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SASKATCHEWAN

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A Green Thumb for Growth

by Cameron Zimmer

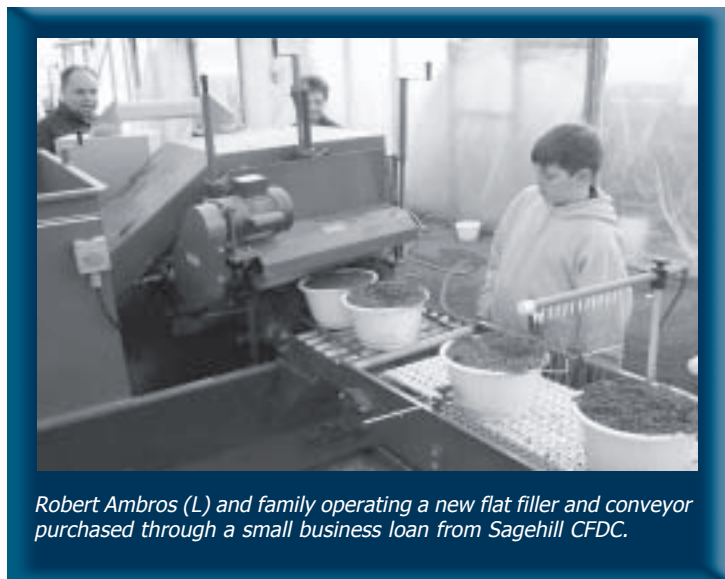
Gardening has surpassed golfing as Canada's favourite pastime. Surprised? According to Canadablooms.com, 80 per cent of all Canadians are gardening in some way.

"People are turning to their yards to have some relief from their life. They don't feel they can travel due to world events and expenses, so they're turning to their own yards for enjoyment and relaxation," says Robert Ambros, president of **Hill Country Farms**.

Ambros should know — since transforming his family's market garden near Aberdeen into a wholesale greenhouse 20 years ago, he's watched gardening develop into a \$4.3 billion industry in Canada.

To keep pace with the industry's growth, Ambros needed more operating capital to fill the increased orders coming from Peavey Mart, Home Hardware, CO-OP and other gardening centres. In 1999, the company's accounting firm referred him to **Sagehill Community Futures Development Corporation (CFDC)**, which supplied Hill Country with a \$75,000 small business loan.

"The business was growing faster than the profits would allow, and being a new business, the profits were small," Ambros says. "The money from Sagehill allowed us to carry out the growth that we needed to take the business to the next level."



Robert Ambros (L) and family operating a new flat filler and conveyor purchased through a small business loan from Sagehill CFDC.

Since then, Hill Country has expanded to where it now employs 50 local residents in its peak season — more than half of them work full-time.

With some more business advice and refinancing from Sagehill CFDC, Hill Country has also automated its greenhouse with a conveyor and flat filler. And, the plans haven't stopped there.

"We're on track as far as our long-term business plan. We were hoping to have 60,000 square feet of production space for the 2004 season, and we're on track to do that."

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Terri Parent...a Designated Success

by Heather Waldern Hinds



In November 2003, **Terri Parent**, loans manager at Women Entrepreneurs of Saskatchewan Inc. (W.E.) in Saskatoon, became the first person in Western Canada, and one of only 28 Canadians, to receive the APEC-IBIZ Certified Business Counsellor international designation.

Once the modules and assignments are finished and the student has completed a minimum of 400 counselling hours, program assessors conduct an interview and a mock counselling session. "This program takes you a step further than just having the theoretical knowledge," explains Parent. "You have to show you can apply that knowledge." She says the certification increases consistency and professionalism in the business counselling sector, providing clients with higher-quality, standardized counselling. "It also assured me that I did have the skills and knowledge I thought I had."

The Acadia Centre for Small Business and Entrepreneurship runs the Canadian program at Nova Scotia's Acadia University. The international certification is recognized in 15 of the 21 Asia-Pacific countries.

Congratulations, Terri! ♦

Developed in 1997 by Canada and the Philippines, the two-year program consists of 10 modules and workshops, practical skill application, assignments and portfolio development. The student must demonstrate skill and knowledge in 105 competencies in seven key areas, such as: client development, identification of their needs, and assisting them in facilitating and interpreting their business plan.

A Green Thumb for Growth

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Without Sagehill being there in the early stages, we wouldn't have been able to do this."

Although Ambros is enthused by Hill Country's expansion, he's quick to explain that the success comes from a group effort. Hill Country is a family-owned corporation, with his wife, two sons and daughter also working full-time and owning shares. This close partnership is one of the Hill Country's defining qualities. It's also one of the reasons Ambros has valued working with Sagehill CFDC.

"They stand beside us as partners, almost as equity partners, and that gives confidence to us and our lenders," Ambros says. "They were willing to take a position behind our mortgage and help us get equipment, whereas the

mainline banks weren't open or interested. They continue to be easy to work with."

"The opportunity to watch a business like Hill Country grow and achieve its goals is extremely rewarding," says Dianne Olchowski, CEO of Sagehill CFDC. "The opportunity to participate and support that growth is the icing on the cake."

For more information about Hill Country Farms, call (306) 253-4436 or 253-3330. ♦

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Recycling Telephone Books Into Fruit Trays

by Heather Waldern Hinds

What would you do with all of the used phone books from the northern half of Saskatchewan? If you're **Nuform Packaging Inc.**, you make them into recyclable fruit trays for North America and Chile.

The Tisdale company is one of few pulp moulding facilities in the world. Pulp from recycled newspapers, corrugated cardboard and phone books is re-formed into new products in a vacuum-like machine. The technology is modeled after a wood pulp mill. Nuform was the first North American manufacturer to produce metric-sized apple trays for Canadian and U.S. markets. Previously, these trays were imported from Europe, only to be filled with fruit and sent back. The company has also produced avocado trays for Chile since 2001, a connection it made through Weyerhaeuser in Seattle.

Gary Beaudette, president and CEO, started Nuform after 20 years of experience with other packaging companies. The company created 15 full-time jobs and three part-time positions in a town of 3,500 people. When Nuform opened in 1998, **Newsask Community Futures Development**

Corporation (CFDC) provided an equity loan. With its loan payments deferred for two years, Nuform had the clout it needed to raise the remaining funds through other financial institutions.

"Equity financing is something we would only do with manufacturing or for something really off-the-wall," explains Judy Childs, Newsask CFDC manager. "But the applicant has to have a really solid business plan. Nuform even had a lot of community support behind it." Childs says the CFDC supported Beaudette because



Gary Beaudette with some of the fruit trays made from pulp recycled newspapers, corrugated cardboard and phone books at the Nuform Packaging facility in Tisdale.

Photo courtesy of Nuform Packaging.

he had a good business plan and had already secured contracts before applying for financing.

In 2002, Nuform expanded by 75 per cent by adding equipment and retrofitting its facilities. Newsask provided the company with another equity loan to assist in a \$600,000 expansion. The changes increased the company's capacity from three million trays to over 10.5 million.

"It helped that Newsask believed in us," says Beaudette. "They have a lot of flexibility in their programs. I would highly recommend them to other small businesses. They are definitely open to new ideas and new ventures."

For more information about Nuform Packaging, call (306) 873-5505 or visit www.nuformpkg.com. ♦

3 CFDC offices are entrepreneurs like Hill Nuform Packaging in communities. They s advice and offer s loans of up to the CFDC closest to Community Futures Saskatchewan at visit their website at: ps.sk.ca.

La Ronge Puts the Heat on Forest Fires

by Cameron Zimmer

To have weeks of ideal, sweltering summer weather end in a rampaging fire and the evacuation of residents in La Ronge was more than disappointing. The northern town was devastated in 1998 after it was held captive by fires in the surrounding forests. By the end of the battle, a small army of 245 firefighters had drained its water supply to a dangerously low level.

The next year, a study by Saskatchewan Municipal Affairs, Culture and Housing confirmed what town officials already knew — it didn't have enough water keep the two-day backup supply required for emergencies.

Instead of waiting for another forest fire to confirm the report, the **Town of La Ronge** applied to the **Canada-Saskatchewan Infrastructure Program (CSIP)** to assist in a revamp of its water system.

Since receiving \$920,000 in funding from the CSIP, the town has added a reservoir and a booster station to increase water flow and volume. This foresight recently earned it a Foundation for the Future Award from the Insurance Bureau of Canada (IBC).

"Each of the honourees has shown leadership in disaster loss prevention and will serve as a model to their peers across the country," IBC President and CEO Stan Griffin said at the award ceremony.

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"Without the federal and provincial governments approving our project in the beginning, we wouldn't be getting this recognition at the end," says town administrator John Wade.

The Canada-Saskatchewan Infrastructure Program provides up to two-thirds of the eligible costs of community infrastructure projects. Communities provide the remaining one-third of the project costs, making the program a unique partnership between all three levels of government. This year, more than

\$20 million in federal and provincial funds will be spent on the projects announced in Saskatchewan.

The first priority for infrastructure investment through the CSIP is green municipal projects, such as: water and wastewater developments and upgrades, solid waste management and recycling, and improving the energy efficiency of buildings owned by municipal governments. ♣