



Final Report 2009-2012



SAND PLAINS

Community Development Fund

Assisting our Rural Communities to Build a Strong, Diversified Economy

www.sandplains.ca

 **Enterprise Brant**
an Ontario Community Futures Development Corporation
info@enterprisebrant.com

 **ELGIN**
BUSINESS RESOURCE CENTRE
A Community Futures Development Corporation
admin@elgincfdc.ca

The Business Help Centre 
A Community Futures Development Corporation of Middlesex County
info@thebusinesshelpcentre.ca

 **Norfolk District Business Development Corporation**
A Community Futures Development Corporation
ndbdc@ndbdc.com

 **OXFORD SMALL BUSINESS SUPPORT CENTRE INC.**
A Community Futures Development Corporation
osbsc@osbsc.on.ca

Canada 

A Message From...

The Sand Plains Steering Committee

The creation of the Sand Plains Community Development Fund (SPCDF) was the culmination of many months of discussions between the Federal government and representatives from the five counties impacted by the restructuring of the tobacco industry. This regional response to foster new business investments and target community-based initiatives has reinvigorated the local economy and built new partnerships among not-for-profit organizations.

The mix of municipal and community representatives within the Steering Committee ensured balanced perspectives guided the promotion of the two components of the SPCDF, Community Development Support and Access to Capital, throughout the counties of Brant, Elgin, Middlesex, Norfolk, and Oxford.

As the political leaders of the South Central Ontario Region Economic Development Corporation, we are proud of the work that has been accomplished and the lasting legacy of loan investment funds available to support future prosperity in our region.

Chair John Lessif,
Mayor of the Town of Tillsonburg

Vice-Chair Dennis Travale,
Mayor of Norfolk County

The Sand Plains Project Selection Committee

The seven members of the Sand Plains Community Development Fund (SPCDF) Project Selection Committee are honored to have had the responsibility as the decision-making panel for the Community Development Support component. Our varied backgrounds as business leaders and community volunteers stood us well in reviewing the wide variety of projects brought forward from the many not-for-profit organizations in our region.

The implementation of the smaller "First Step Funding" contributions mid-way through the SPCDF gave us the tools to encourage new partnerships within the 5 counties, leading to larger integrated regional efforts that continue to flourish. We were also enthused about the opportunities for new crop diversification based on the various research studies we supported.

Thank you to Agriculture and Agri-Food Canada for the opportunity to serve our communities. Special thanks to the exceptional support provided by the SPCDF staff throughout the project selection process.

Wendy Walton, Chair

The Community Futures Development Corporation Partners

The Board of Directors of the five Community Futures Development Corporations partners acknowledge the important responsibility entrusted to them to continue to manage the Access to Capital loan funds of the Sand Plains Community Development Fund. The opportunity to provide patient capital loans to entrepreneurs in the region has expanded our ability to leverage financial resources to support innovation and job creation in a number of industry sectors.

Over the next seven years, we will continue to re-invest principal and interest repayments from the original \$10.3 M of investments in small business, and endeavour where possible to develop joint lending opportunities that strengthen the economy of the region. Through the Ontario Association of Community Futures Development Corporations, we will report annually on our lending results under the original parameters of the SPCDF.

The public promotion associated with delivering the Sand Plains loan funds has enhanced our community profile and cultivated new regional financing partnerships.

Enterprise Brant

Elgin Business Resource Centre

Norfolk District Business Development Corporation

Oxford Small Business Support Centre

**The Business Help Centre of
Middlesex County**



**Ontario Association of Community Futures
Development Corporations Inc. (OACFDC)**

300 South Edgeware Road,
St. Thomas, Ontario N5P 4L1
info@oacfdc.com
519-633-2326 or 1-888-633-2326

Sand Plains Community Development Fund Partners

The Sand Plains Community Development Fund was administered by the Ontario Association of Community Futures Development Corporations in partnership with the following Community Futures Development Corporations:



Enterprise Brant

330 West Street, Unit 10,
Brantford, Ontario N3R 7V5
info@enterprisebrant.com
519-752-4636



**Elgin
Business Resource Centre**
300 South Edgeware Road,
St. Thomas, Ontario N5P 4L1
admin@elgincfdc.ca
519-633-7597



**The Business Help Centre
of Middlesex County**
22423 Jefferies Road, Unit 6, RR5
Komoka, ON N0L 1R0
info@thebusinesshelpcentre.ca
519-641-6100



**Norfolk District Business
Development Corporation**
P.O. Box 732, 4077, Hwy 3 E,
Simcoe, Ontario N3Y 4T2
ndbdc@ndbdc.com
519-428-2323



**Oxford Small Business
Support Centre**
118 Oxford Street,
Ingersoll, Ontario N5C 2V5
osbsc@osbsc.on.ca
519-425-0401

Background

The reason behind the Sand Plains Community Development Fund

Tobacco-growing was once a profitable industry in south central Ontario. The rural economy in the area was based on successful crop production, taking advantage of the natural attributes of the sand plains geology and favourable climatic conditions. The industry flourished in the latter part of the twentieth century.

The decline of the tobacco industry, in the last two decades, however, had significantly impacted the area's economy and associated industries. Communities were dramatically affected as farm families and others saw less disposable income. Local businesses suffered from lost sales and some were forced to cut back or close. Jobs were lost and young people and others left the region to look for jobs and new opportunities.

These challenges were intensified by other economic trends such as the declining local food processing industry, a shift away from a goods and service economy towards a service economy and, more recently, restructuring within the North American automotive sector.

In July 2008, Cabinet approved a one-time assistance program to facilitate the transition of flue-cured tobacco producers. A key element of that a program was a "Community Development Fund" to assist rural communities in the tobacco-growing region of Southern Ontario to address the impacts of the declining tobacco industry on the broader economy and transition to a non-tobacco based economy.

Working with local leaders in the South Central Ontario Region, community-based economic development organizations and other stakeholders, the Rural and Co-operatives Secretariat (RCS) designed the Sand Plains Community Development Fund (SPCDF) program to build on the foundations established by a regional economic development plan to respond to regional priorities.

Consultations with Industry Canada and the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) helped to ensure that the SPCDF would complement and not duplicate other available programming. The RCS determined that the program would be most effective by investing in regional capacity to develop and implement new ideas and initiatives, to foster entrepreneurship-linked regional priorities and to attract people and investment into the region in the long term. Support was targeted to community-based initiatives that support regional development, attract and retain people and investment, and stimulate business development and job creation.

The Fund was designed with two components, **Community Development Support (CDS)** and **Access to Capital (ATC)**, with the specific needs of the region in mind.

A number of principles guided the selection of SPCDF projects. Preference was given to locally-driven initiatives supported by multiple communities and regional partnerships and to projects related to the agriculture and agri-food sector. Consideration was also given to economic viability, social implications and environmental values in decision making. A key criterion was the ability of projects to leverage other federal, provincial, municipal and private sector investments and complement but not duplicate funding from other programs. Above all, recipients of funding were required to be in the tobacco-growing region or the majority of project work in the region and benefiting rural areas of the region.

The goal of the **Access to Capital** component was to foster entrepreneurship in the region by increasing the availability of

"patient capital" for small business start-ups and expansions in priority sectors. Patient capital provides terms for long-term repayment. It recognized the important role of Small and Medium Enterprises (SMEs) in community development and responded to the challenges that many small businesses, particularly in rural areas, face in accessing patient capital. By providing for long-term repayment, patient capital allows young businesses to develop and get their products and services ready for market while they still lack cash flow. This can be a means to economic opportunity for rural residents.

With the participation of five Community Futures Development Corporations (CFDCs) that were community-based, not-for-profit organizations run by a board of local volunteers, the Access to Capital component of the program would best meet regional needs. The CFDCs have professional staff with experience in encouraging entrepreneurship and pursuing economic opportunities with strategic community planning and socio-economic development, support for community-based projects and other business services.

The RCS felt that the SPCDF would be more effective if administered in the region by an organization with local economic development knowledge, experience and connections. Given the success of the Ontario Association of Community Futures Development Corporations (OACFDC) had in delivering the Community Transition Program, it was identified as the preferred organization to administer the program.

Table of Contents

Background	1
Staff and Committee Members	2
Introduction	2
1. Access to Capital (AC)	
2. Community Development Support (CDS)	
Key Success Factors	3
CDS: Project List	4
CDS: Highlighted Projects	5
CDS: Projects and Descriptions	6
AC: Project List	9
AC: Highlighted Projects	10
AC: Projects and Descriptions	12

Financial Statements available online at
www.sandplains.ca -> Media

Staff and Committee Members

Sand Plains Steering Committee

The SPCDF Steering Committee is comprised of the following SCOR members:

- Councillor David Miller, representing the County of Brant
- Mayor Jack Couckuyt, representing Elgin County
- Mayor Dennis Travale, representing Norfolk County (Vice Chair)
- Warden Jim Maudsley, representing Middlesex County
- Mayor John Lessif, representing Oxford County (Chair)

Members at Large:

- Ken Sheppard, Norfolk County
- Mary Simpson, Middlesex County
- Shane Curtis, Oxford County
- Barry McGonigle, Elgin County
- Ross Gowan, Norfolk County
- Roberto Quai, Elgin County

Project Selection Committee

The Project Selection Committee is a seven member volunteer committee responsible for reviewing all project proposals submitted for funding under the Community Development Support category of the program. The Project Selection Committee recommends projects for approval, rejection, or requests additional information, and makes changes to funding levels if deemed necessary.

Committee Members:

- Wendy Walton (Chair)
- Larry MacDonald
- Gary Stephens
- Kim Black
- Susan Fortin-Smith
- Paul Bode
- Alan Enns

Ex-Officio Members:

- Barry MacCormack – Agriculture and Agri-food Canada
- John Devlin – FedDev Ontario
- Diana Jedig – Ontario Association of Community Futures Development Corporations

Sand Plains Staff

- John Klunder – Regional Coordinator
- Tara Hagan – Project Officer
- Amy Tilton – Administrative Assistant to February 1, 2012
- Deborah Sleeth - Administrative Assistant to July 30, 2010

Access to Capital

This category of the Sand Plains Community Development Fund fostered entrepreneurship in the region by increasing the availability of 'patient capital' for small business start-ups and expansions in priority sectors.

Preference was given to projects that:

- Relate to agriculture/agri-food
- Are located (entirely or mainly) in the Sand Plains region
- Incorporate economic viability, environmental values and social implications
- Leverage other federal, provincial, municipal and/or private sector investments

Eligible Applicants

- Private enterprise
- Community organizations
- Not-for-profit organizations
- Co-operatives
- Social service institutions
- Business organizations
- Municipalities

Loan Terms

Businesses applied to local Community Futures Development Corporation for loans of up to \$250,000 under the Fund. Interest rates and loan terms were determined for each individual applicant.

Community Development Support

This category of the Sand Plains Community Development Fund provided non-repayable contributions to not-for-profit projects that explore and expand innovative opportunities in sustainable community and regional development. The aim is a prosperous economy built on diverse business activities that benefit rural areas of the Sand Plains region.

Preference was given to projects that:

- Are located (entirely or mainly) in the Sand Plains region
- Incorporate economic viability, environmental values and social implications
- Leverage other federal, provincial, municipal and/or private sector investments
- Are implemented and supported by the local community
- Demonstrate partnership with other communities in the region
- Complement (and do not duplicate) funding from other programs

Eligible Applicants

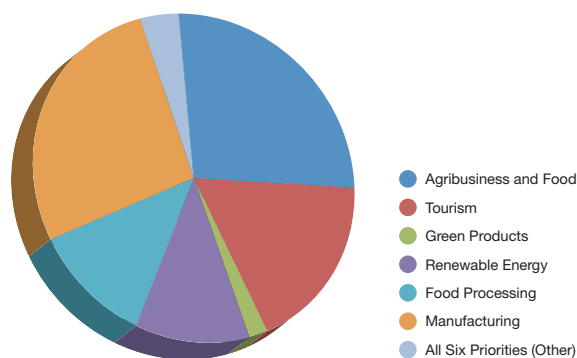
- Community organizations
- Not-for-profit organizations
- Co-operatives
- Social service institutions
- Municipalities
- Eligible recipients must be incorporated and able to enter into legal agreements.

Funding

For all projects, maximum support by the Sand Plains Community Development Fund is 85% of total project cost; the remainder (15% or higher) non-government contribution to the project can include cash and/or in-kind support.

Key Success Factors

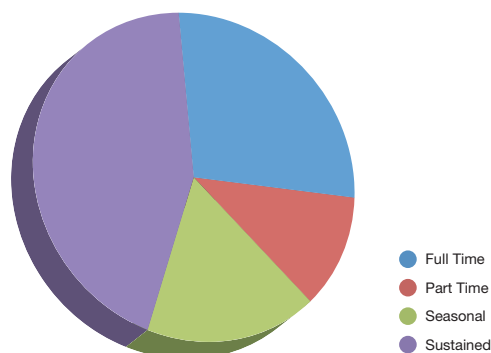
1. The Project Selection Committee was appointed by the SPCDF administrator with nominees representing the five geographic areas. The committee members had knowledge of the local economy, as well as the not-for profit and business sectors. Names of committee members were not widely publicized to ensure independent decision-making. Suggestions for nominees were solicited from the CFDCs and the economic development departments, and nominees could not be existing CFDC Board members to avoid any perceived conflict of interest.
2. The Steering Committee was appointed by the SPCDF administrator to promote the program throughout the region. Nominees included political representatives (one from each county) plus citizen representatives with marketing and business connections. Steering Committee members participated in press conferences to promote the program and provide up-to-date results.
3. The pre-proposal application process allowed applicants to provide a brief overview of their project, which was shared with the Steering Committee members to determine regional support. This advice was then provided to the Project Selection Committee for their review of the pre-proposals. Applicants were then advised whether they met basic eligibility and advised of any issues identified in the Committee reviews.
4. Applicants were informed that all successful projects and loans would be publicly announced with details of the contribution outlined in the press release and on the website. Applicants signed waivers and their funding agreements included a clause on public announcements. This publicity created public awareness of the program, ensured transparency and accountability, and provided recognition for the Government of Canada's contributions.
5. The program was administered using the latest technology so that staff and the administrator could access client and program files remotely and ensure a presence in all the communities. The main office was in Tillsonburg, the centre of the region, with a Brantford location two days per week (east end of region) and administration office in St. Thomas (west end of region).
6. Technology was also used with the Steering Committee members who were provided with secure access to the website to post their comments on pre-proposals in a blog format that allowed for easy access, quick responses and the ability to share views among the committee members.
7. The pre-proposal commentary process continued with the access to capital applications among the five CFDCs to provide opportunities for shared regional loans, consistency in sector eligibility and balanced approach to the overall portfolio of loans in the region.
8. Patient capital differs from the typical loans provided by CFDCs in terms of a wider range of repayment options including interest rates, amortization period, interest-only or no-payments for early stage projects. It also allows for more leveraging of traditional capital because of the long term repayment and the opportunity to qualify for an additional CFDC loan since SPCDF capital pool is segregated from the CFDC capital pool.
9. Use of the CFDC infrastructure meant that the access to capital component could be delivered as soon as the program was announced, and decisions rendered within 30 – 45 days and that clients would receive ongoing support throughout the life of the loan.
10. A single administrator ensured consistency in reporting, staff and file management, service standards and overall distribution of the portfolio.



Sand Plains Funding per Priority

(As of July 27, 2012)

	Approved Funding	Number of Projects	Percentage of Funds
Agribusiness and Food	3,350,454	22	26%
Tourism	2,328,396	18	18%
Green Products	250,000	1	2%
Renewable Energy	1,480,500	7	11%
Food Processing	1,500,000	6	12%
Manufacturing	3,507,305	17	27%
All Six Priorities (Other)	508,500	4	4%
Totals	\$12,925,155	75	100%



Sand Plains Jobs Created/Sustained

(As of July 27, 2012)

	# of Jobs
Full Time	209
Part Time	90
Seasonal	136
Sustained	340
Totals	775

Sand Plains Investment in the Region

The \$12,925,155 of Sand Plains' funding leveraged an additional \$32,769,904 from applicants for a total investment in the region of \$45,495,059

The leverage ratio of these investments in the communities is
1.32 to 1
for not-for-profit projects and
2.85 to 1
for loans to small businesses

Community Development Support – Non-repayable contributions to not-for-profit projects

Project Name	Amount Funded
Agribusiness / Agri-food	
Agri-business labour market analysis - Workforce Planning Board of Grand Erie	\$40,750
Analysis of fruit & vegetable production - Ontario Fruit & Vegetable Grower Association	\$74,000
Upgrade hybrid apple packing line - Norfolk Food Growers Association	\$85,632
Rubber research - University of Guelph	\$119,722
Evaluation of lavender varieties - Ontario Lavender Association	\$40,980
Project Coordinator - Erie Innovation/Ontario Fruit & Vegetable Growers Association	\$73,000
Crop research - Sand Plains Super Foods 4 Health/Ontario Soil & Crop Improvement	\$35,370
Renewable Energy	
Study of Jerusalem Artichoke - Valorization of Alternative Crops - Western University	\$133,500
Evaluation - Best Management Practices for Perennial Grass Production for Biomass - University of Guelph	\$240,000
Tourism	
Tourism product development study - Ontario's South Coast Tourism Alliance	\$50,000
New tourism organization - Tourism Middlesex	\$375,395
Hiring/Human Resources - Elgin County Railway Museum	\$257,980
DVD on War of 1812 - Living History Multimedia Association	\$24,000
Establish association - South Coast Wineries & Growers Association	\$185,000
Study of use of barn quilts - Lasting Tales Barn Quilt Trail *FSF	\$5,000
Develop barn quilt trail - South Coast Barn Quilt Trail	\$178,100
Plan activities and events - War of 1812 *FSF	\$5,000
Marketing use of facility for research - Long Point Waterfowl/Bird Studies Canada	\$112,000
Promotion catalogue - Studio Tour Marketing Network/Norfolk Arts Centre *FSF	\$4,859
Marketing campaign - Regional Studio Tour Marketing	\$125,000
Red Hatters attraction study - Port Dover Board of Trade *FSF	\$4,096
Museum/submarine planning project - Project Ojibwa & Municipality of Bayham	\$11,966
All Six Priorities	
Strategy development - The Path Forward/South Central Ontario Region (SCOR)	\$435,000
Norfolk Rural Transportation Administrator Pilot Study	\$65,000
Business Incubator Regional Consultation *FSF	\$5,000
Oxford Rural Transportation study *FSF	\$3,500
Total Contributions	\$2,689,850

*FSF - First Step Funding for projects creating a regional initiative

Highlighted Projects



South Central Ontario Region begins Journey on 'The Path Forward'

Brant, Elgin, Middlesex, Norfolk and Oxford counties partnered to form the non-profit organization, SCOR (South Central Ontario Region) to diversify and strengthen the regional economy. Together they have a strategic management plan, 'The Path Forward', as the result of a \$435,000 contribution from the Sand Plains Community Development Fund.

"This funding has allowed us to put infrastructure in place," said Dennis Travale, Mayor of Norfolk County and former Chair of the SCOR board of directors. "The Sand Plains support is fundamental to what we do; with it, we're a unique and viable model that sees five counties working together toward the same objectives."

Under the direction of the new Chair, John Lessif, Mayor of Tillsonburg, SCOR continues to work on regional issues. "One of the things we are most proud of and like to see replicated from the Sand Plains funding model is the patient payback loans that constitute a legacy fund that continues to offer opportunities to reinvest in growing businesses for the next seven years in the five county region."

Recognizing the importance of agriculture and the environment, the organization is looking at opportunities such as biofuel. Tourism and entrepreneurship are also under the microscope, and SCOR is examining a myriad of possibilities to encourage prospects, create jobs and stimulate the economy.



South Coast Wineries & Growers Association: Fresh Approach to the Area's Distinctive Wine Culture

The enterprising members of South Coast Wineries and Growers Association are drawing attention to the distinctive viticulture of the Sand Plains region as both a flourishing industry and a fascinating agri-tourism destination. Since receiving \$185,000 through the Sand Plains Community Development Fund, the association has launched a comprehensive program encompassing advocacy, education and promotion, in addition to research and development related to soil mapping, climate, rootstock experiments and production trials.

The group is growing rapidly, with about 100 members. "We've realized that this positive atmosphere and creating partnerships can create larger ripples and waves," said Mike McArthur, SCWGA president and chair. "When we made the Sand Plains application, we wanted to look at this initiative in a broader way."

Among the association's activities are efforts toward a sustainability program, along with devising incentives to expand membership and, with it, wine-growing acreage, with the goal of attaining status for the local region as DVA or Designated Viticultural Area. A wine route map was printed and distributed, and the association has participated in many food and wine trade shows, among other activities.

Mike McArthur emphasizes that the SCWGA "has to lead. I like to say that none of us had to invent the grape; there's no in-fighting or controversy. We're here not to compete against each other but to develop a market together."

Community Development Support (CDS)

Agribusiness / Agri-food

1) Agri-Business Labour Market Analysis – Workforce Planning Board of Grand Erie

Approved Amount: \$40,750

County: All 5 Sand Plains counties

Summary: This study examined and assessed major changes occurring in agri-business and agri-food business in the Sand Plains region in order to identify potential occupational growth areas, new markets, and future skills and training needs to correspond with the changes taking place.

2) Analysis of fruit & vegetable production – Ontario Fruit & Vegetable Growers Association

Approved Amount: \$74,000

County: All five Sand Plains counties

Summary: A study was conducted to analyze how fruit and vegetable producers currently access the marketplace. The study researched best practices and developed a range of options for market access. A business case for the preferred option was prepared and made available to the public. The study could result in changes to fruit and vegetable distribution that would improve access to the marketplace for producers in the Sand Plains region. The project has broad support from the Ontario Fruit and Vegetable Growers Association which represents 7,500 Ontario producers.

3) Upgrade hybrid apple packing line – Norfolk Food Growers Association

Approved Amount: \$85,632

County: Norfolk

Summary: Norfolk Fruit Growers Association (NFGA) packs fresh apples for the retail market on behalf of its member owners (local apple growers). All of the benefits provided from the funding will improve the ability of NFGA to compete in the global apple market. The apple packing facility employs more than 60 people and

competes with countries such as China and the US for a share of the apple market. This is a cooperative that was formed in the early 1900s and has been able to survive by aggressive marketing and efficiencies gained in its packing facility.

4) Rubber Research – University of Guelph

Approved Amount: \$119,722

County: Norfolk

Summary: The University of Guelph conducted a one-year pilot experiment at the Simcoe Research Station to find out whether Russian Dandelion, the plant that produces rubber, can be bred in the Sand Plains region. The project aims to improve the plant traits so that growers can meet the increase in demand for natural rubber in the next ten years. The researchers will learn about this crop during the experiments, which has many uses, including natural rubber for tire production, latex and inulin, a food additive with health benefits that can also be fermented into ethanol. This project is the first step towards developing an alternative crop – Russian Dandelion – for the use in the production of rubber. If successful, the economic impacts would be across the region.

5) Evaluation of lavender varieties – Ontario Lavender Association

Approved Amount: \$40,980

County: All 5 Sand Plains counties

Summary: This project provided agronomic research including the identification of varieties adaptable to Ontario growing conditions and having high essential oil quality and quantity. The project will fund a variety of demonstration trials that will be open to local growers to help in choosing cultivars. The project provides improved cultivar selection which will bring better yields in future crops, and increased tourism and crop production.

6) Project Coordinator – Erie Innovation/Ontario Fruit & Vegetable Growers Association

Approved Amount: \$73,000

County: All 5 Sand Plains counties

Summary: Erie Innovation is facilitating several projects within the Sand Plains region that will lead to further development of alternative crops and commercialization. The Project Coordinator organized sector training as well as provided leadership on projects such as lavender, grape growing and marketing.

7) Crop Research – Sand Plains Super Foods 4 Health/Ontario Soil & Crop Improvement

Approved Amount: \$35,370

County: Norfolk

Summary: This project conducted crop research on Quinoa and Amaranth for possible commercialization of those two crops in the Sand Plains Region, and involved the creation of one part-time and one seasonal job.

Renewable Energy

8) Study of Jerusalem Artichoke – Valorization of Alternative Ontario Crops – Western University

Approved Amount: \$133,500

County: Middlesex

Summary: To evaluate the potential of using Jerusalem artichoke as feedstock for the production of biofuels and biochemicals via extraction processes, pyrolysis, and fermentation technologies. This project will research the potential of growing an entirely new crop in the Sand Plains region.



9) Evaluation – Best Management Practices for Perennial Grass Production for BioMass – University of Guelph

Approved Amount: \$240,000

County: All 5 Sand Plains counties

Summary: Evaluation at Simcoe Research Station of four perennial grass species over a two-year period to determine optimal methods of crop establishment, weed management, and enhanced yield and biomass properties for end use. This project



Community Development Support (CDS)

offers: best management practices of benefit to agricultural producers; reduction of greenhouse gas emissions; meeting emerging demands for alternative heat and power by several Ontario Industries; optimal production methods will create cost efficiencies for producers; and significant potential for favourable environmental impact.

Tourism

10) *Tourism Product Development Study – Ontario's South Coast Tourism Alliance*

Approved Amount: \$50,000

County: All 5 Sand Plains counties

Summary: The study examined 12 publicly-owned tourism projects as case studies for future investment. The projects included: three historical sites, three public campgrounds, a trail development, two fair grounds, a proposal for a performing arts centre, a proposal for a small craft harbour development and a railroad station restoration project. The recommendations included opportunities for strengthening the tourism strategy for the region.

11) *New tourism organization – Tourism Middlesex*

Approved Amount: \$375,395

County: Middlesex

Summary: A new tourism organization to promote and market Middlesex County as a tourism destination, creating cross-county tourism partnerships and embarking on a promotional campaign that serves to educate residents, attract new visitors and encourage new tourism-related business for future economic growth throughout the county and surrounding region. The primary benefit will be for Middlesex County, but potential for increased tourism partnerships across the Sand Plains region

12) *Hiring/Human Resources – Elgin County Railway Museum*

Approved Amount: \$257,980

County: Elgin

Summary: This project will support the human resources required to develop the Elgin County Railway Museum as an attractive tourism destination; improve the Elgin County Railway Museum and position the Museum to work with tourism and railway related organizations to develop the railway heritage assets and opportunities in the Sand Plains region; the primary benefit is for Elgin County but potential for increased tourism economy across the Sand Plains region.

13) *DVD on War of 1812 – Living History Multimedia Association*

Approved Amount: \$24,000

County: Brant

Summary: Collaborating with other bicentennial anniversary commemorations in the Sand Plains region, this project will create a DVD on the War of 1812. The DVD will be used in the school system to create cultural and social awareness. The project has broad support from the tourism stakeholders in the region.

14) *Establish association – Ontario South Coast Wineries & Growers Association*

Approved Amount: \$185,000

County: All 5 Sand Plains counties

Summary: This project will support the establishment and start-up of the Ontario South Coast Wineries & Growers Association. The project includes working towards VQA (Vintners Quality Alliance) designation, a feasibility plan for the development of new wineries, evaluation of growing conditions and the creation of agri-tourism opportunities across the Sand Plains Region. They are creating one new position and research and marketing support for the wineries and growers in the region.

15) *Study of use of barn quilts – Lasting Tales on the Barn Quilt Trail – First Step Funding*

Approved Amount: \$5,000

County: Middlesex

Summary: This project will explore the use of barn quilts and multi-media as a means to attract visitors and stimulate local pride and investment. The project will allow a group from Middlesex to lead a regional initiative for Barn Quilts throughout the Sand Plains Region.



16) *Develop barn quilt trail – South Coast Barn Quilt Trail*

Approved Amount: \$178,100

County: All 5 Sand Plains counties

Summary: This project will develop a barn quilt trail containing a minimum of 100 locations across the Sand Plains region. Barn Quilt Steering Committees created in each of the five Sand Plains counties will design, create and install the barn quilts and develop related material for their county. A combination of print and digital material will be used to promote the Southwest Ontario Barn Quilt Trail. Barn quilt trails promote local culture and history, engage people in their communities, and bring tourism and tourist dollars into the region.



17) *Plan activities and events – War of 1812 – First Step Funding*

Approved Amount: \$5,000

County: Oxford

Summary: This project will hire a consultant to facilitate the discussions about the development of a strategic plan of activities that will take place within the region during the bi-centennial celebration of the War of 1812. The long term benefit of this project is the further development of tourism products throughout the Sand Plains Region that draw more visitors, more spending per visitor, and business-to-business referrals.

18) *Marketing use of facility for research – Long Point Waterfowl / Bird Studies Canada*

Approved Amount: \$112,000

County: Norfolk

Summary: This project is to market and utilize the former Junior Ranger Camp as an affordable overnight accommodation destination for researchers, conservation groups and youth groups. The funding will allow the organization to remain open year-round and market the facility using full-time staff. The project will create 1 full-time and 1 part-time job. There are limited roofed accommodations in the Sand Plains region and this project will increase overnight stays by attracting individuals and groups to the region.

Community Development Support (CDS)

19) Promotion catalogue – Studio Tour Marketing Network/Norfolk Arts Centre – First Step Funding

Approved Amount: \$4,859

County: Norfolk

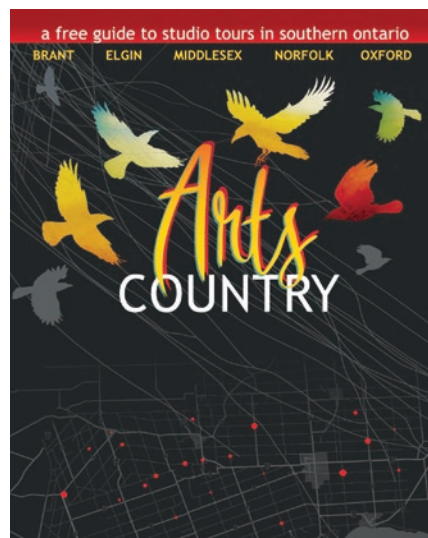
Summary: This project will provide funding to facilitate the creation of a catalogue that promotes Studio Tours across the five Sand Plains Regions and in the neighbouring municipalities.

20) Marketing campaign – Regional Studio Tour Marketing

Approved Amount: \$125,000

County: All 5 Sand Plains counties

Summary: This project organized a group of stakeholders to collaborate on a marketing campaign for the studio tours operating in each of the 5 counties of the Sand Plains region. The Arts Country magazine, a component of the marketing campaign will generate revenue that will be used to fund future marketing campaigns. With this project there will be increased sales at all 5 studio tours; repeat visits to the Sand Plains region from tourists; new partnerships between artists, local businesses, tourism departments, and existing regional tourism initiatives.



21) Red Hatters attraction study – Port Dover Board of Trade – First Step Funding

Approved Amount: \$4,096

County: Norfolk

Summary: To determine if there is regional support for a weekend or weekends dedicated to the promotion of Red Hatters tour events.

22) Museum/submarine planning project – Project Ojibwa & Municipality of Bayham

Approved Amount: \$11,966

County: Elgin

Summary: To enable the use of municipally owned lands at the Port Burwell harbor as the site placement of the submarine 'HMCS Ojibwa' and all related facilities to provide a new public museum. The HMCS Ojibwa museum is expected to attract 100,000 visitors annually and generate a payroll in excess of \$500,000.



All Six Priorities

23) Strategy development – The Path Forward/South Central Ontario Region (SCOR)

Approved Amount: \$435,000

County: All 5 Sand Plains counties

Summary: 'Implementing The Path Forward' is a strategy for developing and diversifying the regional economy. This



project began with two of its priorities: 'Maintaining a Competitive Edge' and 'Supporting Entrepreneurship'. This includes establishment of a non-profit corporation to pursue a regional approach to economic development and job creation (two positions: project manager, development officer) for implementation of the strategic plan. Project activities are intended to benefit the five counties of the Sand Plains region, with a focus on economic development and diversification.

24) Norfolk Rural Transportation Administrator – Pilot Study

Approved Amount: \$65,000

County: Norfolk

Summary: This project funded a one-year contract for a Public Transportation Administrator. The long term benefits could be a public transportation infrastructure that would create more employment opportunities and improved quality of life for the region. The project has support as part of a larger initiative that will be part of the SCOR mandate.

25) Business Incubator – Regional Consultation – First Step Funding

Approved Amount: \$5,000

County: All 5 counties

Summary: To hire a consultant to meet with regional stakeholders identified by the South Central Ontario Region Economic Development Corporation (SCOR EDC) Resource Advisory Group to explore the current state of business incubation and capture their recommendations for the future.

26) Oxford Rural Transportation Study – United Way of Oxford – First Step Funding

Approved Amount: \$3,500

County: Oxford

Summary: To bring stakeholders together to develop a Transportation Steering Committee in Oxford County. The Committee will be charged with developing a project scope including: deliverables, researching appropriate consulting services, and applying for funding sources. The most pressing transportation issues in the county and region will be addressed by the consultant.

Access to Capital – “Patient capital” Loans to Small Business

Project Name	Amount Funded
Agribusiness/ Agri-food	
Potted calla lilies production - Clearwater Gardens	\$125,000
Greenhouse upgrades - Family Flowers Inc.	\$82,000
Expand into synthetic and natural grass mix - South Huron Turf	\$95,000
Algae production facility - The Flower Ranch	\$250,000
Fruit and winery services - South Coast Fruit and Vintner Consulting	\$58,000
Business expansion - 7 Sisters Tree Farm	\$30,000
New shallot storage barn - Frank Schroyens & Sons	\$250,000
Facility expansion - Catfish Creek Tropical Fish Hatchery	\$250,000
New maple tree variety - Tunpetti Corp.	\$250,000
On-farm bakery expansion - O'Shea's Farm	\$120,000
Expansion 1 of lavender farm - Purple Daze Lavender	\$50,000
Expansion 2 of lavender farm - Purple Daze Lavender	\$50,000
New fish farm business - Sand Plains Aquaculture	\$1,000,000
Expansion of horse show facilities - Warwick Equestrian Development Inc.	\$21,000
Market expansion - Sprouts for Life	\$250,000
Food Processing	
Edible fat processing - Timco Foods Ltd.	\$250,000
Potato processing facility - Norfolk Select Potato Company Inc.	\$250,000
New business - Gunn's Hill Artisan Cheese	\$250,000
Seafood processing expansion - Henry H. Misener Ltd.	\$250,000
New business - Coppa Di Gelato Artisan Dairy	\$250,000
New product expansion - Railway City Brewing	\$250,000
Green Products	
Pre-cultivated sedum products - Sedum Master Inc.	\$250,000
Manufacturing	
New product lines - Colonial Wood Products	\$250,000
Soap, lotion, bath gel manufacturing - Great Lake Design Ltd.	\$218,000
Expansion of Product Line - Trim-Rite Wood Products Inc.	\$250,000
Adaption and manufacture of winter cooling towers - Waltco Systems Ltd.	\$242,000
Expansion into automotive textiles - Enns Textile	\$125,000
Bath system manufacturing - Canadian Acrylics	\$250,000
Welding shop expansion - Caris Welding and Fabricating	\$170,000
Employee purchase of business - Advanced Machining	\$250,000
Plant expansion and new equipment - Tillsonburg Tube Inc.	\$120,000
Licorice production - Crimson Foods	\$250,000
Manufacture and sales of ramps - Access Ramp and Mobility Systems Inc.	\$40,000
Logging and saw mill expansion for log homes - Mill Hill Canada Inc.	\$250,000
New facility - Brewer Wood Products	\$125,000
New efficiency systems - Tiercel Technology Corp.	\$500,000
New flooring product - KOR-ITE Manufacturing Inc./Murado International	\$150,000
BinPak compactor manufacturing - Modern Waste Products Inc.	\$250,000
Manufacturing expansion - Xcel Fabrication & Design Ltd.	\$67,305
Renewable Energy	
Geothermal drilling - Contract Drilling Professionals Inc.	\$240,000
Solar panel installation - Shelegy Organics	\$100,000
New business - DrillTech Canada	\$117,000
Biomass production - Canadian Biofuel	\$500,000
Installation of home solar units - Solar Team	\$150,000
Tourism	
Development of winery - Burning Kiln Winery	\$250,000
CASO station restoration - North American Railway Hall of Fame	\$250,000
New agri-tourism business - Eco Safari	\$60,000
New installation of water/sewer systems - Jefferson Junction Family Campground	\$180,000
Submarine moving and mounting - Project Ojibwa/Elgin Military Museum	\$250,000
Total Amount in Access to Capital (Loans)	\$10,235,305

Highlighted Projects



Strathroy Greenhouse becomes Canada's First Producer of Algae for Nutraceuticals

Canada's only industrial-scale algae production facility has emerged from what began in 2004 as a conventional greenhouse and garden centre in Middlesex County. Green Fuels Ranch is an offshoot of The Flower Ranch and owes its origins to the scientific mind of Melinda Rombouts, whose biology degree includes specialization in plant and microbiology. When Melinda and partner Dave Burch attended an algal biomass summit in the U.S., they realized that algae production held great potential to diversify their business.

With assistance from the Middlesex Business Help Centre, a patient capital loan of \$250,000 was secured from the Sand Plains Community Development Fund to convert 1.5 acres of greenhouse space into full-scale algae production, intended for the nutraceuticals industry.

"This is really new edge," said Melinda. "We are a full-size model: the only one. It's quite a jump from research at the laboratory level."

The facility is growing two types of algae: spirulina, described as one of the world's most nutrient-rich foods, and chlorella, valued for Omega-3 fatty acids, among myriad nutritional virtues. There are far-reaching regional benefits, she explains. "Last summer we had students in engineering, biology and chemistry working with us, all providing specialized input. Once we're producing daily, there'll be 15 full-time people for this. The greenhouse industry has been hard hit by imports; this may save some, and can also help the agricultural sector."

Embarking on the new venture was timely and a good fit, Melinda adds, but funding was pivotal. "We had an idea — one we really, really believe in, and Sand Plains funding gave us this opportunity."



Elgin County Manufacturer Drives Business Forward with Automotive Packaging

Francisco Enns' furniture-finishing business is accelerating in a new direction with its expansion into a different product line: manufacturing automotive packaging. The plant has been retrofitted with industrial sewing machines and cutting equipment to fulfill contracts for a firm representing Chrysler, Ford, General Motors, Harley-Davidson, Honda and Toyota.

A \$125,000 loan through the Sand Plains Community Development Fund financed the equipment. The venture involves sewing bags with pockets for car parts specific to individual makes and models. Once sewn, the bags are mounted on steel racks built by a Tillsonburg manufacturer and then shipped to assembly plants.

This expansion has boosted employment in a region where many rely on seasonal farm work — which has proven beneficial in both directions, as access to this workforce is equally advantageous for Francisco's business with its fluctuating workload. "I have a large pool of people who are happy to work on call," he said. "Most of them [Amish and Mennonites] grew up sewing their own clothes. These are heavy industrial machines but the concept is the same, so within a day or two they're up to speed. That's a huge advantage I have over my competitors."

Advice from the Elgin Business Resource Centre and the local credit union led Francisco to apply for Sand Plains funding, which, he said, "was a very simple process. Just having built a large building, I was basically maxed out, but they were willing to look at my case and give me a chance."

Highlighted Projects



Brantford Company Produces North America's Only Source of Premium Licorice

Prior to June 2012, 100% of premium licorice was imported into North America from Great Britain, South Africa or New Zealand; there were no manufacturers of licorice left in Canada. But Crimson Foods Inc., located in Brantford, changed that when they started producing Licorice Allsorts.

The North American market was so open to a locally produced high quality product that Crimson secured 5 year supply deals with major distributors in the US and Canada.

The new company initially hired 6 people and has plans to increase from one shift to three shifts hiring as many as 18 employees. Crimson is also considering plans for a second line to produce a totally new product that has the potential to be bigger and more profitable than licorice. Details are still confidential, but they have produced successful trial batches and there is serious interest from distribution partners. Even more jobs will result from this new line.

The future looks very bright for Crimson Foods. John Halley, President of the company says "...we couldn't have gotten this project off the ground without the financial support and professional guidance we received from Enterprise Brant and the Federal Government."



Norfolk Select Potato Company Expansion Revitalizes Local Economy

The Norfolk Select Potato Company in Delhi has experienced rapid growth due to demand for their high-quality product coupled with timely support from the Sand Plains Community Development Fund. A patient capital loan of \$250,000 aided in the acquisition, renovation and retrofitting of a warehouse for potato processing, packaging and cold storage, as well as the purchase of specialized equipment and increased staff, says company representative Cindy Tota. "It's fast growth and huge expansion: from 3 transport truck drivers, 3 field equipment operators, 6 field labourers, 3 mechanics, 2 administrative staff and 6 unpaid shareholders, we now have 4 tractor-trailers, 12 new part-time employees, 2 more managerial, and 2 more administrative staff."

Norfolk Select also has over 100 seasonal employees and have added a second shift to their packing line. Future plans include operating 12 months of the year. As well, the processing line could be used for more than potatoes. With very few modifications, they could handle onions and other produce.

Cindy credits the Norfolk District Business Development Corporation in Simcoe with making the Sand Plains application "very straightforward. They were very supportive," she said.

Once the funds were secured and expansion was underway, the company felt it was important to call upon businesses in the area for supplies and services. "This is our home," said Cindy. "We want to create jobs and stimulate the local economy."



Artisanal Cheese Venture Integrates Vision with Tradition

Gunn's Hill Artisan Cheese, near Woodstock, is rooted in equal parts of place and tradition. Shep Ysselstein's venture now produces three handcrafted cheeses based on classic Swiss varieties, using cow's milk exclusively from his family's neighbouring dairy.

Financed by a patient capital loan of \$250,000 from the Sand Plains Community Development Fund, the cheese-maker prepared for his craft by obtaining a business degree, then taking specialized courses. He gained hands-on experience working for cheese artisans in upstate New York, British Columbia and Switzerland.

The cheese plant was carefully designed, ensuring quality control and hygienic conditions: raw milk is delivered to the receiving area, transferred for pasteurization and cheese-crafting, then salted, aged and finally packaged for sale and shipping. The facility includes a storefront where customers can view cheese-crafting in progress, taste and purchase.

"It's important to have a vision," Shep says, "In my case, I thought about this for six or seven years before getting started; it's something I really want to do. It's hard if you don't have money. The Sand Plains program has made capital available at a good interest rate and with a good repayment schedule. Without it, I would have had a really hard time getting started."

Gunn's Hill Artisan Cheese is now available at over 80 cheese shops, fine restaurants, farmer's markets, and specialty food stores. In addition, new and repeat customers visit regularly.

Access to Capital - 'Patient capital' loans to small business

Agri-business / Agri-food

1) Potted calla lilies production – Clearwater Gardens

Loan Amount: \$125,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: Production of potted calla lilies, a high-value crop not being grown elsewhere in the region, to be marketed to the Greater Toronto Area, Québec and the U.S.

Regional Economic Impacts & Benefits: The company is expecting this will contribute to job retention and creation, new products for sale and wholesale exports, an increase in local purchases of bulbs, supplies and fertilizers and an increase in sales beyond Sand Plains region.

Market Impact Assessment: Limited availability of potted calla lilies indicates market growth potential for both retail and wholesale business, also expansion of sales into international (U.S.) market.

equipment, materials and labour will be locally sourced.

Market Impact Assessment: Acquisition of several new wholesale customers will result in substantially increased sales.



3) Expand into synthetic and natural grass mix – South Huron Turf

Loan Amount: \$95,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: Expansion into installation of the 'green' product Permaline, a patented synthetic grass which combines with natural grass to form a permanent line on athletic sports fields.

Regional Economic Impacts & Benefits: 3 new full-time jobs and 11 seasonal positions. Benefit to municipalities and private sports field operators due to cost savings and improved playing surfaces. This product is the preferred surface of traveling sports teams.

Market Impact Assessment: Cost savings for municipalities, etc. can be redirected to other community improvements. Product life is 15 years, compared to traditional painting/burning which would otherwise be required weekly or on a per-game basis; maintenance consists only of another 'green' product application, included in service.

4) Algae production facility – The Flower Ranch

Loan Amount: \$250,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: Conversion of 1.5 acres of greenhouse space into the only industrial-scale algae production facility in Canada, producing high-value algae strains for the nutraceutical market and other industries such as natural foods and biofuels.

Regional Economic Impacts & Benefits: 'Green Fuels Ranch' project will create a minimum of 27 full-time new jobs related to 'green' energy industries in the region. Ability to produce high-quality product in Canada (rather than sourcing from outside the country) positions the Middlesex County producer to become a market leader. Market Impact Assessment: Quality product is in demand by traditional vitamin manufacturing companies as well as firms in the newer 'healthy lifestyle' industries. Significant potential for favourable environmental impact

5) Fruit and winery services – South Coast Fruit & Vintner Consulting

Loan Amount: \$58,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: Consulting services for fruit farmers and wineries. Notably, the grape industry of the Sand Plains region has increased in the last 10 years. Providing counseling for various fruit farmers will help increase their maximum yields and productivity.

Regional Economic Impacts & Benefits: The wineries will stimulate local tourism and support the local economy. It will also promote job creation in the region. The consultant services provided by this company will assist the local wineries to produce a quality wine on a consistent basis.

Market Impact Assessment: The local wineries are in need of services and expertise such as this. They are working together to increase the success of each other.

6) Business expansion – 7 Sisters Tree Farm

Loan Amount: \$30,000

CFDC and County: Elgin Business Resource Centre – Elgin County

Project Summary: This project will expand a tree farm/garden centre/landscaping business by constructing greenhouses and an irrigation pond.

Regional Economic Impacts & Benefits: The enhancement of this business will help stabilize the local economy and attract capital from growing urban centres that purchase ornamental horticultural products. The new business resulting from this project will create three new employment opportunities.

Market Impact Assessment: This project will help meet the growing demand for Carolinian trees.



2) Greenhouse upgrades – Family Flowers Inc.

Loan Amount: \$82,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: This greenhouse upgrade project was designed to increase production and expand sales, thereby improving profitability of the 15-year-old greenhouse and garden centre business.

Regional Economic Impacts & Benefits: The installation of high-efficiency furnaces will reduce fuel consumption. Parking lot expansion will facilitate greater customer base and enhance tourism profile. Expanded perennial production will increase product sales. Additional upgrades will contribute to improved business. All

Access to Capital - 'Patient capital' loans to small business

7) New shallot storage barn – Frank Schroyens & Sons

Loan Amount: \$250,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: This project will construct a new barn that will be used to store shallots once harvested on the farm. A cool, storage facility for the produce will result in a more efficient operation, and will allow for additional production.

Regional Economic Impacts & Benefits: With the exception of seed from France, crop inputs are purchased locally. Local producers are sub-contracted for production and local suppliers are contracted for storage. Product is sold across Canada. The next stage of development is US sales.

Market Impact Assessment: The business must purchase additional product to supply contracts with the following distributors: Costco, Loblaws and Metro.



8) Facility expansion – Catfish Creek Tropical Fish Hatchery

Loan Amount: \$250,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: Established in 1997, Catfish Creek Tropical Fish Hatchery Inc. breeds and raises tropical fish for wholesale to pet stores primarily in the Greater Toronto Area. This project will build a 4,500 sq. ft. energy efficient facility in St. Thomas to expand production by 230%. The new space will allow the company to reintroduce species of fish that Catfish Creek has bred and sold in the past, but have discontinued due to lack of space.

Regional Economic Impacts & Benefits: One new job will be created.

Market Impact Assessment: The business has a small percentage of the total available market; however, it has shown through past sales that it can compete against the larger foreign producers through the combination of high quality fish, same day delivery and competitive pricing.

9) New maple tree variety – Tunpetti Corp.

Loan Amount: \$250,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: This project will produce, market, and distribute a new maple tree cultivar called the "Regal Petticoat Maple". This is a newly discovered tree suitable for urban, rural and commercial uses.

Regional Economic Impacts & Benefits: It will present a unique opportunity to establish a successful production, sales and distribution program within Sand Plains and create a minimum of 16 new jobs related to agribusiness industries in the region.

Market Impact Assessment: This project will have a significant impact on related businesses in reforestation, lumber production, maple syrup production, erosion control, wind and privacy screening, nursery tree production, exporting, licensing etc.

10) On-farm bakery expansion – O'Shea's Farm

Loan Amount: \$120,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: This project will increase a sixth generation family farm's agribusiness and tourism opportunities by expanding their on-farm bakery, known for producing quality artisan breads, and expanding their furniture division. It will also improve their educational tour and team building programs, and will provide the funding to startup Christmas festival weekends.

Regional Economic Impacts & Benefits: These new and improved activities will increase farm gate sales, sales to the six farmers' markets that they attend, and outside sales. This project will create 10 new employment opportunities.

Market Impact Assessment: Products and services from local businesses will be utilized to complete the expansion to O'Shea's Farm.

11) Expansion 1 of lavender farm – Purple Daze Lavender

Loan Amount: \$50,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: This project is an existing Lavender farm that is increasing production, marketing and purchasing harvesting equipment. In order to satisfy growing demand, an expansion of the business and the size of the crop are necessary.

Regional Economic Impacts & Benefits:

Creation of 2 full time, 2 part time and 7 seasonal positions. Lavender Summer Festival held in second week of July weekend on-site (30 vendors attracted, 1,500 visitors)

Market Impact Assessment: On-farm retail site

12) Expansion 2 of lavender farm – Purple Daze Lavender

Loan Amount: \$50,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: This client initially requested \$50,000 for Sand Plains financing based on the desire to expand production.

Regional Economic Impacts & Benefits: A presence at the Royal Winter Fair, the Norfolk County Fair and the Simcoe Farmers Market and booths in Brantford, St. Jacobs, Hamilton and Toronto.

Market Impact Assessment: With this expansion they will expose themselves to new audiences and bring in visitors from other areas which will benefit the region as well. Engineering of lavender specific machinery will be developed and sold to other farmers in the region.

13) New fish farm business – Sand Plains Aquaculture

Loan Amount: \$1,000,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: A former mushroom plant was converted into a state-of-the-art fish farm.

Regional Economic Impacts & Benefits: Sand Plains Aquaculture will provide direct employment for 10 new staff and 3-5 positions in planning and construction, additional positions will be created as the facility expands.

Market Impact Assessment: With all live Tilapia for the Toronto market being shipped from the U.S., Sand Plains Aquaculture has great potential. The operation plans to expand to other markets for fresh fish in the future, such as Coho Salmon or Arctic Char.



Access to Capital - 'Patient capital' loans to small business

14) Expansion of horse show facilities – Warwick Equestrian Development Inc.

Loan Amount: \$21,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: This project will expand the existing horse show facilities by adding hydro, adding permanent cover to existing judges' stand and constructing safe, professional natural features.

Regional Economic Impacts & Benefits: 2 seasonal positions created. Marketing, participation and employment opportunities will be created throughout the Sand Plains Region.

Market Impact Assessment: The Warwick Equestrian Development facility has combined with 4 other businesses to create a circuit called "The South Western Combined Training Circuit". The association benefits all concerned as it improves the standard of riding in the area.



15) Market expansion – Sprouts for Life

Loan Amount: \$250,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: After out-growing their facility in the Holland Marsh area, Sprouts for Life moved to the Sand Plains region. They grow alfalfa, assorted bean, pea, clover and other sprouts, along with assorted greens and wheat grass.

Regional Economic Impacts & Benefits: Three full time, three part time and one seasonal position will be created, along with the potential purchase of sprouts or complementary seeds from local Norfolk growers.

Market Impact Assessment: The new facility will enable the business to expand the customer base on current delivery routes in the GTA. A new route will be developed with sufficient customers in the London, Kitchener-Waterloo and Niagara area.

Food Processing

16) Edible fat processing – Timco Foods Ltd.

Loan Amount: \$250,000

CFDC and County: Enterprise Brant - Brant County

Project Summary: Timco Foods Ltd. is a newly incorporated company that will process domestic animal fats into 4 products: edible oils, inedible oils, pet food and fertilizer ingredients.

Regional Economic Impacts & Benefits: The project will create 6 full-time jobs in the food processing plant.

Market Impact Assessment: Timco Foods Ltd. has established a market with a distributor for their products within Ontario.

17) Potato processing facility – Norfolk Select Potato Company Inc.

Loan Amount: \$250,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: The Norfolk Select Potato Company washes and packs potatoes in Norfolk County. This project assisted in the modification of the new facility in Delhi as well as the costs associated with acquiring additional equipment and relocating existing equipment.

Regional Economic Impacts & Benefits: Estimated to create 2 new full-time jobs and 10 new part-time jobs while sustaining 17 existing jobs within the company.

Market Impact Assessment: This is an opportunity for locally grown potatoes to be packaged in Norfolk County.

18) New business – Gunn's Hill Artisan Cheese

Loan Amount: \$250,000

CFDC and County: Oxford Small Business Resource Centre - Oxford County

Project Summary: Using local milk and a traditional hands-on approach, the 6,000 sq. ft. plant will start by producing three artisan cheeses to be sold on the farm and in local stores. The plant will be open to the public.

Regional Economic Impacts & Benefits: At full capacity, the plant will employ 7 people. The plant is open to school groups and tourists, and adds to the local rural attractions.

Market Impact Assessment: All milk is purchased in Oxford County. The artisan cheese is sold by local, smaller stores and served in restaurants promoting local foods. Local wines will complement the products well and will raise the regional profile.

19) Seafood processing expansion – Henry H. Misener Ltd.

Loan Amount: \$250,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: A family-owned company expanded into supplying a complete range of ready-to-cook seafood products which are smoked or prepared with specialty flavours and sauces.

Regional Economic Impacts & Benefits: Creation of 8 part time positions. Some local Lake Erie fish will be processed. Area fresh produce growers can use the fast freeze technology for vegetable/fruit processing.

Market Impact Assessment: They will prepare private labels for wholesale and retail clients.

20) New business – Coppa Di Gelato Artisan Dairy

Loan Amount: \$250,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: The Coppa di Gelato manufacturing facility produces, distributes, and retails artisan styled gelato and sorbetto.

Regional Economic Impacts & Benefits: 17 Full time positions will be created. The new operation requires skilled labourers, and it creates opportunities for farmers and related agri-food supply chains.

Market Impact Assessment: 17 new agribusiness jobs created in Middlesex County. The owners utilize 'fresh' product from within the Sand Plains region for the production of various flavours.

21) New product expansion – Railway City Brewing

Loan Amount: \$250,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: Railway City Brewing is expanding to meet increasing demand. Funding supports the research and development of new products and packaging, and marketing to create brand awareness and to promote the brewery as a tourism destination.

Regional Economic Impacts & Benefits: This project will create 6 new positions at Railway City Brewing Company. Raw materials, wherever possible, will be procured from within the Sand Plains region. Product sales outside of the Sand Plains region are developing.

Access to Capital - 'Patient capital' loans to small business

Market Impact Assessment: The demand for Railway City Brewing beer has increased dramatically and exceeded production capacity. This project will help meet demand.



Green Products

22) Pre-cultivated sedum products – Sedum Master Inc.

Loan Amount: \$250,000

CFDC and County: Oxford Small Business Centre - Oxford County

Project Summary: Sedum Master Inc. supplies pre-cultivated sedum products for the growing North American green roof market. This project will establish a program to attract regional cultivators; increase inventory, and enable participation in activities to facilitate the industry's development in Canada.

Regional Economic Impacts & Benefits: "Sedum" is well-suited to the Sand Plains soil and so there will be a direct benefit as sales expansion accelerates.

Market Impact Assessment: Sales will grow as additional urban centers look to mandating the installation of green roofs in new developments.

Manufacturing

23) New product lines – Colonial Wood Products

Loan Amount: \$250,000

CFDC and County: Enterprise Brant - Brant County

Project Summary: Introducing two new product lines to the company's portfolio: a unique equine bedding product, and sawdust processed from waste wood with high-speed automated equipment.

Regional Economic Impacts & Benefits: Investment of \$1.4 million. Job retention and creation (20-30 positions). New business - start-up arising from former company. New products created either partly or entirely from recycled waste.

Market Impact Assessment: Substantial growth possible, even with conservative forecasting, for both product lines. Savings

to local companies currently paying large tipping fees for disposal of scrap lumber. Significant environmental impact — waste wood to be utilized, rather than accumulate in the community landfill sites.

24) Soap, lotion, bath gel manufacturing – Great Lakes Design Ltd.

Loan Amount: \$218,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: Experienced distribution company diversifies and integrates into the hospitality supply business by manufacturing its own line of amenity products such as soaps, lotions and bath gels.

Regional Economic Impacts & Benefits: Company uses local non-profit group for small-run assembly/production. Will contribute to regional economic expansion. Supplier to Canadian and U.S. markets.

Market Impact Assessment: Broader market participation made possible by production and distribution of high-quality amenities.

25) Expansion of product line – Trim-Rite Wood Products

Loan Amount: \$250,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: Expansion of current product line which includes stairs, rails, doors, exterior door systems, trim, moldings, hardwood flooring

Regional Economic Impacts & Benefits: Will create 7 full-time positions. Employment opportunities for contracted installers in the region. Increase potential: trucking, wood chips, alternate energy.

Market Impact Assessment: With improvements in the housing market, the company stands to capitalize on an economic upturn with its expanded product line and excellent reputation.

26) Adaption and manufacture of winter cooling towers – Waltco Systems Ltd.

Loan Amount: \$242,000

CFDC and County: Norfolk District Business Development Corporation - Norfolk County

Project Summary: Waltco Systems Ltd. manufactures certified industrial cooling tower systems. The systems are used to cool water used in cooling systems and manufacturing processes. Waltco Systems is adapting water cooling towers to the colder Canadian climate, thus improving energy efficiency and increasing

environmental benefits.

Regional Economic Impacts & Benefits: Using winter cooling towers instead of chillers reduces energy consumption up to 25% in the colder months. This project will create 8 new employment opportunities.

Market Impact Assessment: Waltco Systems Inc. is the only certified manufacturer in Canada, and one of only 26 world-wide. The new technology increases their opportunity for growth.

27) Expansion into automotive textiles – Enns Textile

Loan Amount: \$125,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: A retrofit of a manufacturing facility to supply textiles for the automotive packaging sector was undertaken.

Regional Economic Impacts & Benefits: This project will create economic diversification for the business and the local community. Six full time and two part time jobs will be created.

Market Impact Assessment: Plant closures in Southern Ontario have created a market opportunity. Existing customers are seeking new service providers with the ability to produce small custom orders.

28) Bath system manufacturing – Canadian Acrylics

Loan Amount: \$250,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: A bathroom renovation company that has been in business for 5 years, specializing in the installation of baths and showers with surround walls is starting a thermoforming facility in Mt. Brydges, Ontario that will manufacture surround walls and sell them to plumbers, independent dealers and Canadian hardware companies.

Regional Economic Impacts & Benefits: The production facility will create an additional 20 positions and will mark the first time that surround wall bathroom systems have been produced in Canada.

Market Impact Assessment: The development of surround walls for bathroom renovations in Canada will have a dramatic effect on overall pricing in the bathroom renovation industry by allowing many more independent plumbers and dealers to compete very cost effectively with the major franchise installers.

Access to Capital - 'Patient capital' loans to small business

29) *Welding shop expansion* – *Caris Welding and Fabricating*

Loan Amount: \$170,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: A metal fabricating solutions purchased a laser cutter machine and other equipment required to expand the business. The expansion will increase the capabilities of the business, expand the customer base, and increase revenues.

Regional Economic Impacts & Benefits: The expansion will allow the company to compete in market segments previously sent out-of-county, as well as become one of the premier shops supporting the farm industry. Nine skilled labourers will be hired within the next two years.

Market Impact Assessment: This project will bring new services and jobs to Middlesex County. The new machinery will allow for the utilization of more local raw materials and the completion of more jobs in-house.

30) *Employee purchase of business* – *Advanced Machining*

Loan Amount: \$250,000

CFDC and County: Enterprise Brant - Brant County

Project Summary: Advanced Machining is a metal fabrication shop. An existing employee has purchased the business from the existing owners and will bring new business and increased efficiency to the plant.

Regional Economic Impacts & Benefits: Increased employment from 6 to 8 employees, therefore sustaining 6 manufacturing jobs and adding 2 new jobs.

Market Impact Assessment: This project will increase manufacturing jobs within the Sand Plains region.

31) *Plant expansion and new equipment* – *Tillsonburg Tube Inc.*

Loan Amount: \$120,000

CFDC and County: Oxford Small Business Support Centre - Oxford County

Project Summary: Tillsonburg Tube Inc. expanded their plant floor for better utilization of space and to incorporate lean manufacturing principles. New equipment was purchased to expand business capacity and customer base. The project also included the implementation and training on new purchasing and production scheduling systems.

Regional Economic Impacts & Benefits: This

project will result in 5-7 new full time jobs. As well, inventory will be sourced locally.

Market Impact Assessment: Changes will allow the company to be more efficient in their daily production process with new equipment, floor reorganization and software tools; allow them to better manage and source their raw materials; as well as give them increased production capacity to secure new products and markets.

32) *Licorice production – Crimson Foods*

Loan Amount: \$250,000

CFDC and County: Enterprise Brant - Brant County

Project Summary: Crimson Foods will manufacture premium licorice in Brant County that is currently 100% imported into North America. More than 80% of the production has been pre-sold with 3 year contracts and established customers in place.

Regional Economic Impacts & Benefits: This company initially hired 6 people and has plans to increase from one shift to three shifts hiring as many as 18 employees.

Crimson is also considering plans for a second line to produce a totally new product that has the potential to be bigger and more profitable than licorice.

Market Impact Assessment: With state-of-the-art equipment and processes, they will deliver a premium product at an attractive price when compared with the current supply from Great Britain, New Zealand, and South Africa, which are the only sources today.

33) *Manufacture and sales of ramps* – *Access Ramp and Mobility Systems Inc.*

Loan Amount: \$40,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: This is the only company in Canada that manufactures aluminum modular wheelchair ramp systems that can be set up anywhere, inside or outside a building.

Regional Economic Impacts & Benefits: Supplies and services are purchased locally within the Sand Plains Region. It is now easier and more cost effective to manufacture, inventory, sell, ship, and install, and compete with U.S. manufactured systems.

Market Impact Assessment: The market for mobility devices continues to increase along with the aging population. The company has designed a unique Modular Ramp that has

limited direct competition and should be able to develop their market successfully.

34) *Logging and saw mill expansion for log homes – Mill Hill Canada Inc.*

Loan Amount: \$250,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: This project developed Mill Hill Canada Inc.'s capacity to offer log homes in Southern Ontario. The company is expanding to offer logging, saw-milling/mill work operations, and home building crews to offer more "log home kits".

Regional Economic Impacts & Benefits: 5 full time positions will be created. The new mill will enable them to process low value hardwood. This allows landowners to maximize their return on their woodlots and Mill Hill will have a new profitable source for their product.

Market Impact Assessment: In addition to log homes, the expansion into low value hardwood, which has been largely ignored by mills, will give this business an advantage.

35) *New facility – Brewer Wood Products*

Loan Amount: \$125,000

CFDC and County: The Business Help Centre - Middlesex County

Project Summary: This project will move and expand a home-based business to a properly designed and equipped manufacturing facility for wood floor vents, stair treads, laminated butcher block, stair nosing, reducers and specialty trims. This will increase capacity, allowing direct sales to flooring retailers, and export sales particularly to the US market.

Regional Economic Impacts & Benefits: All materials will be procured locally and finished product will be supplied primarily to flooring companies who are currently importing product, with 2 full time and 6 part time positions created.

Market Impact Assessment: The product being produced by Brewer Wood products is more consistent with the quality of flooring that is being installed by contractors.

36) *New efficiency systems – Tiercel Technology Corp.*

Loan Amount: \$500,000

CFDC and County: Enterprise Brant, Oxford Small Business Support Centre - Brant County, Oxford County

Project Summary: Tiercel Technology

Access to Capital - 'Patient capital' loans to small business

manufactures and assembles metal components targeting pharmaceuticals, electronics, solar and medical equipment supply markets. The company is focused on finding new customers, implementing new systems for efficiency and completing a significant rationalization of the manufacturing operations and facilities.

Regional Economic Impacts & Benefits: The company will maintain its current workforce and over the plan period will increase jobs. The funding will also enable the company to provide aggressive staff training and upgrading of skills through a partnership with higher education institutions. There is spin-off work that will be subcontracted to local companies with the impact of additional jobs in the region.

Market Impact Assessment: This project will build a new market for manufacturing in the region and supports the technology sector by focussing on the high-tech products.

37) New flooring product – KOR-ITE Manufacturing Inc./Murado International

Loan Amount: \$150,000

CFDC and County: Oxford Small Business Support Centre - Oxford County

Project Summary: KOR-ITE Manufacturing produces a Canadian flooring product developed 5 years ago and now is launching a new flooring line. With growing demand, the company plans to relocate to Tillsonburg and upgrade equipment.

Regional Economic Impacts & Benefits: 5 full time and 2 part time positions created in this new manufacturing operation, with active use of dormant building space.

Market Impact Assessment: The flooring is distributed throughout Ontario, and negotiations with western and eastern Canadian distributors are underway.

38) BinPak compactor manufacturing – Modern Waste Products Inc.

Loan Amount: \$250,000

CFDC and County: Oxford Small Business Support Centre - Oxford County

Project Summary: BinPak is a waste compactor with a wide variety of commercial uses including restaurants, hotels, municipal, care facilities, strip malls, food stores, airports, and light industrial. Final assembly of the BinPak compaction container will be at Modern Waste Products Inc. in Woodstock. Sub-assemblies, painted fabrications, electrical panels, and other components are shipped to

Woodstock for assembly.

Regional Economic Impacts & Benefits: 1 full time and 2 part time positions created. Value added components are sourced locally.

Market Impact Assessment: The business has increased sales and a larger client base.

39) Manufacturing expansion – Xcel Fabrication and Design Ltd.

Loan Amount: \$67,305

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: The business provides custom metal fabrication, development of prototypes, and laser cutting services for automotive production and the agriculture industry.

Regional Economic Impacts & Benefits: 4 full time jobs created.

Market Impact Assessment: The new equipment will allow Xcel Fabrication to meet an increasing number of orders to meet customer specifications. .

Renewable Energy

40) Geothermal drilling – Contract Drilling Professionals Inc.

Loan Amount: \$240,000

CFDC and County: Enterprise Brant - Brant County

Project Summary: The company offers complete turnkey installations of geothermal systems - an environmentally favourable alternative to fossil fuels and a proven 'green' technology supported by the federal government's ecoENERGY Retrofit grant program.

Regional Economic Impacts & Benefits: Job creation (7 full-time positions). Utilizing high-skilled members of the agricultural workforce (offering alternative employment opportunities for tobacco producers). Energy efficiency; carbon reduction

Market Impact Assessment: Will serve the local market which is currently experiencing difficulties with supply-and-demand. Largest market is new home construction, in addition to industrial facilities, commercial and institutional buildings.

41) Solar panel installations – Shelegy Organics

Loan Amount: \$100,000

CFDC and County: Enterprise Brant - Brant County

Project Summary: This project will install solar

panels on a leading organic farm in Brant County. The project will diversify the farm's income and reduce environmental impacts.

Regional Economic Impacts & Benefits: A local contractor will be hired to install the solar panel tracking system which is manufactured in the Sand Plains region.

Market Impact Assessment: Goods and services required to complete this project will be procured from within the Sand Plains region.



42) New business – DrillTech Canada

Loan Amount: \$117,000

CFDC and County: The Business Help Centre - Middlesex County

Project Summary: DrillTech Canada is a new start-up company that will focus on helical pile installations and borehole drilling for engineering purposes. Helical piles are construction materials used to build foundations for panels at solar farms and for wind turbine bases. Borehole drilling is essential for the pre-construction planning and design stages.

Regional Economic Impacts & Benefits: DrillTech Canada will hire 8 people in the first two years of operation. The company will provide services required for the development of renewable energy projects. It will also provide investigative services for the geotechnical, hydro-geological and environmental engineering sectors.

Market Impact Assessment: The establishment of DrillTech Canada brings a new industry skill set to the Sand Plains region.

Access to Capital - 'Patient capital' loans to small business

43) Biomass Production – Canadian Biofuel

Loan Amount: \$500,000

CFDC and County: Oxford Small Business Resource Centre - Oxford County & Elgin Business Resource Centre - Elgin County

Project Summary: A former grain elevator in Springford, Ontario has been converted to a densification facility which produces 1,500 tons of biomass fuel per month, with a pellet line and a briquette line.

Regional Economic Impacts & Benefits: The company will promote locally grown feedstock which will make use of Sand Plains agricultural lands while reducing the cost of the source of supply for production. It is expected that the facility will operate two shifts and employ 25 people.

Market Impact Assessment: The project will incorporate a research and development process for the identification and determination of "purpose grown" crops as feedstock of choice for densification.



44) Installation of home solar units – Solar Team

Loan Amount: \$150,000

CFDC and County: Enterprise Brant - Brant County

Project Summary: Solar units are sold and installed with custom designed systems.

Regional Economic Impacts & Benefits: The company has started alliances with electricians and other local contractors which will result in additional spin off jobs. Three full time positions will be created, with the goal of growing to eight positions over 5 years. Products will be purchased from local suppliers and sub-contract electricians are hired.

Market Impact Assessment: Homeowners and farmers have a great potential to take advantage of the MicroFit program, earning substantial returns on their investment.

Tourism

45) Development of Winery – Burning Kiln Winery

Loan Amount: \$250,000

CFDC and County: Norfolk District Business Development Corporation – Norfolk County

Project Summary: With staged development, the winery will become a facility worthy of the world-class wine being made.

Regional Economic Impacts & Benefits: Creation of 4 full time and 6 part time positions. Improving facilities will also drive sales at other local wineries and tourist attractions in the Sand Plains Region.

Market Impact Assessment: The new winery will attract both locals and tourists to its location as well as to other area wineries.

46) CASO Station Restoration – North American Railway Hall of Fame

Loan Amount: \$250,000

CFDC and County: Elgin Business Resource Centre – Elgin County

Project Summary: The Canada Southern Railway Station (CASO) in St. Thomas, a historical and architectural heritage building, is being restored.

Regional Economic Impacts & Benefits: Restoration of this building will contribute to the development of the railway heritage assets in St. Thomas and area.

Market Impact Assessment: The primary benefit is for Elgin County but there is potential for increased tourism economy across the Sand Plains region.

47) New agri-tourism business – Eco Safari

Loan Amount: \$60,000

CFDC and County: Norfolk District Business Development Corporation – Norfolk County

Project Summary: The Eco Safari is an adventure where visitors can drive specially prepared low impact golf carts on a 13 km course that highlights the farms' many physical attractions. The course overlooks



the Long Point World Biosphere Reserve. Over 100 points of interest are GPS located on a trail map for visitors to view.

Regional Economic Impacts & Benefits: This is a new business venture with 1 full-time and 2 seasonal jobs being created.

Market Impact Assessment: This tourism product fits with other tourism destinations in the surrounding area.

48) New installation of water/sewer systems – Jefferson Junction Family Campground

Loan Amount: \$180,000

CFDC and County: Middlesex Business Help Centre - Middlesex County

Project Summary: A new sewer and water treatment system is being installed to properly service the 11 year-round and 110 seasonal campsites, and to allow for a two phase expansion. Phase one will expand the campground to accommodate 10 more year-round sites. Phase two will be the addition of 100 plus seasonal sites.

Regional Economic Impacts & Benefits: This growth provides economic benefit to the campground and the communities of Southwest Middlesex. The expanded campground will require four new staff members.

Market Impact Assessment: Products and services from local businesses will be utilized to complete the expansion.

49) Submarine moving and mounting – Project Ojibwa/Elgin Military Museum

Loan Amount: \$250,000

CFDC and County: Elgin Business Resource Centre - Elgin County

Project Summary: The Elgin Military Museum through its 'Project Ojibwa' obtained, moved, and mounted the decommissioned submarine HMCS Ojibwa as a naval monument and museum in Port Burwell, Ontario.

Regional Economic Impacts & Benefits: The project will create a new, state of the art museum showcasing 'green technology'. HMCS Ojibwa is a cold war era vessel. It will complement the other two submarine museums on Lake Erie, both WWII boats.

Market Impact Assessment: Plans are underway to create a 'lake circle' tour of all three vessels. Research indicates the new site will attract 100,000 visitors per year from across the region, country and internationally. This project will create more than 30 long term employment positions and revenue in excess of \$1 million.