

# Federal Business Development Bank program pays dividends

Since it was introduced in the fall of 1986, and the first one completed in Barrie, Ontario in October 1987, the Community Business Initiative (CBI) Program, run by the Federal Business Development Bank (FBDB), has been helping entrepreneurs stay in business from coast to coast. In all, some 1,100 businesses are currently involved in 37 CBIs now in operation and there are another 13 in the planning stages. To date 102 CBIs have been completed Canada-wide.

The CBI is a unique combination of training and counselling for owner/managers of small business. Thirty non-competing businesses located in a community (or communities) are enrolled in a year-long program which combines monthly workshops with individual counselling. Costs for the year-long program are subsidized by the Canada Employment and Immigration Commission.

A local full-time advisor, with extensive small business experience, then administers and co-ordinates the program and meets with each owner/manager once a month to re-examine the workshops and advise on implementation of the techniques discussed.

"In perhaps 90 per cent of cases involving the failure of small businesses, money was not the problem. The true cause was usually inadequate management skills evident in the lack of a systematic approach to all aspects of running a business, including planning, marketing and implementation. The CBI program helps strengthen these areas," says Francis Roy, Vice President and Regional General Manager, FBDB.

Results of an independent study show that the closure rate among firms whose owners/managers had participated in CBIs was about half of that experienced by small

firms in the same communities and in comparable businesses.

As a result of its success, the Bank has now begun to offer CBIs targeted to special groups to address specific topics. For example, 1989 to 1991 saw the launch of two Ethnocultural CBIs in Toronto. In the first, nine different ethnic groups were represented among the 37 participants. A CBI for the Chinese community focused on entrepreneurs who had come to Canada within the last few years. For small business owners who felt they were ready to compete globally, CBIs that concentrated on all the components of exporting, have just been completed in Oshawa and Vancouver and one is set to begin

this spring in Ottawa.

"We are now looking for small business owners in Peel Region interested in joining a CBI," says Fred Troughton, CBI Advisor. "Because of a grant from the Halton and Peel Industrial Training and Advisory Committee (HAPITAC), the cost per business will be \$500.00. Each additional individual from a participating company will pay a reduced fee of only \$100.00. Judging from the success of other CBIs across the country, the 23 spots we have open for entrepreneurs in Peel Region will go quickly." Fred Troughton can be contacted at (416)568-6142 for more information.

The Federal Business Development Bank is a Crown Corporation that promotes the creation and development of businesses in Canada. It pays particular attention to small and medium-sized businesses. The Bank provides term loans and guarantees, venture capital and a broad range of

management training, counselling and planning services. FBDB clients employed 181,000 workers and created an average of 8,000 to 10,000 new jobs each year over the past five years. Half of these new jobs were created in non-metropolitan areas of the country.

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**WARD 2/STEELES AVE/WINSTON CHURCHILL BLVD**

Council for the Town of Halton Hills will conduct a Public Meeting to examine and discuss proposed amendments to the Halton Hills Official Plan and Zoning By-law 1985-136 to permit a contractors yard for the storage of vehicles and contractors equipment.

The subject 4 hectares (10 acre) property is located on the west side of Winston Churchill Boulevard, south of Steeles Avenue, with the property being described as Part of Lot 15, Concession 11, Town of Halton Hills (Oakville).

Further information is available in the Planning Department.

**ALL INTERESTED CITIZENS ARE WELCOME**

Time: 7:00 p.m.  
Date: Monday, July 15, 1991  
Location: Council Chamber  
Halton Hills Civic Centre  
1 Halton Hills Drive  
Halton Hills (Georgetown)  
D09/Capobianco

Ad. No. 1430 File No.:

THE CORPORATION OF THE  
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**NOTICE OF PUBLIC MEETING**  
**WARD 3/GUELPH STREET**

Council for the Town of Halton Hills will conduct a Public Meeting to examine and discuss proposed amendments to the Halton Hills Official Plan and Georgetown Zoning By-law 57-91 to permit the development of a retail commercial plaza (115,000 square feet).

The subject property is located in the urban community of Georgetown on the north side of Guelph Street, between the intersections of Sinclair Avenue and Armstrong Avenue. The property is approximately 9.5 acres in size and is described as Lots 17 and 18, R.P. 617 (Georgetown).

Further information is available in the Planning Department.

**ALL INTERESTED CITIZENS ARE WELCOME**

Time: 7:00 p.m.  
Date: Monday, August 12, 1991  
Location: Council Chamber  
Town of Halton Hills Civic Centre  
1 Halton Hills Drive (Georgetown)  
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**CONTRACT P-91-C-12**  
**DUBLIN LINE (FIRST LINE) UPGRADING**

Sealed tenders, clearly marked as to contents, will be received by the Purchasing Department at the Civic Centre, 1 Halton Hills Drive, Halton Hills (Georgetown), until 12:00 noon local time:

Tuesday, July 23, 1991  
for the Resurfacing of Dublin Line from Regional Road 9 to Dufferin Aggregate's entrance and the Reconstruction of Dublin Line from Dufferin Aggregate's entrance to Greystone Golf Course.

The major items of construction are:

Full Depth Asphalt Removal - 200 mm	1,900 Square Metres
19 mm Crusher Run Limestone or Granular 'A'	11,359 Tonnes
Excavation	3,955 Cubic Metres
Hot Mix Asphalt	3,430 Tonnes
Hand Laid Rip Rap	500 Square Metres
Cold Plane Existing Asphalt 50 mm Depth	2,660 Square Metres
Top Soil, Seed and Mulch	5,500 Square Metres
Culvert Installation	80 Metres
Self-Adhesive Pavement Reinforcement Mesh	5,770 Square Metres

Plans, Specifications and Form of Tender may be obtained from the office of the Town's Purchasing Department upon payment of a twenty-five dollar (\$25.00) non-refundable deposit.

A certified cheque in the amount specified in the tender documents must accompany each tender.

Inquiries relating to the project should be directed to Mr. K. Chalmers, C.S.T., Senior Operations Technician, Engineering Department at 878-2600, extension 303.

Tenders will be opened at 12:05 p.m., July 23, 1991 in the Engineering Department Boardroom at the Civic Centre, 1 Halton Hills Drive, Halton Hills (Georgetown). Those Submitting tenders are invited to attend.

Lowest or any tender not necessarily accepted.

Town of Halton Hills  
P.O. Box 128  
Halton Hills (Georgetown)  
Ontario, L7G 5G2

Ad. No. 1427

THE CORPORATION OF THE  
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1 Halton Hills Drive — P.O. Box 128  
HALTON HILLS (Georgetown), Ontario L7G 5G2  
873-2600

**CONTRACT P-91-C-11**  
**ROADWAY UPGRADING**

- 27 Sideroad Asphalt Surfacing and Knoll Lowering
- Rural Asphalt Overlays
- Mill Street (Acton) Overlay
- Hornby Park Parking Lot

Sealed tenders, clearly marked as to contents, will be received by the Purchasing Department at the Civic Centre, 1 Halton Hills Drive, Halton Hills (Georgetown) until 12:00 noon, local time:

Tuesday, July 23, 1991  
for the Asphalt Surfacing and Knoll Lowering at 27 Sideroad, Blue Mountain Place to 8th Line. Also included in the tender are the Rural Asphalt Overlays, Mill Street (Acton) Overlay, Park Avenue to Victoria Avenue and the Asphalt Surfacing of the Hornby Park Parking Lot.

The major construction items are:

Granular 'A' Stripping	1,030 Cubic Metres
Rock Excavation	950 Cubic Metres
Granular 'A'	836 Tonnes
Granular 'B'	683 Tonnes
Hot Mix Asphalt	3,553 Tonnes
Earth Excavation	475 Tonnes

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A certified cheque in the amount specified in the tender documents must accompany each tender.

Inquiries relating to the project should be directed to Mr. K. Chalmers, C.S.T., Senior Operations Technician, Engineering Department at 878-2600, extension 308.

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Ad. No. 1429