

That initial session weeds out about 50 per cent of the 35 to 40 people who attend, and from there, applicants are interviewed by DeBruyn and Whaley, who look closely at an individual's experience, education and financial situation.

"As you're talking to clients, you make a judgment call," Whaley explained. "We're very demanding during an interview. If we don't think someone is ready to move ahead and start a business, we won't recommend them for the program."

Assistance with loans can be arranged, although Trenval encourages its S.E.B. clients to come up with their own capital, through family or borrowing.

"Starting a business is financially risky, and if they're not prepared to take risks, they shouldn't," said DeBruyn.

Since 1992, Trenval has loaned out \$356,000 to its S.E.B. clients and currently holds \$1.36 million in equity.

In addition to hiring Mullins and Chambers for business training, Trenval also employs the services of an accountant, market manager and retired banker to assist clients in starting and maintaining their business.

S.E.B. clients begin writing their business plan at the start of the course and by its completion, "are ready to go into business or have already started," said Whaley.

S.E.B. clients come from "an amazing variety of backgrounds," said Chambers.

"We have military people who retire at 45 and want a second career, people who have been laid off or downsized, and people who have been dreaming of having their own business for years and want to make it a reality."

Since 1993, Mullins has been a full-time trainer and has been a evening class teacher/facilitator for 20 years. He's instructed in subjects such as financial, legal and business matters and specializes in entrepreneurial training.

Chambers, a professional speaker and trainer, conducts seminars and workshops in topics such as communication, management, leadership skills and assertiveness. She and Mullins are both in business individually but often work together for projects such as the S.E.B. program.

"It's extremely rewarding to see someone who's had a dream of starting their own business bring it to fruition," said Chambers. "They're fulfilling a desire they've had for many years, and because it's something they want so badly, they're really determined to make it work."

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