

ACCESS

SASKATCHEWAN

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MICRO LOAN PROGRAM GIVES SMALL BUSINESS START-UPS AN EXTRA BIT OF HELP

by Heather Waldern-Hinds

When Ken Raines realized he needed a storefront location if he wanted to expand his home-based computer sales and repair shop, **Phoenix dot ca Computers**, he approached the Saskatoon Credit Union. Raines received a \$25,000 loan under the credit union's Micro Loan Program. He was able to quit his full-time job managing a heavy-duty truck and trailer repair shop and run the computer business full-time. In the six months at his Quebec Avenue retail location, Raines has experienced a 90 per cent growth in business, and now employs one full-time and one part-time employee.

The goal of the **Saskatoon Credit Union Micro Loan Program** is to create jobs by supporting the efforts of eligible clients who have good ideas and appropriate skills, but few assets or little cash. It is geared to people in the community not generally well served by financial institutions, including very small businesses and unemployed people who want to start a business.

Western Economic Diversification Canada (WD) committed up to \$200,000 as a repayable contribution to a loan loss reserve, which reduces the credit union's risk in lending up to \$1 million over five years. Since the program was announced in July 2000, 31 loans worth almost \$340,000 have been negotiated, creating 39 jobs.

Barry Kulyk heard about the Micro Loan Program while taking a self-employment course. Originally thinking he'd start a furniture-making business, Kulyk discovered a polyurethane coating system that held more promise for a business, started **Innovative Coating Solutions**, and is now working with steel fabrication shops and on truck box liners.

"I don't think I would have been able to get the funding elsewhere," says Kulyk. "I might not have qualified otherwise." Innovative Coating Solutions has been open just seven months, but Kulyk already has plans for expansion and says he would go back to the program for another loan. "They've treated me very well," he adds. "If I need to talk, they always get back to me. I'm impressed with the program."

"Ken and Barry are entrepreneurs with business skills and quality products," says lending officer Martin Chicilo. "They also have the determination to succeed in business and work very hard at it. The Saskatoon Credit Union is proud to support the 19 entrepreneurs that are part of the program to date." ♦

For more information on the Saskatoon Credit Union Micro Loan Program or the PAGE Credit Union Micro Loan Program in Regina, contact Western Economic Diversification Canada at 1-888-338-WEST (9378) or visit our Web site at: www.wd.gc.ca.

NEW MULTIMEDIA EQUIPMENT MEANS BETTER ACCESS TO SASKATCHEWAN TRAINING FOR STUDENTS

by Heather Waldern-Hinds

Donna-Lynne McGregor, a fourth-year University of Regina film and video student, will not be part of the so-called “brain drain.” McGregor is staying in Saskatchewan to work on a Masters degree. What changed her mind? Being able to use the film and video department’s industry-standard editing systems and multimedia production lab funded in part by Western Economic Diversification Canada (WD).

“The equipment has been a major boon to the department,” explains McGregor. “The skill to teach is here, but equipment access wasn’t.” McGregor did a directed study of the narrative structure of multimedia text with Jirayu Uttarakorn, an engineering-film and video student under Film and Video Department head Dr. Sheila Petty. Their project included an experiment in Web design using the multimedia lab. They analyzed new media text and created an interactive journal on CD-ROM.

“The great thing about the multimedia studio is its capacity,” adds McGregor. “It’s created a facility that we didn’t have before with powerful computers and animation programs – large software packages where you can create multimedia productions that you weren’t able to before.”

WD provided \$100,000 for an Avid Elite editing suite, which allows students and professors to professionally edit film and video projects. The average student project takes 30 to 40 hours to edit. WD’s second \$100,000 contribution helped the department set up a multimedia teaching and research facility, which includes: three multimedia workstations with animation software, two multimedia laptops for teaching, a sound synthesizer, a digital audio recorder, and a scanner and printer.

As the only university-based film production program between Toronto and Vancouver, the Department of Film and Video at the University of Regina has a unique role in preparing artists and professionals to enter the film, video and multimedia sectors. This task has been made challenging both by the high demand for well rounded graduates by the recent convergence of media industries and the ongoing changes in cinematic and digital technologies.

“With media convergence changing the way we teach and learn, it is critical to have access to high end equipment to retain talented students and faculty,” says Dr. Petty. “Clearly the federal government recognizes this need and we’re grateful for the support we’ve received.”

Uttarakorn says the multimedia lab is a new area of knowledge that she is pleased to be working in. She is finishing her Masters degree, but after her project with McGregor, she decided to pursue her Ph.D. in Saskatchewan. “In terms of gaining more skills, I would be able to apply for more jobs,” she said. “I now feel now it is possible to find a job in Saskatchewan.”

The film sector in Saskatchewan is one of the fastest growing industries in the province. Generating \$6 million in revenues in 1991, the industry has grown eight-fold over the last seven years and was worth \$50 million to the Saskatchewan economy in 1998. In the multimedia sector, revenues have doubled in just over two years and the demand for qualified graduates is growing steadily.

In fact, the growth in the multimedia sector is one reason the **Saskatoon Regional Economic Development Authority**

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(SREDA) is focusing on that sector in its **Technology Networking Program**.

Through the **Canada-Saskatchewan Western Economic Partnership Agreement** the Government of Canada and the Province of Saskatchewan contributed \$75,000 to the Saskatoon and Regina REDAs to help develop entrepreneurship and networking programs for technology. WD also provided a \$25,000 non-repayable contribution to each organization.

Catherine Tourigny, SREDA's Technology Networking Program coordinator, says the program is a formal step in the authority's ongoing efforts to diversify Saskatoon's economy. SREDA's goal, similar to that of the Regina REDA, is to provide information advice and expertise to city businesses and individuals on all facets of technology development, management and commercialization.

SREDA recognizes that science and technology are vital engines of new economic wealth and job creation in the Saskatoon. In recent years, 16 local companies have been developed from research at the University of Saskatchewan, contributing about \$110 annually and 760 jobs to the regional economy. The Saskatoon REDA has set up multimedia, information technology, biotechnology and manufacturing advisory councils for networking development and opportunities for discussing business development strategies. The Regina REDA is concentrating its efforts in sectors such as information and telecommunications, agri-business and petroleum technology and resources management.

Seminars and networking opportunities were held throughout 2000 to add to technology and entrepreneurial skills sets and business expertise in Saskatoon firms. These focused on topics as diverse as: "Making Technology Happen," "The

War for Talent: Attracting and Retaining Skilled Employees," and "The Scientific Research and Development Tax Credit Program: Information for the Advanced Technology Industry."

"The program has experienced tremendous success," explains Tourigny. "The seminars and events reached capacity and required waiting lists. Generally, it advanced new partnerships between SREDA and associations that have similar mandates, promoting more coordinated efforts crucial in forwarding the goals of bridging the gap in the innovation system."

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A Metal Manufacturers Club initiative was launched to promote the sharing of best practise expertise within the metal manufacturing community. To address start-up financing issues an angel network of private sector business leaders, which provides entrepreneurs with feedback and advice on their business plans, was also established.

Future plans are for a Quality Assurance event, trying to support the new Saskatchewan E-business Association and more work on employee attraction, recruitment and retention. Both REDAs want to continue and expand their programs and are looking to WD again for financing.

The Canada/Saskatchewan WEPA, administered by Western Economic Diversification Canada and Saskatchewan Economic and Co-operative Development, is directing \$40 million over four years toward initiatives that encourage new jobs and support new economic infrastructure, tourism products, export and marketing initiatives, and new economic opportunities, including rural, northern and Aboriginal economic development. ♣

ONE-STOP CENTRE PROVIDES SUPPORT IN MANY WAYS

by Heather Waldern-Hinds

You just have to look at the amazing growth in programming and client numbers to see how successful **The Gathering Place** is, its occupants say.

Western Economic Diversification Canada (WD) contributed \$200,000 to renovate Regina's Regent Park school to create The Gathering Place which houses the Regina Treaty/Status Indian Services Inc. (RTSIS) and File Hills Qu'Appelle Tribal Council (FHQ) urban offices. Employment, housing, justice, family support and education programs and services for urban First Nation residents have offices at the facility which officially opened in June 2000.

Aboriginal Human Resources Development Strategy Acting Coordinator Rolande Wright, who oversees operations and program and project requests with the First Nations Employment Centre (FNEC), lists the new programs – two Adult Grade 10/12 courses with 30 students; a computer support technician training program with 20 students; and a computer skills-customer service representative program with 30 additional students.

“Being in the school has increased our ability to offer more training programs,” explains Wright. “It has also benefited the staff. Because we're all in the same building, we can coordinate programs a lot better. I can just run down hallway now instead of having to set up outside appointments with them.”

“The biggest benefit is our increased visibility in Regina,” she adds. “I don't think people were aware of all of our services until now that they're under one roof.”

First Nations Employment Centre Coordinator Alma St. Germain agrees with Wright. When FNEC was located on Sherwood Drive, she remembers some days when no one

visited. Clientele has doubled at The Gathering Place location, with 10 to 30 walk-ins per day. People use the Internet to do labour market research, look at the job boards or check out Regina training programs.

A feeling of being part of a large family has developed at The Gathering Place, making clients feel comfortable when they use the facility. Because there are so many services under one roof, FNEC program students experiencing social issues — such as not being able to attend classes every day — can be referred to the family support centre or to the Time Out program which provides emergency child care.

“All programs here complement each other,” says St. Germain. “Before, First Nations people coming to the city might get the run around and have to go to many places to find what they need. Here they can research everything and get what they're looking for in one place. Remember, a lot of our people don't have vehicles.”

St. Germain says she has had a lot of positive feedback from potential employers when she networks in the city to create partnerships for employment programs.

Cornell Bellegarde, vice-chair of the File Hills Tribal Council, says positive feedback is coming from the neighbours as well. “Partnerships are being made with community associations – the centre is leaving its doors open for evening programs.”

Some of the programs located in The Gathering Place include: First Nations Employment Centre; Silver Sage Housing Corporation, FHQ Adult Learning Centre, Atoskata Program, First Nations Family Support Centre, Regina Treaty/Status Indian Services Inc. and Creelodge. ♣