

ACCESS

SASKATCHEWAN

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A Program to Bank On

by Ryan Lorge

When **People In Their World** owner Deborah Black began the search for start-up financing for her business, she knew where to go.

Black visited the Saskatoon Credit Union (SCU) and received a loan from the Micro Loan Program. Soon, People In Their World was in business, producing and marketing a series of educational aids dealing with early Great Plains Aboriginal lifestyles in partnership with Wanuskewin Heritage Park.

The Micro Loan Program is a five-year, \$1 million initiative that provides increased access to financing for small business start-up or expansion. SCU began providing loans of up to \$25,000 through the program to a wide variety of businesses in Saskatoon and the surrounding area in February 2000. Western Economic Diversification Canada (WD) committed up to \$200,000 as a loan loss reserve, which allows the credit union to recover a portion of its funding should a loss occur.

Now, two and a half years later, SCU Community Development Manager Martin Chicilo says the program has produced some very positive results. "As of January 2002,



Deborah Black displays educational materials about Great Plains Aboriginals at Wanuskewin Heritage Park in Saskatoon.

we've assisted 38 businesses to either expand or get started, and that has contributed 105 jobs to Saskatoon and area," he indicated. "That may seem like a lot of comparably small loans, but the spin-offs to Saskatoon and area have been great."

As proof of its contribution to the local economy, the Credit Union Central of Canada named the SCU as this year's winner of the national

community economic development award. The award recognizes SCU's work in a number of community-minded initiatives, including the Micro Loans Program.

For her part, Deborah Black says it was the flexibility and personalized nature of the program that made it an ideal part of her business plans.

"Having a loan that didn't require anything to be put on the line for it was very attractive," she explains. "And Martin has been very supportive. Any input that we've required, he's been right there. It's been a very good relationship."

For more information on the **Saskatoon Credit Union Micro Loan Program**, contact WD at 1-888-338-WEST (9378). ♣

Promoting Access for All



(L to R) Paul Gustafson, Paul Major and Mike Bacon recognized barriers facing the disabled community and started AccessExperts Consulting to help address these issues.

by Ryan Lorge

Mike Bacon, Paul Gustafson and Paul Major knew first hand the access difficulties facing people with disabilities, each having suffered a spinal cord injury themselves.

The three college friends decided to form **AccessExperts Consulting** to serve as a resource for Saskatoon individuals, businesses and organizations that need information about accessibility issues.

“There were a lot of obstacles in our community,” says co-founder Paul Major. “Some of the big ones were access to information, access to education, access to employment, and limited access to housing and transportation. As we began to do more and more work in these areas we recognized that there hadn’t been a lot of initiatives to address some of these shortfalls.”

The partners worked closely with the **Canada-Saskatchewan Business Service Centre** when they were

getting started. They first learned about the Centre’s services in 1992 when Gustafson and Major founded the Saskatoon Special Interest Cooperative Limited, a business training and micro-loan association for entrepreneurs with disabilities. Bacon joined the Cooperative soon after.

AccessExperts offers a wide range of services designed to remove the barriers facing disabled entrepreneurs, including two types of accessibility audits. A physical accessibility audit involves consulting with architects about all new and existing structures, from the parking lot to the colours of the walls, to ensure that nothing impedes physical travel. An access to information audit deals with making adaptive technology available and putting information into a format that people with a variety of disabilities can use.

The group also offers employment readiness training for persons with disabilities and sensitivity and awareness training for employers and staff. The overall goal is to create a comfortable and mutually beneficial working environment.

“We see a return back to the community. We see a reinvestment of our time and ourselves and our energies. It’s nice to see these things perpetuate themselves,” says Major.

For more information about the services offered by AccessExperts, contact Paul Major at (306) 249-3914, Mike Bacon at (306) 373-1786, or Paul Gustafson at (306) 955-6512.

The Canada-Saskatchewan Business Service Centre provides a wealth of information about starting or expanding your business. For more information on what the CSBSC can do for you, call 1-800-667-4374. ♦

The Roots of Financial Independence

by Shauna Rempel

Lorie Hessdorfer faced obstacles as an entrepreneur with cerebral palsy and a hearing impairment, but she never gave up her dream for financial independence. Her business, **Oak Tree Bookkeeping Services**, has sown the seeds for that dream's success.

"It has always been my desire to be independent and work independently," says Hessdorfer, who has always had a passion for numbers. She completed a Bachelor of Science, with a major in accounting, from Gallaudet University in Washington, D.C. Unfortunately, this was followed by three years of unemployment. Hessdorfer participated in a self-employment program at Saskatchewan Deaf and Hard of Hearing Services and, after much preparation, opened her office.

Nearly four years later, Hessdorfer handles up to nine clients at a time and provides computerized and manual bookkeeping, as well as payroll, customized accounting system set-ups, bank reconciliation, financial statement preparation, and tax returns for small businesses and non-profit organizations.

Organizations such as the **North Saskatchewan Independent Living Centre (NSILC)** and Western Regional Métis Women have also provided Hessdorfer help through grants, services or just peer support. NSILC offered an Urban Entrepreneurs with Disabilities support group.

The support of individuals has also helped her realize success. "Many of my family members have also been their own business proprietors, so they really supported me through this whole experience," she explains. Hessdorfer credits her self-



Technology and interpreters allow disabled entrepreneur, Lorie Hessdorfer, to communicate effectively with clients.

employment program mentors with keeping her positive about her dream even during rough patches. "Just once, about two years ago, I wanted to give up. But I talked to my mentors and they got me through it."

Hessdorfer hopes Oak Tree will allow her to become financially self sufficient, and may someday branch out to owning a coffee and crafts shop. "I have skills in numbers and crafts," she says.

For information about the services offered by Oak Tree Bookkeeping, contact (306) 653-8001.

NSILC received \$600,000 from Western Economic Diversification Canada to offer mentoring and counselling services, business development support and business loans for people with disabilities who wish to start or expand their business. NSILC can be reached at (306) 665-5508. ♣

COOKE'S CHOICE: Cookies for Communities

by Ryan Lorge

After over 20 years of involvement with Saskatoon's non-profit sector, Brenda Cooke's inspiration to start a new business came from a familiar source.

Cooke's sister worked with a group in southern Alberta that produced and sold freezable cookie dough as a benefit for the local school. The success of that venture got Cooke's entrepreneurial juices flowing.

"If a group of people in a small village can do that, why can't I do that in a city of 200-plus thousand, plus neighbouring towns?" she thought.

So Cooke decided to start a new Saskatoon business. **COOKE'S CHOICE** makes frozen cookie dough for local non-profit groups, clubs and schools to sell as a fundraiser. The only thing she lacked was business know-how.

"As a person working in the non-profit sector, with a social work and teaching background, I didn't have a clue," explains Cooke. "You don't have the context. You don't have the support system out there to say, 'This is how you do this or that.'"

Cooke enrolled in a Canada-Saskatchewan Career and Employment Services self-employment program, which in turn led her to other business organizations such as the **Women Entrepreneurs of Saskatchewan Inc. (W.E.)**. W.E. provided Cooke with opportunities to network with other entrepreneurs, and access to resources and advice on how to fine tune her financial plan while she searched for start-up financing.



Brenda Cooke, owner of COOKE'S CHOICE, markets six flavours of frozen cookie dough that are used by groups to raise funding.

COOKE'S CHOICE was incorporated in July 2000. Today, the company markets six varieties of cookie dough year-round, plus a feature flavour that changes every three months. Cooke is constantly looking for ways to expand, and is considering marketing a frozen muffin mix, as well as a line of cooked and frozen chickpea products.

For information about COOKE'S CHOICE, contact (306) 653-4141 or visit their Web site at: www3.sk.sympatico.ca/12951.

For more information on the business services provided by Women Entrepreneurs of Saskatchewan, contact (306) 477-7173 in Saskatoon or (306) 359-9732 in Regina, or visit their Web site at: www.womenentrepreneurs.sk.ca. W.E. is funded by Western Economic Diversification Canada. ♦