inserted into a pick up truck tonneau cover for off the grid mobile power





Christine Johnston has opened the Eco-Emporium 41 on Hwy 41 in North Brook. The Emporium is a beautifully merchandised addition to the retail landscape north of Highway 7. Christine was a long time Sears employee who really wanted the training and mentoring that accompanied the financing in the OSEB program.



Dave Benton, Carrying Place – owner of Fenceworks has overachieved his targets since opening his business in August 2014. His first client was the result of the market research component in his OSEB training. He's an incredibly hard worker, is expanding to a partnership and hiring season workers.



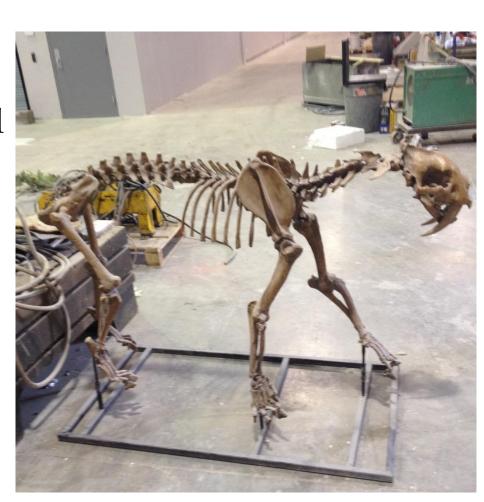


Community Economic Development Projects



NATURAL HISTORY MUSEUM

- Fund raising
- Board of Directors formed
- Charitable Status NFP
- Regional Impact
- Unique Format



SHOP LOCAL

- Quinte West
- Belleville
- Stirling
- Deseronto



Shop Smart, Shop Local Shop Quinte West



MERCHANT BOUTIQUE

- Retail Incubator for new/existing small businesses
- 33 + Artisans represented
- Downtown Revitalization



QBAA & SMALL BUSINESS WEEK







- What is E-Commerce Building an E-Commerce Website
- Pros, Cons, Best Practices
- Payment Modules/Options
- Shipping Modules/Options

Speaker - Shingly Lee & Donna Yan from Queen's University

Location - Bay of Quinte Golf Course





10:00 am - 12:00 noon

strategy & tactics for employee retention

Small businesses employ more people in Canada than any other employment sector. Many small businesses do not employ or regularly access dedicated human resources specialists. One of the questions repeatedly asked by small business owners is how to retain quality employees.

Chantal Fraser of Empowered Path Inc. interactive presentation will cover the importance of leadership and a strategic focus in employee retention and will share concrete tactics that help retain employees.

Speaker- Chantal Fraser of Empowered Path Inc. Location - Bay of Quinte Golf Course Sponsored by:



10:00 am - 12:00 noon market trends that matter for small businesses

This presentation will introduce key Marketing themes for 2014. We will decode the "buzz words" and discuss in the context of Small Business marketing. Topics covered will include Omni-Channel, Search Engine Marketing, Content Marketing, Social Media Mix, Marketing Automation, Marketing Analytics, and Mobile Marketing. Small Business Owners and Marketers will walk away with practical tips and guidelines on how to apply these marketing methods into their businesses.

Speakers- Mallika Kazim, Marketing Consultant Location - Quinte Business Development Centre Room P46 - south entrance

Sponsored by:





Room provided by: Loyalist

WHAT's NEXT?



QUINTE WEST YOUTH CENTRE

- Youth Entrepreneurship Coordinator
- Hands on Real world experience
- New mini putt



PITCH THIS PLACE



- Downtown revitalization
- Quinte West and Belleville
- Win free rent for a year





events@smallbusinessctr.com or 613-961-0590











INTERNATIONAL BUSINESS CENTRE

- Sidney Street, Belleville (old Nortel)
- Marketing funding to promote internationally









Chairman's Remarks



Trenval Strategic Planning June 19, 2015



Outcomes of June 19th

- 1. A few essential Business items to approve
- 2. 2014/15 Actions status & results celebrated
- 3. Key Stakeholder inputs crystal clear
- 4. 2015/16 Actions & clear Next Steps set
- 2020 Vision development started

+...Learn a little... & have allot of fun!



2011 - 2014 Plan & Results review

Did we do what we said we would do?



You Bet We Did!



Trenval KPI Results

KPI ID	KPI			Share	History			
10110		Result	Target	Achieve ment				
					Year 1	Year 2		
Strategic Community Planning & Prioritics								
5071	Community Economic Development Needs Identified - Overall y/n	Y	Υ	1	Yes	Yes		
SCF2	Community Economic Development Needs are integrated and reflect existing economic development plans in service area - Overall y/n	Y	¥	1	Yes	Yes		
3073	# Volunteers	13	18	1	21	16		
Community Economic Development Projects								
CECL	Total # of Partners	38	23	1	20	21		
CEDZ	Total # of Projects	8	4	1	8	3		
CEDS	§ Value of Investment	\$51,289	\$35,000	1	\$50,000	\$35,550		
CED4	Total \$ Leveraged	30477	35000	1	67028	15500		
Business Services								
531	# of Workshops	60	15	1	34	12		
532	# of Referrals	180	40	1	136	13		
553	# of In-Depth Interviews Counselling (one on one counselling)	305	295	1	326	244		
554	Total # of Businesses Assisted	88	45	1	60	33		
535	Total # of Jobs Created or Maintained	178	55	1	94	74		
Business Loans								
5L1	Total # of Businesses Assisted	34	30	1	30	39		
5L2	# of Loans Disbursed	34	30	1	30	38		
513	\$ Value of Loans Disbursed	\$1,837,221	\$1,500,000	1	\$1,997,000	\$1,630,000		
514	Bad Debt Ratio	1	4	1	1	1		
513	Active Portfolio Ratio	99	85	1	94	66		
516	Total \$ Leveraged	\$2,732,905	\$2,500,000	1	\$3,141,500	\$4,198,000		
5L7	# of In-Depth Interviews Loans (one on one counselling)	266	160	1	265	177		
SLS	Total # of Jobs Created or Maintained	231	150	1	245	267		

So What is Strategic Planning For Us?

"Strategic" means deciding:

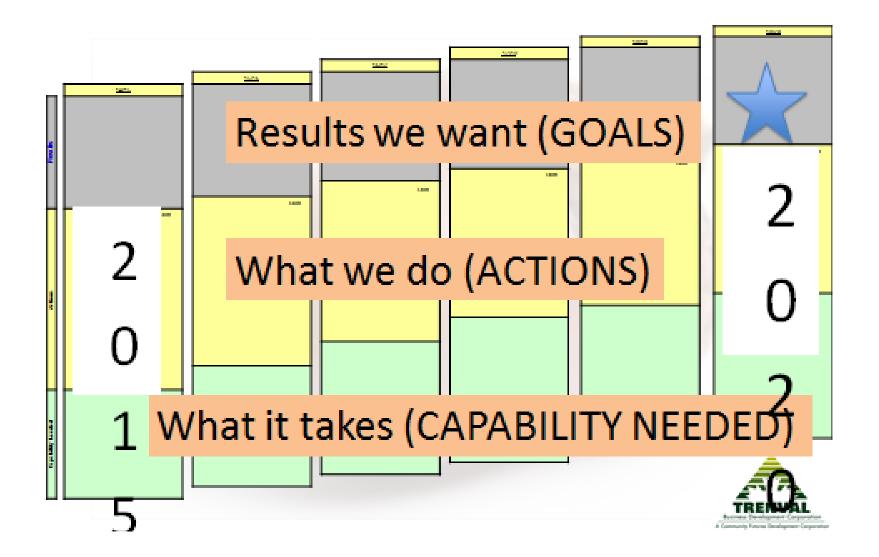
- 1) Where to go (Vision)
- 2) Why go there? (Mission or Purpose)
- 3) What to achieve on the way? (Goals or "Success Factors")
- 4) Choices on How to get there (Strategies)

"Planning" means deciding:

- What you will do now, before the fact (Measures or "Success Indicators")
- How we will know we make a difference (Actions, Owners, Status Checks)

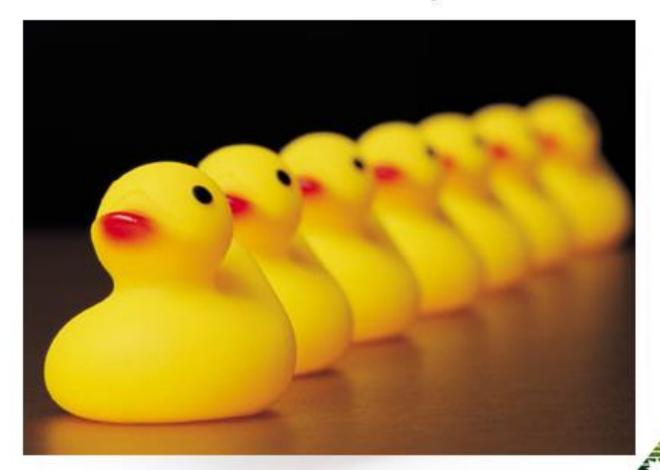


Trenval Vision ... We Grow JOBS™



	Trenval 2020 Visio	n is - We Grow JOBS	M
	Foster strategic community planning, del access to capital to SME's & support con	lver a range of business, counseling	
Strategles (Pillars)	Goals (Success Factors)	Measures (Success Indicators)	Actions 2015/18
Decisions=Choices How)	(What we are trying to achieve)	(What we track to see progress)	(Targeted work to do)
	Municipalities & all stakeholder groups have current & relevant strategic plans	•	Directors review stakeholder plans semi annually Board members engage in stakeholder plan reviews
	Trenval's Strategic Plan aligns well with all plans Maintain competency and capability of Trenval Board & Staff	Trenval plans reviewed quarterly Staff Skill profiles hit goals Board members assessed as	Review strategies/quarter Accumulate & Invest Board Fund Staff skill profiles in place Training plans executed New Board member orientations
Economic Development 10%	Understand & Influence strategic plans Build awareness of Trenval Target 5% KPI growth ID impact opportunities		Director CED links CED/EODP allocated together Links with key groups Board reviews Community strategic plans help ID all possible funding sources
Counseling & Info Services to SME's 30%	Business information is relevant, timely, and accurate. Trenval is recognized as "the go to" place for SME's Services drive job creation	Client feedback TEAX reports All indicators trending positively Goals increase by 2%/year	Consolidate SBC statistics Options for better awareness Increased counseling services Quarterly advisory meetings Startup training options assessed Banker seminars outreach
to SME's 50%	Acceptable loan losses Clients to Mainstream lenders Fromoting loan clients	# of leveraged loans Maximize all lending possible < 896 of balance # of clients converted # of loan inquiries Repayable investment per job < \$15k 125 jobs impacted/year	Continue partnerships development Monthly Inv committee monitoring Assess support 'what-ifs' BDC collaboration Futurpreneur partnership More outreach

The Short Story Is...





Canada

