

COMMUNITY CHAMPIONS



Nova Scotia Credit Unions
celebrate the superheroes
of the provincial economy:
SMALL BUSINESS



Buying or selling a business? Considering a sale to management or the next generation?

The right support makes all the difference.

Get all your questions answered by the Transactions Advisory team at Grant Thornton Corporate Finance Inc.—we know Atlantic Canada. We'll meet your needs with our full service approach that focuses on providing deal support at every stage of the transaction. Our services are built upon:

- Integrity and reputation
- Dedicated and experienced transactions, M&A, debt advisory, and valuation professionals

Contact us to see if we can add value at any critical point in the transaction lifecycle of your business.

[GrantThornton.ca/CorporateFinance](https://www.grantthornton.ca/CorporateFinance)

Kevin Fraser

Partner, Atlantic Practice
Leader, Transactions

T +1 902 491 7797

E Kevin.Fraser@ca.gt.com

Louis-Pierre Francoeur

Director, Transactions

T +1 902 491 7546

E Louis.Francoeur@ca.gt.com

Jillian Murray

Partner, Transactions

T +1 902 491 7745

E Jillian.Murray@ca.gt.com



Audit | Tax | Advisory

Why we believe in small business



There is nothing more rewarding than receiving a “thank you” call from a young entrepreneur who finally received financing to start their business, or an email from a grateful business owner who desperately needed a Line of Credit for growth, or an invitation from an immigrant entrepreneur to attend their grand opening when they opened the doors to their new business, in their new country, because we took a chance on them.

“What better way to celebrate Canada’s 150th than to recognize and celebrate the innovation, tenacity and spirit of 150 Nova Scotia small businesses?”

I have the privilege of seeing the impacts of our small business financing every day, from Yarmouth to Sydney and every community in between.

Under the numbers and statistics are human beings with hopes and dreams, and employees and families who depend on them for their livelihood. Under the numbers are communities who depend upon these local businesses for their tax base and therefore their infrastructure and services. Under the numbers is the economy of Nova Scotia.

It has been more than a decade (14 years) since the Credit Union Small Business Financing Program was launched.

The Program began in 2003 as a \$3-million pilot. It was intended to fill a void in the marketplace, namely support for the small and medium enterprises (SMEs) in the form of term loans, working capital and lines of credit. We intended the Program to be flexible and to be open to all sectors, industries and regions. There were many naysayers at the time. Some thought the Program was destined to fail as the small business sector was simply too risky. Others felt the Program wasn’t needed as anything “worth financing” could be easily financed in the existing marketplace. Clearly they were not in touch with the SMEs and agencies like the Chambers of Commerce who have consistently listed access to capital as a major inhibitor for small business start-up and growth.

Today, the Program boasts a \$113.8-million portfolio; \$113.8-million is a big number! Imagine the good it can do! We have financed more than 2,250 small businesses. These businesses have created and maintained 13,663 jobs, many rooted in rural communities. This is a very significant economic impact by any standard.

The Province of Nova Scotia is a partner with the provision of a loan (deficiency) guarantee. The Province provides not one penny in capital to lend: 100% is credit union capital. Given that total loan losses have been less than four per cent over a 14-year period, the cost per job to the province is a modest \$329. Not bad in comparison to other job creation programs.

In 2015, Deloitte did an independent review of the Program and found it well aligned with the strategic



priorities of the Province and that it continues to be relevant 12 years post-inception. It also found that the Program was successful in meeting its intended objectives of increasing access to capital for small business and that it was cost effective for the Province given that operational costs were externalized to the Nova Scotia Co-operative Council and partner credit unions.

Our Small Business Financing Program has proven what the research has consistently shown—small and medium enterprises are the backbone of the Nova Scotia economy.

What better way to celebrate Canada’s 150th than to recognize and celebrate the innovation, tenacity and spirit of 150 Nova Scotia small businesses? We couldn’t think of any.

Dianne Kelderman
CEO, Credit Union Small Business Financing Program

There be superheroes amongst us



They may not fly through the air, but small businesses punch well above their weight class when it comes to economic impact. In honour of Canada's sesquicentennial anniversary, Nova Scotia's credit unions celebrate the strength and diversity of 150 small local enterprises.

1

A-1 Pallets Ltd.
Stewiacke
Employees: 3 FT/2 PT
Founded: 2015



A-1 Pallets Ltd. manufactures high-quality softwood wooden pallets in both standard sizes and custom designs. Their new wooden pallets are available in both IPPC certified heat treated and non-heat treated versions. With their CAD (Computer Assisted Design) software, they can design a wooden pallet to specific shipping requirements from anywhere in Nova Scotia (or the Maritimes). Special features include: year-round service; pick-up options; weekly deliveries to the Halifax/Dartmouth area; shipping can be arranged to other areas of the Maritimes; competitive wholesale pricing and an on-site heat treatment kiln. Plus, their IPPC certification gives them the ability to certify lumber of all sizes in addition to existing crates and wooden pallets.

www.a1pallets.ca



2

Ability Woodwork Co-operative
Antigonish

Have you seen the Big Red Chair in Sobeys' stores across Atlantic Canada? The Ability Wood Products Co-operative, a social enterprise that provides employment opportunities for persons with disabilities, built 92 of them under contract with Sobeys. Sixty-nine proud employees worked on the project.



3

Acadian Beverage Room (Big Al's Acadian Restaurant and Lounge)
Tatamagouche

Serving a selection of traditional pub foods in a casual, fun, family-friendly environment. Open seven days a week.
www.bigals.ca

4

Afashionado Fish Mongers Inc.
Halifax



This community-minded provider of sustainable, transparent and locally-sourced seafood is dedicated to bringing low-impact fishing traditions back to the plates of consumers. They follow Ocean Wise certification, a classification that ensures responsibility to a fishery's abundance and catch method. Any Afashionado products that don't have Ocean Wise certification (e.g. their wild Atlantic Halibut and Cod) are harvested using low-impact fishing methods, such as hook and line.

www.afashionado.ca

5

Aikens Pest Control
Stellarton

Your local pest control specialists: no job is too big or too small.

Facebook: @aikenspc

6

Andrew MacDonald Landscaping and Tree Service Ltd.

Sydney

Employees: 18 FT seasonal staff

Founded: April 1998

Their broad range of services includes, but is not limited to: tree servicing and removal; stump grinding; lawn servicing; landscaping; septic systems; excavation; mulching; building removal and board ups; retaining walls; paving stone patios; land clearing; power and phone pole clearance (certified); boom truck and chipping services; and snow cleaning.

Owner Andrew MacDonald is health and safety oriented, ensuring all equipment is in top running order and that employees are well trained in the equipment they operate. The results of that safety-first focus are evident in his low employee turnover. An inherent benefit of long-term employees is that they build strong relationships with clients. "Because my employees understand the goals of the company, they work hard to satisfy the customer—which leads to repeat clients. The word of mouth from those happy customers results in new customers."

www.amdlandscape.com

7

Angelic Styles

Amherst

Offering hair care for the whole family, as well as waxing, nail services, manicures, pedicures, gel nails, massage therapy, reflexology and reiki.

Facebook: [Angelic Styles](#)

"The Bergengren Credit Union has been one of the best decisions I have made about our business. They have been extremely helpful and supportive. The staff there always go above and beyond and we are treated like gold when we go in."

*Meghan Peters
The Tall and Small Café*

8

Appleseed Energy Inc.

Janvrin's Island, Isle Madame

Employees: 6

Founded: 2009

Owned by Brian Rose, Gloria Hill, Ross MacDonald and Anne Frye, Appleseed Energy is a full service green energy consultant. They specialize in solar PV (electric) and have installed hundreds of systems both grid-tied and off grid. Solar PV is widely used across the world but is a growing market in Nova Scotia. There are not many installers in Nova Scotia but Appleseed Energy has years of experience with a variety of systems both large and small. Installing solar panels will provide consumers with savings for years to come, no matter the price of electricity.

"We enjoy working on a puzzle and end up doing the unusual jobs: rustic cottages with high end finishings, cabins with creative (but legal) water/sewer systems as well as traditional building and solar projects."

www.appleseedenergy.com



5th anniversary
STILL UNFORGETTABLE

Thank You!

Sometimes it's for a better meeting and other times a more rewarding retreat.

From time to time it's just a good excuse to get out of the city for the afternoon.

Whatever your reason for coming, we're overwhelmingly grateful for the support.

Cheers to five more years!

- The Staff of Oceanstone

UNIQUE SEASIDE RETREATS BY OCEANSTONE

stokethefire.ca

Oceanstone
SEASIDE RESORT

9

Argyle Fine Art

Halifax

1 FT + seasonal and volunteers

Founded: 2000

Argyle Fine Art is one of Halifax's most progressive galleries, representing a unique variety of contemporary art by established and emerging Canadian artists. Selections include painting, drawing, limited edition prints, fibre, sculpture and photography. They are also very involved with the community, hosting fundraisers and educational opportunities so that everyone gets to experience art.

Owner Adriana Afford says they are very passionate about putting people first, then art. "Because basically, art is all about

people and how they express themselves or identify with an artwork. We focus on providing the best personalized customer service we can and consider our clients friends," Afford says.

She credits their success to working hard every day and always being open to new opportunities for their artists. "We listen to our clients, as to what they want to see more of. We also have been successful on breaking down barriers and have created a comfortable space that is just as much a store as it is a community gathering space for creatives."

www.argylefineart.blogspot.com

www.argylefineart.com

Twitter: @ArgyleFineArt

Instagram: [argyle_fine_art](https://www.instagram.com/argyle_fine_art)



Above: Lookoff in Winter, 30" x 30", Oil on Board, by Gordon MacDonald

"The Credit Union has supported and believed in us since the beginning. If it were not for them, our business would not exist. This initiative is another way they are helping us to promote and aid our business."

*Pius, Clara and Jean Le Blanc
Chez Jean Dairy Twirl Limited*

10

Arichat Metal Fabrication Limited

Arichat

Employees: 16 employees

Founded: December 2015

This metal fabrication shop, owned by John Boudreau, specializes in the manufacture of residential and commercial oil tanks for the maritime provinces. They also do custom builds such as dumpsters, trailers, work for local fishermen, sandblasting and odd jobs. Even though they are the only tank manufacturing outlet in Nova Scotia, they don't take their customers for granted. "Hard work and customer service is the most important part of any business. It is what we strive for on a daily basis," says John Boudreau.

www.arichatmetal.com

11

Arts of All Sorts & Embroidery

Antigonish

Employee: 1

Founded: December 2015

The owner of this home-based business, Tracy Decoste-Pelrine, takes customers' ideas and transforms them into digitized files to create artwork that can be embroidered onto their item of choice. Because many of the products are customized and one-of items, there is no minimum number to buy (though they can also produce projects in large quantities). Other products include paintings and art items, which make great gifts.

Decoste-Pelrine notes that working from home allows for flexible hours to accommodate customers' needs. "Someone who may work past 5PM might not be able to communicate with other companies as easily or drop off and pick up orders. Being friendly and able to work around their schedule is important, and I believe I have great customer service."

Facebook: [tracysartsofallsorts](https://www.facebook.com/tracysartsofallsorts)

Twitter: @TracyDecoste



13

Atlantic Total Extinguisher

14

B & E General Store

St. Peter's

Employees: 5

Founded: November 2016

B & E is a quintessential general store in the traditional sense, carrying a little bit of everything... from lottery and beverages to groceries and household supplies, as well as toys, snacks, toiletries, automotive items and fishing gear.

Owners Matt and Paula MacDonald try to feature local suppliers by bringing in baked goods, artisanal crafts and old fashioned candy. The community has been equally supportive in turn, notes the MacDonalds. "We're very grateful for the support from the people of St. Peter's as well as our wonderfully helpful and friendly staff."

Facebook: [begeneralstore](https://www.facebook.com/begeneralstore)

12

Asana Yoga & Massage

Antigonish

Employees: 15

Founded: 2011

Asana offers a variety of therapeutic massage treatments as well as hot yoga, gentle yoga, intro, Vinyasa, Yin/Yang, kids yoga, meditation, wellness workshops, Zumba, life and wellness coaching. They have the widest variety of experienced therapists and masseuses in the Antigonish area, and they are the only dedicated yoga studio offering



15 classes a week and hosting regular wellness workshops. Asked to identify their core strengths, owner Sole Carbone identified their "professionalism, innovative techniques, central location, inviting atmosphere and friendly staff" www.asanayogamassage.com

“We have been a member of St. Joseph’s Credit Union from the beginning. We feel we always have someone to help us through any challenges and they often go above and beyond to help with anything they can. We are grateful to be given the opportunity to participate.”

Appleseed Energy Inc.

15

Balsam Country Farms

New Ross

Great family fun with Christmas trees u-pick and sales as well as wagon rides. You pick the tree and they’ll cut and bail it for you.

Facebook: Balsam Country Farms

16

Bar Kismet Ltd.

Halifax

Founded: Summer 2017

According to an article in *The Coast* (March 2017), owners Jenner Cormier and Annie Brace-Lavoie want their restaurant to be a regular stop for their clients rather than a special occasion destination—but it’s not a fish and chips joint either. The focus will be on non-traditional seafood (think bycatch), bolstered by what’s described as rare and interesting beer and wine options.

Instagram: @barkismet

17

Bargain Bennies Ltd.

Amherst

Specializing in good quality (often Canadian made) furniture and appliances, at value prices. “If I can move on a price, I will,” says owner Charles Rindress on his website.

www.bargainbennies.com

18

Bedford Basin Women’s Health Center

Bedford

Their experienced team of specialists is focused on women’s health and wellness, and is committed to providing a positive, safe and confidential environment.

www.bbwomenshealth.com



19

Brownstone Café and Bistro

Antigonish

A delightfully inviting walk-in restaurant with a menu and décor designed to warm your soul. Selections range from gourmet pizzas, paninis, salads and wraps to lobster fettucine, pesto mozzarella chicken, stir fry and steak. See the full menu on their website.

www.brownstonecafe.ca

20

C&M Video

St. Peter’s

Offering movie and game rentals as well as toys, licensed NHL products, fireworks, confectionery, milk, ice and other assorted goods.

Facebook: @CMVIDEOSTPeters

21

Cadance Dance Academy

New Minas and Kentville

Founded: 1979

Dedicated to quality performing arts education and the development of self-confidence, Cadance Dance Academy offers instruction in many different styles of dance in a non-competitive atmosphere.

www.cadanceacademy.ca

22

Cain Camper Sales and Rentals

Brentwood

A family-owned business specializing in excellent pre-owned travel trailers, park models, fifth-wheel, hard-top units and utility trailers. They also offer financing and delivery options, and carry a large selection of RV parts.

www.caincampers.com

23

Canal Trophy & Engraving

St. Peter’s

Founded: 1998

Offering laser, computerized and manual engraving of trophies, plaques, medals and other awards, as well as engravable gifts such as picture frames.

Facebook: CanalTrophyEngraving

24

Cape Breton Realty

St Peter’s

Founded 1990

www.capebretonrealty.com

25

Careforce Co-operative

Kentville

Founded: 1990

A home health care agency serving clients and their families in a compassionate and confidential manner. Careforce is an approved provider for Veterans Affairs Canada, the Workers’ Compensation Board and most insurance companies.

www.careforce.ca

26

CarShare Atlantic

Halifax

Founded: 2008

If you need occasional access to a car, but want to avoid the expense of vehicle ownership, CarShare Atlantic is for you. As a member, you can use one of their vehicles for as little as 30 minutes, an hour, a full day or longer.

www.carshareatlantic.ca



“Thank you to the Credit Unions for always believing in small businesses when other lending institutions don’t give us a chance. Thank you for allowing us to continue to do what we love in our community and to allow us to have a voice.”

Adriana Afford, Argyle Fine Art

27

C.H. Boudreau Funeral Home Ltd.

Arichat

Founded: 1975

Experienced, compassionate staff work with families and individuals to guide them through the memorial process, from selecting the style and type of service to writing obituaries, creating memorial videos and processing paperwork. They even provide access to grief education and referrals to counselling services.

www.chboudreau.com

28

Chez Jean Dairy Twirl Limited

Belliveau Cove

Employees: 9

Founded: 1968

This dairy bar and quick service restaurant is a meeting and gathering place for friends and visitors to enjoy melt-in-your-mouth soft ice cream and choose from a wide selection of delicious foods. The business is open daily: the last day it closed was April 16, 1989—as of August 7, 2017, Chez Jean has been open 10,339 consecutive days! The owners (Pius, Clara and Jean Le Blanc) say their success has been the result of many hours of work and the commitment of their staff and family to the customers. “We are always trying our best to improve.”

www.chezjean.com

Twitter: @1Chezjean

29

Chez L’Ami Ice Cream and Take-out

Church Point

Quick-service restaurant open March to December annually, accepting cash or debit.

Facebook: Chez L’Ami



30

Cindy’s Home Décor

Tusket

Employees: 3

Founded: July 2014

This unique little store features home décor, giftware and work from local artisans—perfect for decorating your home or cottage, whether your style is farmhouse, modern or nautical. All of their furniture and accent pieces have been repurposed and refurbished. Owner Cindy LeBlanc says the secret to any business success is customer service. “Treat customers the way you’d like to be treated.”

Facebook:

Cindy’s Home Décor



31

Clare Golf & Country Club Ltd.

Comeauville

Employees: 18

Founded: 1966

This shareholder-owned public golf course is located in the heart of the French Acadian community of Clare in southwestern Nova Scotia. Special features includes superb course maintenance, warm hospitality and a full variety of holes possessing character and scenic beauty. Offers a full restaurant, practice range and proshop.

www.claregolf.ca

Twitter: @ClareGolf

33

C.O.R.D. (Clare Organization Representing Persons with Disabilities)

Church Point

Their mission is to represent and assist persons with disabilities in Clare by advocating for the creation of positive independent lifestyle options that promote inclusion and growth.

Facebook: C.O.R.D. (Clare Organization Representing Persons with Disabilities)

32

Clare Mutual Insurance Co.

Belliveau Cove

Founded: 1937

For 80 years, this community-minded insurance company has been taking care of the property insurance needs of the people of southwest Nova Scotia. As it says on their website: “Management has always worked hard to provide the best insurance products that would meet the needs of the policyholders, be it for their home, their farm, their business and their vehicles.”

www.claremutal.com

34

Clean Heroes

Stewiacke

This mobile emergency services equipment cleaning and inspection company serves clients across Atlantic Canada. Services include: advanced fire department bunker gear cleaning and inspection; sanitation of police ballistics equipment; sanitation/disinfection of sports equipment; cleaning and sanitation of rescue rope and harnesses; and sanitation/disinfection of immersion suits.

www.cleanheroes.ca

35

CNE Car Wash Ltd.

New Glasgow

Employees: 3

Founded: October 2015

Owner Barry MacIntosh and his crew clean all types of vehicles (cars, trucks, buses, RVs, boats and more). And, with their mobile pressure washing unit, they can also clean decks, siding, building exteriors, signs and transport trucks. "We go above and beyond to make our customers happy," says MacIntosh. "We don't rush the job—we take our time in detailing the cars, checking them thoroughly when we're finished. Our goal is to make your vehicle as close to new as we can."

www.cneccarwash.com



“The success of small business is dependent on companies and banks believing in people’s dreams and giving them the foundation needed. The Credit Union believes in rural entrepreneurship, and that is incredible. My Home Apparel is living proof that growing a business is possible in small town Nova Scotia.”

*Miriah Kearney
My Home Apparel*

36

Coastal Community Radio Co-operative

Glace Bay

Founded: 2003

The Coast 89.7 (CKOA-FM) is a community-owned not-for-profit radio station in Cape Breton. They are dedicated to promoting East Coast music and culture as well as local community events and news.

www.coastalradio.ca

37

Comeau’s Farm Market Meteghan

Founded: 1985

The Comeau family offers fresh fruit and vegetables to the residents of Digby County in a warm, welcoming environment. Production begins in late May with delicious ripe strawberries and continues through the fall with the pumpkin harvest. Their vast array of summer fruits and vegetables includes sweet corn, tomatoes, green beans, lima beans, squash, cucumbers, eggplant, okra, watermelon, cantaloupe, and peaches.

www.comeausfarmmarket.com

Natrel[®] OKA iöGO[™]

Proud

Founded in 1938, Agropur Cooperative is a North American dairy industry leader with \$6 billion in sales in 2016. It has a large footprint across Canada and in the US, with 39 plants processing more than 5.9 billion litres of milk per year and producing dairy products of the highest quality. The Cooperative has 3,345 dairy producer members and 8,000 employees.



Becky Perry, Perry Hill Farm, Perry Settlement, New-Brunswick.



“The Credit Union has been amazing and helpful throughout the whole process of helping us get established as new business owners. And now they are sponsoring this initiative—it shows how much they care about their members.”

Matt and Paula MacDonald, B&E General Store

38

Common Good Solutions (CGS)

Halifax, Sydney, Kingsport
Employees: 14

Founded: May 2012

Owned by David Upton and Andy Horsnell, Common Good Solutions is Nova Scotia’s first community interest company. They specialize in helping those who want to start a business that will have a positive impact in the community and that will enrich the lives of customers and employees. They offer a full range of social enterprise consulting, training and coaching services that support entrepreneurs and organizations from launch to growth, and beyond. CGS devotes 60% of all profits toward its social mission: growing the social enterprise sector in Nova Scotia.

www.commongoodsolutions.ca
Twitter: @commongood4all



39

Connors Basics Office Supplies

Sydney

Founded: 1983

A 100% locally-owned company with the purchasing power of a national organization due to their affiliation with the Basics buying group. Here you’ll find everything you need to set up your office: furniture, supplies, technology—even office space planning and ergonomics consultation.

www.connorsbasics.com

40

Cross Roads Co-operative Limited

Parrsboro

A member-owned community grocery store, open seven days a week.

Facebook: Cross Roads Co-op

41

Darryle N. Demont

Western Shore

Providing professional installation of septic systems, wells and basements.

42

DJ’s Diner/Corner Store

Salmon River

A local convenience store/restaurant that is open daily with a wide variety of items, including a liquor outlet.

43

Dr. Drone

Dartmouth

Dr. Drone is Canada’s first drone retail, repair and customization center. Their team of expert technicians are trained to perform repairs on drones of all shapes and sizes, offering same day and overnight repair service to fix any problem on all commercial and recreational drone variations. They carry a wide variety of consumer and professional drones, as well as accessories and parts. Custom-built drones are their specialty.

www.drdrone.ca



44

Eagle Taxes

Port Hawkesbury

Employees: 3

Founded: January 2014

This small business prepares tax returns and assists with tax planning. “We put a lot of effort into ensuring our clients understand their returns and any suggestions we make for future returns,” says owner Shelley MacPherson, who has extensive experience working at Revenue Canada. “Our staff take customer service very seriously and take the time to carefully review each return with the client.”

Facebook: Eagle Taxes

45

Eden Golf and Country Club

Paradise

This 18-hole golf course, an hour and a half from metro Halifax, is known as one of the most challenging and enjoyable golf courses in the province. Situated in the beautiful Annapolis Valley, Eden’s narrow fairways, small difficult-to-read greens, water hazards, bunkers, and dog-leg fairways are all designed to test a golfer’s skill. When the game’s over, you and your partners can analyse your play at their full-service dining facility.

www.edengolf.ca

Twitter: @EdenGolfNS

46

Elaine Collicutt & Sons Property Maintenance Ltd.

Chester

Offering lawn and grounds maintenance services.

47

Empowerment Health Services

Truro

Employees: 2

(rent space

to 3 other

practitioners)

Founded:

2013

In addition

to its two

employees,

Empowerment

Health Services

rents space

to three other

practitioners.

Together, this

unique mix

of health practitioners offers general

mental health and neurological

assessment services along with reiki

and reflexology. “I believe that our

success comes from our attempts

to provide clients with the best care

we can provide,” says owner Dr. Tara

Power.

www.empowermenthealth.ca



What a difference a Credit Union makes

Did you know that many of the financing products and services Canadians take for granted today were first developed by credit unions?

In 1900, we were the first to issue loans based on a borrower's character.

In 1933, we introduced the first payroll deduction service for deposits and loan payments.

In 1959, we offered the first open mortgages.

In 1961, we were the first to lend to women in their own name.

In 1977, we introduced the first full-service ATM.

In 1980, we introduced the first home equity lines of credit.

In 1982, we introduced the first debit card service.

In 1988, we launched the first registered educational savings plan.

In 1996, we opened the first branchless bank.

In 1996, we introduced the first fully functional online banking.

In 2001, we launched the first cheque imaging service.

In 2003, we launched a program dedicated solely to the financing of small and medium businesses.

Nova Scotia credit unions are extremely proud of the specialized services we provide to the business community. Our dedicated Small Business Financing Program is a model that others are looking to replicate.

When we say small business is the backbone of the economy, we mean it. That's why we approach business banking differently. We see our business members as our partners and our owners. Their success is our success. We place as much emphasis

on people and relationships as formulas and ratios. And it pays off! As our CEO Dianne Kelderman has pointed out, over the past decade we have taken more than \$113 million in credit union capital and put it to work in small businesses in every region across our province. You will see 150 of them profiled in this magazine. The multiplier effect of \$113 million at work in the Nova Scotia economy is staggering.

In this case, almost 14,000 jobs have been created and maintained, incomes earned are being spent and circulated in the economy, taxes are paid provincially and federally, and innovation is happening, all contributing to Nova Scotia's GDP.

“Through a dedicated focus on small business lending, our Small Business Financing Program alone has enabled 2,551 new small businesses members to join our credit union family.”

Credit unions tread where other financial institutions rarely go. And it's good for business.

Through a dedicated focus on small business lending, our Small Business Financing Program alone has enabled 2,551 new small businesses members to join our credit union family. Their business is growing, our business is growing. It's a true win/win.



And it's not the traditional demographic. Of the 2,551 businesses and \$113 million disbursed, a significant portion was for unconventional lending: 977 lines of credit; 798 working capital loans; 654 loans to businesses owned by women; 157 loans for businesses started by youth; 218 loans for immigrant entrepreneurs; 68 for community social enterprises; 894 loans for new business startups; 719 for business expansions; and, 114 loans for succession/business acquisitions.

The stories of the 150 business members included in this publication are the truest testimony of the impact that we are having on the lives of individuals, their families, our communities and the Nova Scotia economy.

Happy 150th Canada!

And thank you to all of our members, business owners, employees and volunteers who make Canada the greatest country in the world!

Mark Horne
Director Commercial & Lending Services
Atlantic Central & League Savings
and Mortgage



48

Erik Scott & Associates Inc. (The Co-operators)



Truro

Employees: 3-5

Founded: September 2012

This one-stop insurance company offers auto, home, farm, life/financial services, travel and commercial coverage, ensuring clients can have all of their insurance needs met under one roof.

Owners Erik and Holly Scott say their commitment to the Co-operators "Client Review Program" sets them apart. "We believe in reviewing a client's insurance needs/coverages every three years to ensure they have adequate coverage in the event of a claim. ...Clients rely on us to help them choose the right products and coverages that meet their needs."

www.cooperators.ca

49

Eternity Mechanical Gas & Plumbing

River John

Offering propane, natural gas and plumbing sales, service and installations.

Facebook: @EternityMech

50

eyecandy SIGNS

Halifax

Founded: 1998

Specializing in meaningful, exclusive and memorable signage that makes an authentic and compelling statement to your customers. Products include: way-finding and architectural signage; sandblasted signs; sculptural signs; dimensional signs; carved signs; illuminated signs; and awnings.

www.eyecandydesigns.ca

51

Fancy Pants Café

Bridgewater

This café features familiar dishes such as hearty breakfasts, pulled pork sandwiches and gourmet pizza, made with local and organic ingredients and products (vegan and gluten-free options available). Open six days a week (Monday to Thursday, 7:00AM-5:30 PM; Friday, 7:30 AM-8:30 PM; Saturday, 8:00 AM-8:30 PM; closed on Sunday). See their full menu online.

www.fancypants.ca

52

FarmWorks Investment Co-operative Ltd.

Greenwich

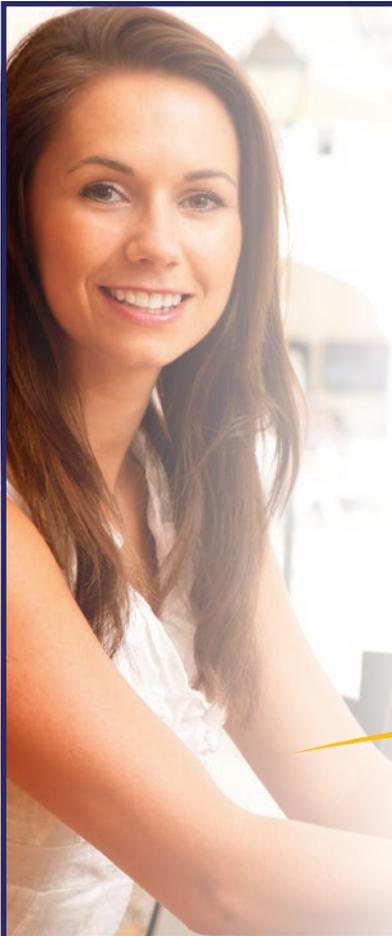
Employees: 0 (14 volunteer directors)

Founded: May 2011

This community economic development fund works to promote strategic and responsible community investment in food production and distribution in order to increase access to a sustainable local food supply. Investors receive tax credits, and FarmWorks lends money to farms and food-related businesses to start-up, develop new products, increase food safety, add value, decrease costs, increase sales and improve margins. Directors and advisors provide mentoring and promotion to support and strengthen these and other businesses across the province.

www.farmworks.ca

Twitter: @FoodGrowsHere



COMMUNITY SUPPORTS SMALL BUSINESS!

Community is a resounding success with small businesses.

That's because we understand that **local** financing helps growth and keeps our families together.

Experience TheDifference™

Community
www.communitycu.ca

A "Community" Difference
You Can Bank On

Amherst Branch

33 Prince Arthur St.,
Toll Free: 866-318-7541

Truro Branch

347 Willow St.,
Toll Free: 866-893-7134



53

Francis Arsenault Masonry Inc.

Backed by three generations of experience in the masonry industry, this company has both an established history and considerable expertise. Their latest product, Artisan Natural Thin Cut Stone, is suitable for residential and commercial use, offering exciting options in masonry construction for interior and exterior walls, fireplaces, chimneys and stove surrounds.

www.artisannaturalstone.com

54

Fundy Tidal Bore Adventures

Green Oaks

Employees: 6

Founded: 2010

Providing guided rafting tours on the Shubenacadie River, where Fundy tides will surge into the river, raising water levels 30 feet. Standing waves are created by the massive flow of water over the top of giant sand bars. "We are successful," says owner Morgan MacDonald, "because we give our customers a once-in-a-lifetime experience that you can only get in Nova Scotia. We pride ourselves on customer service, and the professionalism of our team."

www.tidalboreadventures.ca



55

Funtopia Play and Learn Center

Stellarton

Employees: 2

Founded: 2012

Funtopia is an indoor playground for children ages 0-12 years, offering children's programs, an afterschool program and birthday parties. A family-centred business, owners Cheryl and Melissa Murray focus on having a welcoming environment, reliable hours, air conditioning, fair pricing and clean toys. The secret to their success? "We care about our customers."

www.funtopiaplayground.ca

Twitter: @Funtopia

56

Gabrieau's Bistro

Antigonish

Employees: 12-18

Founded: June 1999

Under the creative direction of Chef Mark and Karen Gabrieleau, fresh, quality ingredients (much of it grown on their farm) are fused with international flavours and cooking techniques to put new spins on old classics—such as Miso Seared Sea Scallops and Atlantic Seafood Vindaloo. Their bistro offers a full lunch and dinner menu six days a week. They also produce a line of retail products, including salad dressings, chutneys, sauces and house-smoked salmon.

"We provide a dining experience, not just a meal," say the owners. "The knowledge of food and wine that we and our staff possess make the whole dining experience come together."

This community-minded duo often supports fundraising endeavors and believes in investing in their staff's



education as well as encouraging young aspiring cooks/chefs.

www.gabrieaus.com

Twitter @gabrieaus

"The Caisse Populaire has helped me achieve my dream of having my own little business. Tina is always just a phone call away if I ever need advice. A huge thank you goes out to the Caisse Populaire for believing in me."

Cindy LeBlanc, Cindy's Home Décor

57

Giant Bluefin Tuna Charters

Antigonish

Employees: 3

Founded: 2010

Offering deep sea fishing charters targeting giant bluefin tuna through a catch and release program. Capt. John Gavin and his wife Chandra also offer customized tours such as sightseeing, mackerel fishing, whale watching, sunset cruises and memorial services. Tours are professional, experienced and filled with the maritime charm and hospitality that Nova Scotians are known for. "We're passionate about our work and we love the opportunity to showcase our amazing region and all the great things we have to offer," says Chandra Gavin.

www.giantbluefintunacharters.ca

Twitter: @nstunaguy; @nstunagal



58

Gold Dust Tanning Antigonish

Offering tanning, hairstyling and esthetic services, with both tanning bed and spray tan options available.

Facebook: @golddusttanning



59

Grahams Glass, Mirror & Door

New Glasgow
Employees: 5
Founded: 2015

This small business serving Pictou County and surrounding area supplies and installs glass, mirror and related materials in both residential and commercial settings. Operator Graham Hayden says their specialty is custom glass work, such as glass showers, railing systems, coloured back splash, screen rooms and designer glass closet doors and organization. They recently expanded their services to include roofing, siding, windows, doors and custom decks. "We pay the utmost attention to customer service and we have a great crew of employees who are extremely knowledgeable and are able to get jobs done on time and on budget," says Hayden.

Facebook: grahamsglassandmirror



60

Greenwood Auto Sales Greenwood

This retailer of preowned vehicles aims to make auto shopping "fun, easy and financially advantageous." They have knowledgeable, experienced sales staff along with a convenient online inventory and finance options. If you're looking for a particular vehicle that isn't in stock, they will notify you when it becomes available. Contact them today for a test drive! Open seven days a week. www.greenautosales.ca

"The East Coast Credit Union is the best bank I've dealt with over the years. The staff are very helpful and they know you as soon as you walk in the door."

Barry MacIntosh, CNE Car Wash Ltd.

61

Gunner's Mobile Wash Ltd.

Providing pressure washing, water recovery and wet sand blasting services for all of Nova Scotia. Their goal is to ensure customer satisfaction, along with practicing proper safety techniques.

Facebook: Gunner's Mobile Wash LTD

63

Halls Harbour Water Co-operative Ltd. Centreville

Managing the community water supply. www.hallsharbour.org/2-uncategorised/9-hall-s-harbour-water-cooperative-limited

62

Halifax Music Co-op Halifax

This non-profit organization is determined to make ensemble music accessible to everybody in Halifax. Their goals are: to provide a fun, safe, welcoming environment where musicians of all ages and skill levels can play great music together; to help their members grow, not just as musicians, but as individuals; to ensure that all members have access to quality learning opportunities, regardless of financial situation; and, to challenge the conventional definitions of what an ensemble can be through adventurous, collaborative programming. For more information, visit their website. www.thehmc.ca

64

Hardwood Tree Cooks Brook

Dedicated to using local products and labour, responsible and safe operations and the encouragement of ecologically sustainable operations. They create high quality lumber and wood-related products. www.thehardwoodtree.wixsite.com

65

Hearts of Isle Madame Disability Society

Arichat
Facebook: The Hearts of Isle Madame Disability Society

“The more that Credit Unions engage in community, the better off communities will be. Money saved by people in communities should be put to work to build their own economies. Credit Unions have to be part of the answer to a stronger and healthier region.”

David Upton, Common Good Solutions



66



Holmes & Maltby Cleaners; Maltby Sports

**Amherst
Employees: 4
Founded:
April 2014**



The only dry cleaner and sports store between Moncton and Truro, they are one of two places in Nova Scotia to get your skates professionally sharpened and profiled. Owner Chris Maltby says the maximum edge system they use is the same as the one used by most NHL teams.

Other services they offer include: dry and wet cleaning; clothing alterations, ozone cleaning; plus retail of sports equipment (hockey, baseball, softball, soccer, darts), Devinci bicycles, fishing gear (fly and tackle shop), and horse tack.

“We fill a niche market with a focus on service,” says Maltby. “Community support is important. We donate to a lot of local teams and individual sponsorships and hope they support us in return.”

www.maltbysports.com
www.holmesandmaltby.com
**Facebook: Maltby Sports
Holmes & Maltby Cleaners**

“As a non-profit organization, we’re proud to work with a Credit Union who has our community’s best interests at heart as much as we do, and who put their members first.”

Radio CIFA

67

HoofenFeather Farm

**Dutch Settlement
Employees: 7 PT
Founded: 2005**

This horse-boarding facility, owned by Christina and Thomas Martin, is located half way between Halifax/Dartmouth and Truro. Their business is not only caring for other people’s horses but also to provide them with the opportunity and freedom to enjoy their passion to the fullest. They promote an atmosphere of relaxation without stress so that clients can enjoy their horse, enjoy their facility



HoofenFeather Farm

and live the experience of being a horse owner to the fullest. They say the secret to their success is loving what they do. “We promote an open environment in which everyone’s opinion matters. Communication with our staff and clients is crucial. Everyone has a sense of ownership which makes for a unique approach to the services we provide our clients.”

www.hoofenfeather.ca
Facebook: hoofenfeather farm

68

Hunter Interiors

**Amherst
Employees: 2
Founded: 1999**



This small, family-owned business works closely with customers to help them choose the best colours and products to decorate their home. They then order blinds, fabrics, wallpapers, etc. and professionally install many of them. “Whether it is windows, walls or floors, we strive to offer friendly, professional service,” says owner John W. Roblee. “Service is our asset! Offering Canadian products is a definite plus.”

www.hunterinteriors.ca

69

Island Decorators

Arichat

Island Decorators has 25 years experience in wedding cake decorating and the music industry, and has now expanded into full wedding and event decorating. A one-stop shop for all your wedding and special event needs.

www.islanddecorators.com

70

Isle Madame Hardware Ltd.

Arichat

Offering building supplies and hardware.

71

Jack & Ella’s Gifts & Treats

**Tatamagouche
Employees: 4
Founded: June 2015**

This unique gift shop offers a one-of-a-kind collection of artisan’s masterpieces, souvenirs and a wide selection of local and earth-friendly products that help keep the planet healthy. “We pride ourselves on providing an outlet for earth-friendly products which allow under-privileged children and families of third world countries to benefit from their sales. And we support local artists by giving an outlet to display their unique creations,” says store owner Sherry Schriver.

www.jackandellas.ca
Facebook: @4JackandEllas



72

Joe Pop's General Store
St. Peter's

74

Julie's Nail Spa

75

Just Us! Coffee Roasters Co-op
Dartmouth; Halifax; Hortonville; Wolfville

Founded: 1995
Canada's first Fair Trade coffee roaster, Just Us! is a worker co-operative exclusively roasting specialty grade, certified fair trade and organic coffee. They work hard to preserve the integrity of their supply chain, from seed to cup. They are a company where fairness and transparency aren't just buzzwords, but the lens through which they operate their business.
www.justuscoffee.com

76

Kellock's Restaurant
Berwick
Situating in a 140-year-old Victorian home, this restaurant is known as a great destination for family dining. And, with seating for 60, it's an intimate environment for weddings, meetings and special events. Open Monday to Saturday for lunch and dinner, offering comfort food with a delicious twist.
www.kellocks.ca

77

Kin-Excel Fitness Centre Limited



St. Peter's
Employees: 6
Founded: 2001
In addition to being a fitness centre, Kin-Excel also does custom orthotics, orthopaedic shoes, custom bracing and compression stockings (courtesy of owner Marvin MacLean's training as a Certified Pedorthist). They also carry a wide array of clothing and shoes, including Under Armour, Asics, Mizuno, Merrell, Keen, and many more.
Facebook: @kinexcel



73

JSG Enterprises Ltd.
Arichat
Employees: 2 FT, 1 PT
Founded: November 2016
JSG Enterprises does small excavation, landscaping (including stone patios, fire pits and retaining walls), lawn care and

snow plowing/removal. Owners Stephen Samson, John Green and Gary Green say their company's mission statement is taken from the Gospel of Matthew 5:41: "And whosoever shall compel thee to go a mile, go with him twain."
"We try to do a little extra and go the extra mile on all our jobs."
Facebook: JSG Enterprises Ltd.

"We'd like to say thank you to the Credit Unions for sponsoring this initiative. Highlighting small businesses is a great thing to do—we are the backbone of the economy."

Erik and Holly Scott, Erik Scott & Associates Inc. (The Co-operators)

78

Kyle Millett Logging
Chester Basin

79

La Coop Charles Forest
Arichat
Open seven days a week, this member-owned cooperative full-service grocery store offers a great selection of fresh produce, fresh meats, deli meats, cheeses and freshly baked breads and sweets.
www.atlantic.foodland.ca/stores/la-coop-charles-forest

80

La Coopérative de Chéticamp
Chéticamp
Co-op is the only grocer in Atlantic Canada that partners with local farmers and producers to help grow some of the Atlantic Canadian products sold in their stores. They also carry a full range of national brand and Co-op private label products.

81

La Cuisine Robicheau Ltd.
Saulnierville
Employees: 10
Founded: November 2012
Serving Acadian cuisine (such as the famous Acadian dish "Rappie Pie") and fresh local seafood, as well as an amazing view of St. Mary's Bay. Owners Nadine and Scott Robicheau established their restaurant in an old home that's been transformed into separate, cozy dining rooms. "It's just like going into grandma's house for a family get-together," say the Robicheaus.
www.lacuisinerobicheau.com



82

La Cooperative Radio Richmond Ltd.

Petit-de-Grat

This community radio station is a tool for the development of the French language, Acadian culture and the economy of Richmond County. It offers a wide array of programming allowing volunteers and the population of Richmond County access to a French language media while reflecting the characteristics of its broadcast area. www.citufm.ca

84

Le Courrier de la Nouvelle-Écosse

Comeauville

Founded: 1937

The only French language newspaper in Nova Scotia.

www.lecourrier.com



85

Le Festival Acadian de Clare

Comeauville

The oldest Acadian festival in the world, each year it attracts thousands of people from all over the world to participate in a week-long celebration of Acadian food, culture and heritage. Activities include a lumberjack competition, parade, bazaar and more. Concerts take place as well, with musical genres varying from Acadian, Cajun and even Bluegrass. The festival ends on August 15th (national Acadian Day) with a Tintamarre—a traditional celebration designed to make the most noise possible!

www.festivalacadiandecclare.ca

83

La Shoppe Verte Ltée

Concession

Employees: 3 FT, 5 PT

Founded: 2013

Owned by Daniel Lewis and Lisette Tardif, La Shoppe Verte is a coffee shop and convenience store with a kitchen. They make homemade baked goods (muffins, scones, doughnuts, cookies, etc.) as well as a variety of coffees (e.g. latte, cappuccino, espresso and Americano). Lunch specials are offered during the week and brunch on the



weekend, with items like Belgian waffles, crêpes, omelettes, French toast, eggs, toast, bacon, ham and fresh cut fruit. Aside from their great food, they are known for their friendly, bilingual staff and old-fashioned atmosphere.

Facebook: @alashoppevertelte

86

Le Transport de Clare Society

Saulnierville

Employees: 20, plus 6 volunteer drivers

Founded: April 1996

A community-based and community-owned registered charity providing subsidized door-to-door transportation in accessible vehicles for any resident in Digby County with a priority of medical appointments. They also provide charter services for the residents of Digby County. Although Le Transport de Clare receives support and funding from the federal and provincial governments, they rely a lot on the support of the community. "Without all the community support we wouldn't be able to offer this great service. Because of that support we are able to subsidize trips for those who cannot afford it. We never refuse a medical trip because the person can't pay. We provide monthly free Foodbank trips as well as subsidized trips for school sports teams or other non-profit groups."

www.transportdeclare.ca

87

Leonard C. Comeau Limited

Comeauville

Founded: 1947

Proud dealers of Honda motorcycles, ATVs, power equipment, marine products and accessories as well as Husqvarna chainsaws, lawn mowers and more. "We aim to make your work and home life the best it can be with our exceptional offers," say owners Daniel and Myra Comeau on their website.

www.comeauhonda.com

Your business can be more.

At East Coast Credit Union, you're more than just a business customer. You're a member. And that means we offer honest advice and the right products and services to benefit your business and your community.

Ready to learn more? Visit eastcoastcu.ca



88

Lundie Tool & Machine

Lower Onslow

Employee: 1

Founded: December 2015

Lundie Tool supplies quality metal and wood working machinery and accessories to local individuals and companies throughout the maritime provinces. Having 30+ years experience in the machine tool business enables Lundie Tool to better serve their customers with knowledgeable recommendations on the type of machine or tooling needed for a job. Scott Lundie, owner, says the secret to his success is "hard honest work, quality machinery and tooling and very good customer service."

Facebook: [Lundie TOOL & Machine](#)



89

MacLaren Appliance Repair & Refrigeration Ltd.

Kentville

Employees: 8

Founded: 35+ years

The Appliance division sells new commercial and residential appliances and parts; the Refrigeration division works with the commercial, industrial, agricultural and residential industries to repair, maintain and install equipment. According to owners Ryan MacLaren and Ian Cameron, their company stands out for its "dedicated and skilled staff, who continue to deliver great service to our customers." That reputation is a positive asset in the Annapolis Valley, where happy customers like to spread the word about reputable companies. "The secret to our success is word of mouth."

www.maclarenappliance.ca

90

Magoo's Heavy Hauling Inc.

Upper Musquodoboit

Reliable transportation of non-hazardous/hazardous liquid water, serving a full range of commercial and industrial clients.

91

Maison Au Coucher Du Soleil Ltee.

Lower Saulnierville

Employees: 28

Founded: 1972

A residential care facility offering care and support to people in Western Nova Scotia. "The key to our success lies within our staff," says owner Chris Banks. We believe in empowering the residents to achieve their goals, and helping them on their journey to independence.

Our small town charm is probably our secret weapon, where sharing and compassion are part of the fabric in all our upbringings."

www.maisonaucoucher.com

92

Maritime Directional Ltd.

Antigonish

Employees: 2 FT, 1 PT, 1-2 seasonal

Founded: 2015

A trenchless utility installation and welding contractor successfully competing in all areas of trenchless water, sewer, gas, fiber-optic, electrical and environmental utility installations throughout Atlantic Canada. Owner Michael McCarron has a true owner/operator approach to operations: the management team is also the operational team, bridging the gap between office and field to ensure service quality exceeds expectations and project requirements.

www.novascotiadirectionaldrilling.ca



93

Mark's RV and Auto Repair

Saulnierville

Dedicated to providing family-style service for jobs big and small, Mark's RV and Auto Repair offers: RV repair at your location or in the shop; automotive repair of all makes and models of vehicles; and, a large inventory of RV and automotive parts and accessories (if they don't have it in stock, they'll do their best to order it in). Visit their website for more information.

www.marksrvandautorepair.com

94

Mayflower Dental Group

Sydney; Sydney River; Sydney Mines; Glace Bay

A trip to the dentist can raise anxiety in patients of any age, so Mayflower Dental Group works to create a comfortable experience for everyone. Their patient's wellness is their top priority, and they pride themselves on comprehensive and compassionate care. Explore their extensive line of dental services for up-to-date information on the latest and best dental care, from general and cosmetic dentistry to emergency care and orthodontics, and more.

www.mayflowerdentalgroup.com

95

McMullen Landscaping Sydney

Employees: 4-8
Founded: 1997

McMullen Landscaping is a full-service landscape construction/property maintenance business, which also provides excavation and trucking services, snow removal and ice control. "We go above and beyond to keep our customers happy with quality work and excellent service—and our customers love us for it!" says owner Mike McMullen.

www.mcmullenlandscaping.ca



96

Metro Pet Crematory Inc. Upper Sackville

Founded: 2006

Providing pet cremation services to the Halifax Regional Municipality and surrounding area with professionalism, courtesy and compassion. "We are all pet owners," says their website. "We have experienced the loss of our own pets and understand what our clients are feeling and what clients require during a very difficult time."

www.metrocrematory.com

97

Midgard Insect Farm Inc. Windsor

Inspired by a love of food, dogs and the planet, Midgard raises crickets as a healthy and eco-friendly source of high quality protein for pet food and treats.

www.mymidgard.com



98

Mill Creek Kitchens Ltd. North Sydney

Specializing in custom kitchens and cabinet doors, they provide computer design and free estimates. Services include: interior decorating; complete colour analysis; design services for home construction; and, design remodeling.

www.millcreekkitchens.ca

99

Misha's Bouquetière Little Brook

Specializing in memorable floral arrangements and gifts.

Facebook: Misha's Bouquetière

100

Morell Dance Company New Glasgow

Employees: 1

Founded: June 2017

For children ages three to 18, Morrell Dance Company offers classes in Ballet, Jazz, Contemporary, Acro, Musical Theatre and competitive dance. Morrell Dance Company has a large variety of dance wear available for students to purchase.

Owner Jordan Morrell says Morrell Dance Company is unique because it offers a class for students with special needs/disabilities. Their goal is to allow every child to have the opportunity to become a great dancer and develop a lifelong love of dance.

"Loving what I do helps me have success with my students and allows me to pass on my love of dance to them."

Facebook & Instagram:

@morrelldancecompany

101

Mr. Clouds Vape Shop Arichat; Bedford

An e-cigarette store specializing in all things vape related. They carry premium e-juice, mods, tanks, RDAs, mechanical gear, coils and accessories. "We will do whatever it takes to make sure you are 100% satisfied before leaving our shops."

www.mrcloudsvapeshop.com

Facebook: @mrcloudsvapeshop



102

My Home Apparel Truro

Employees: 8

Founded: August 2015

This company sells clothing that celebrates where you call home, while working to give all Canadians a home: five per cent of all profits are donated to help end homelessness in Canada. They pride themselves on using made-in-Canada clothing and hand-

103

Nature's Nook & Kranny Garden Centre

Truro; West Branch

A family-run garden center with annuals, perennials, vegetables, hanging baskets, potted containers and a variety of cut flowers you can cut on the spot. Great customer service and expert advice.

Facebook: @naturesnookandkranny

104

Neck Tronics Inc. Bridgewater

Bridgewater

Neck Tronics Inc. is a biomedical technology company with an innovative, patent-pending solution for diagnosing and treating whiplash and concussion-related neck injuries. The Neck Tronics device presents exciting new opportunities to healthcare professionals and facilities, the insurance industry, personal injury litigators, and sports teams and organizations.

www.necktronics.com

"The East Coast Credit Union is an integral part of our success and we could not have done it without them."

*Karyn Steele
Sweet Beans Boutique Ltd.*

printing each item. They have donated over \$18,000 in less than two years to homelessness organizations.

"We love to collaborate with and celebrate other businesses and communities, and travel the whole country sharing what HOME means to us and the story behind our brand," says owner Miriah Kearney.

www.myhomeapparel.com

Twitter @myhomeapparel

“We would like to thank the Credit Unions for seeing the value in small business. The Credit Union has always been a big supporter of small business in our community and how small business contributes to the local economy and quality of life.”

Chef Mark and Karen Gabrieau, Gabrieau's Bistro

105

New Dawn Enterprises

**Cape Breton
Employees: 175
Founded: 1976**



A not-for-profit social enterprise working towards a more vibrant and self-reliant Cape Breton Island, New Dawn operates a number of programs and services to meet community needs while engaging on issues that are central to the Island's survival and future. These include: increased immigration, community-controlled capital, and modern governance. Its activities are funded through the revenues generated by its businesses and services.

Among the many secrets to New Dawn's success are a belief in the possibilities and potential of Cape Breton Island and its people, continued support from the community (clients, tenants, volunteers, and friends), and financial independence from all levels of government so that New Dawn is always guided by the interests of the community.

www.newdawn.ca

Facebook: New Dawn

106

New Ross District Museum Society

**New Ross
Founded: 1969**

Ross Farm is a living, working farm museum depicting 150 years of agriculture in Nova Scotia. It is still being farmed with oxen, the way it was back in the late 1800s. In Rosebank Cottage, the original home of the Ross family built in 1917, visitors can see food being prepared over an open fire, straw hats being woven, wool or flax being spun, butter being churned, and many other skills that were once daily chores. Ross Farm also has a working blacksmith shop, stave mill and cooperage. For an adventure in oldtime rural living, come to Ross Farm Museum.

www.rossfarm.novascotia.ca

107

**Nova 4 Metal Recyclers;
Nova 4 Enviro Ltd.**

Amherst

Offering bottle and metal recycling services.

Facebook: Nova 4 Metal Recyclers

108

NovaCan Life Seafood

Arichat

A group of industry professionals dedicated to providing the world with the freshest, safest, most nutritious live seafood product available anywhere in the world. Products include live snow crab, live oysters and live hardshell lobster.

www.novacanoliveseafood.com

109

Oakleaf Crane and Inspection Services

Church Point

Offering crane and man-lift services.

110

Omaz Limousine

Dartmouth, Halifax

Founded: October 2015

Offering safe and reliable transportation, mainly between Halifax International Airport and the City of Halifax/ surrounding areas.

www.omazlimousinehalifax.com



Where social impact meets smart business

Work with us to start and grow your social enterprise.

COMMON GOOD SOLUTIONS

commongoodsolutions.ca

“The Credit Union has always been behind small business and Pizzatown is truly grateful for the opportunities they have provided us with. They have been with us since our expansion. We thank the Credit Union for helping our province flourish with entrepreneurial spirit!”

Rob Toulany, Pizzatown



111

Oceanmark K-9 Resort Inc.

Chester Basin
Employees: 5 FT, 3 PT
Founded: 1991

A boarding facility and doggy daycare, Oceanmark K-9 Resort offers grooming, training and retail services, as well as The Stewart Memorial Off-Leash Dog Park (a membership-only park where dogs

can play in fenced-in areas as well as walk trails and swim). It is one of the few kennels in the province that is licensed and inspected yearly. Owners Brian and Bonnie Truelove are passionate about their business and regularly participate in professional development activities so that they can learn new ways to improve their services.

www.oceanmarkresort.com

115

PDI Engineering Group Inc.

Truro
Founded: 2012

PDI Engineering Group Inc. is a team of professional engineers and technology specialists who deliver personalized, localized and innovative solutions to clients and communities. Under the direction of D. Oliver Browning, PMP, FEC, P.Eng. (president), the firm prides itself on creating, building and maintaining strong client relationships by providing exceptional service for their clients, combining up-to-date engineering and project delivery techniques with sound fundamentals and practical solutions, while meeting cost control targets and timelines.

www.pdigroup.ca



116

Perfect Diversity Clay Art Studio

New Glasgow
Employees: 1 FT, 1 PT
Founded: March 4, 2017

An artsy coffeehouse and pottery studio all-in-one, Perfect Diversity offers paint-your-own pottery, pottery classes, birthday party packages, unique gifts, and a wonderful selection of french pressed coffees, organic teas and soft serve ice cream. Owned by Carey and Nathan Allan, it is the only working pottery studio in Nova Scotia that offers paint-your-own pottery and stoneware pottery classes to the public in one studio space. The Allans attribute their early success to the uniqueness of their product and the friendly personality of their business. “We have also found it is important to be flexible in your planning, and let your business evolve as new opportunities present themselves.”

www.perfectdiversity.com



112

Open Arms

Berwick; Kentville; Kingston
Founded: 2004

A community-supported registered charity that assists people who are homeless, hungry or lonely. Their programs include: spiritual programs for those who choose to take part; safe and affordable housing for people in transition; rural food delivery for families in crisis; apartment location; furniture bank; and a breakfast program/ soup kitchen.

www.openarms.ca

113

OptiMYz Media

Dartmouth
 The largest Canadian-owned female health, fitness and lifestyle media.
www.optimyz.com

114

Pannizza

Antigonish
Employees: 5
Founded: February 24, 2017

This quick-service restaurant specializes in personal pizzas, baked sandwiches, and traditional poutine (with curds). Owners Greg and Lindsay Ross are proud of their great products, “served quickly by the friendliest staff in town.”

www.pannizza.com
Twitter: @NishPannizza





117

Pebble and Fern Market Garden/Fireweed Forge

Little Anse

Employees: 2 FT, 2 PT

Founded: The Garden (2014);

The Forge (2016)

Pebble and Fern Market Garden practices a beyond organic variant of Bio-intensive Agriculture. As a teaching and demonstration garden, they provide a grounding in natural techniques. These heritage growing practices are augmented by the work of Fireweed Forge. Fireweed Forge not only crafts artisan metalwork fittings,

fixtures and jewelry, but also provides hands-on workshops in the creation of traditional farming and fishing tools and equipment. The two halves of the business provide a rare glimpse of how the past is present. “We are known locally as ‘The Girls with the Garden’ and having women-owned and run businesses that delve into farming and blacksmithing definitely adds to our appeal to tourists,” say co-owners, Ciarán Llachlan Leavitt (Fireweed Forge) and Xenonbia Wright (Pebble and Fern).

www.pebbleandfern.ca

www.fireweedforge.ca

Instagram: @pebbleandfern

@fireweedforge

“If there was not a local Credit Union, none of this would be a reality. The fact that they are locally-based and have the people they do, brings together something that other financial institutions lack—the personal touch. They have stood with me, when others would not.”

*Scott Hamlin
Scotian Ironworks*

119

Proposify.biz

Halifax

Finally, an app that simplifies the proposal-writing process—and helps you close deals faster. Clients love the easy-to-use editor and reusable content library. Check it out for yourself with their free online trial.

www.proposify.biz

120

Radio CIFA

Comeauville

Employees: 5 FT, 5 PT + volunteers

Founded: 1989

A non-profit francophone Acadian community radio station in south-west Nova Scotia, with a goal to protect, promote and advance their culture, language and heritage—and play some good tunes while they’re at it. Radio CIFA is the oldest French-language community radio station in Nova Scotia and the only one operating south of Halifax. They serve around 13,000 francophones, playing music and specialized programming by and for their community members.

www.cifafm.com

Instagram: @radiocifa



118

Pizzatown

Bridgewater; Dartmouth; Halifax;

Lakeside; Sackville; Tantallon

Employees: Approx. 60 FT/PT

Founded: June 1990

Pizzatown is a Nova Scotia-born and operated pizzeria franchise. They have locations in Nova Scotia and are working on franchising throughout the rest of Canada.

Pizzatown prioritizes high quality ingredients, including premium cheeses

and the freshest meats and veggies. The dough is made fresh in house every day. Company president Rob Toulany says that a team-based approach to customer service ensures that every customer is treated like their last. “We always tell our staff that ‘we are only as good as the last meal we served’. This places priority on freshness and quality of service!”

www.pizzatown.ca

www.pizzatown.ca/franchise

Twitter: @PizzatownCo





121

RC MacGillivray Guest Home

Sydney

Employees: 170

Founded: November 1967

This long-term care facility offers a high level of medical care and support to seniors in a compassionate, caring, homelike environment. They care for seniors with prolonged physical or chronic illnesses, disabilities or cognitive disorders who require the services and skilled care available in a long-term care facility.

They also help seniors with cognitive impairment, such as Alzheimer's disease or other forms of dementia. Residents receive 24-hour nursing and personal care, with access to a physician and other health-care professionals as required. In addition to their residents, they also provide respite care and assisted living services in the community.

RC MacGillivray Guest Home is an accredited facility which means that it has been evaluated by Accreditation Canada according to national best practice standards.

www.mggh.org

122

River View Herbs

Maitland

A year-round family-run greenhouse operation specializing in fresh-cut culinary herbs as well as over 150 varieties of herb transplants. They produce their own brand of basil pesto, as well as a line of specialty greens. Products are available to the public every Saturday and Sunday throughout the year at the Alderney and Seaport markets.

www.riverviewherbs.com

123

RJ's Green Light Country Kitchen

Louisdale

Employees: 12

Founded: 2016

A licensed family restaurant owned and operated by Rebecca Jeffrey and Joey Sampson. Dedicated to the memory of Jeffrey's grandmother, Mary (Nannie) Jeffrey, their food is best described as "home cooking, away from home." The delicious meals and desserts are said to be made with love and laughter—ingredients that regularly transform new customers into loyal members of the Green Light family.

"We're fortunate to be in a very tight knit community that supports us and has helped spread the word about our great homemade cooking."

Facebook:

[The Green Light Country Kitchen](#)

124

RSE Group Ltd. (CertaPro Painters® of Nova Scotia)

Halifax

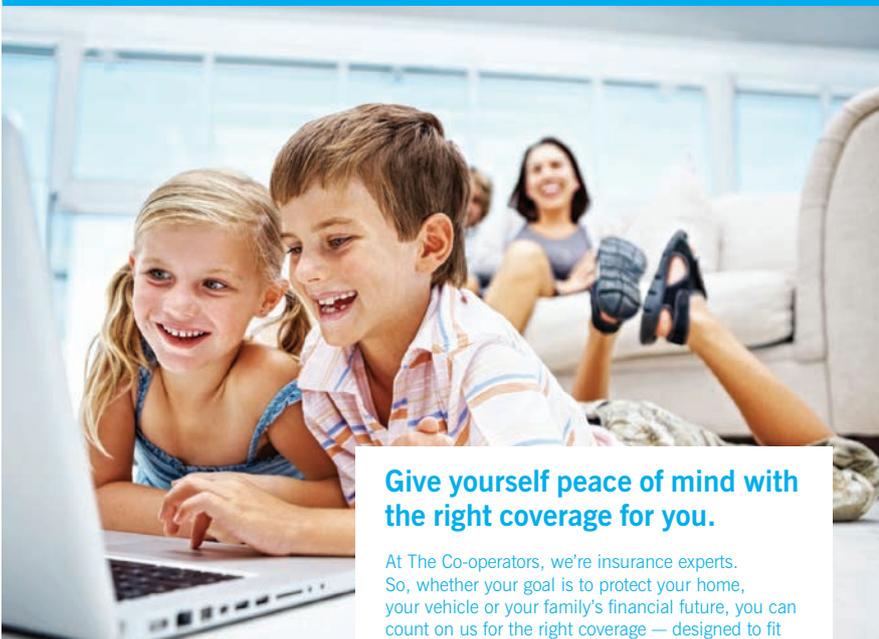
Offering residential and commercial painting services.

www.nova-scotia.certapro.com

"This type of support for small business puts the credit unions a step in front of the major banks who, it seems, do not want to support small business."

*Scott Lundie
Lundie Tool & Machine*

Home Auto Life Investments Group Business Farm Travel



Give yourself peace of mind with the right coverage for you.

At The Co-operators, we're insurance experts. So, whether your goal is to protect your home, your vehicle or your family's financial future, you can count on us for the right coverage — designed to fit your needs.

Connect with us today!
www.cooperators.ca

Not all products available in all provinces.



125

The Rug Shack, Inc.

Little Brook

Employees: 10–12

Founded: 30 years ago

Originally opened as a flooring installation company, The Rug Shack now offers a full line of flooring products as well as a complete selection of kitchen appliances, mattresses, furniture and window

fashions. “We have the ability to help with any flooring requirements, including installation,” owner Daniel Tufts says proudly. “Then, to top it off, for any major renovation you can finish off the project with brand new appliances, furniture, etc.—all from one location. We have big box store offers, with small business service.”

www.rugshack.ca

126

S. Stewart’s Excavation & Construction Ltd.

Pictou

A provider of heavy equipment services, construction, demolition, septic systems, concrete services and snow removal.

Facebook:

[@sstewartsexcavationandconstruction](https://www.facebook.com/ssstewartsexcavationandconstruction)

127

Sage Energy Inc.



Windsor

Employees: 6

Founded: 2010

Rob Sedgwick decided to take his SAGE (Sustainable Actions for a Greener Environment) into his own hands when he founded SAGE. Today, co-managed by him and his wife Stephanie, it provides sales, installation and service for renewable and sustainable electrical energy throughout Atlantic Canada. As a Red Seal journeyman electrician, Rob specializes in wind and solar power applications. Their work includes residential grid-tied systems on client homes, off-grid energy for remote cottages, and wind turbine services, as well as home backup generators.

“In a still-developing industry, our company is unique both in the extraordinary range of relevant experience our technicians offer, as well as offering honest and technical advice to our clients.”

www.sage-energy.ca

Twitter: [@sage_energy](https://twitter.com/sage_energy)

128

SaulTech Computers Inc.

Digby County

Employees: 3

Founded: 2003

A computer sales and service business for all types and brands of computers and laptops, they also carry a large assortment of accessories for the home or office, including monitors, printers and ink supplies, etc. Their knowledgeable technicians can provide both at-location and in-store service. “Having bilingual staff is important for this location,” says owner Marcel H. Saulnier. “And having extended hours every night of the week lets us better serve our customers. We provide our customers respect, honesty and personal service. When we do a job, we make sure the job is done correctly right from the start with no shortcuts.”

www.saultech.com

Facebook: [SaulTech](https://www.facebook.com/SaulTech)

Twitter: [@saultech_comp](https://twitter.com/saultech_comp)

129

Scotian Ironworks

New Ross

Employees: 1

Founded: 1999

An artistic ironworks company generally specializing in custom-made products, Scotian Ironworks brings the art of metal working into today’s reality. Working with a combination of old and new, metal works comes alive in the creation of modern heirlooms. The secret to the success of Scotian Ironworks is in the client/business relationship, says owner Scott Hamlin. “Their ideas, my hands, their heirloom.”

www.scotianironworks.com

130

SF Brown’s Holdings (Brown’s Cresting)

Sydney

Offering embroidery, silk screening, signs and promotional items.



“The Credit Union has been a great partner to our organization. With their help we were able to purchase La Maison Au Coucher Du Soleil. They continue in providing support for any issues or questions which arise.”

Chris Banks, Maison Au Coucher Du Soleil Ltee.

“We so appreciate the Credit Union taking a chance and financing our restaurant venture (a notoriously challenging business). No other financial institution we approached would touch us, despite the fact that we had independently secured 40% of our startup costs. Thanks to them and a supportive community, we are celebrating our 5th anniversary this summer!”

Rosemary Murphy and Terry Piercey, The Townhouse Brewpub & Eatery

131

Simply for Life

New Glasgow

Their mission is to empower people in their community to achieve their ultimate health by adopting simple yet profound nutrition and lifestyle changes, using real, whole food.

www.simplyforlife.com/new-glasgow-clinic

132

South End Community Development Association

Sydney

Facebook

[@southendcommunitydevelopment-association](https://www.facebook.com/southendcommunitydevelopmentassociation)

133

South Main Car Care

Westville

Offering auto detailing (exterior and interior), oil changes, tire change, hot water salt rinse, car and truck wash.

Facebook: South Main Car Care

134

Steinhart Distillery Limited

Arisaig

Distillers of vodka and gin made from all natural ingredients (no chemicals). Distillery tours and tastings are available.

www.steinhartdistillery.com



135

Sweet Beans Boutique Ltd.

Bedford

Employees: 1

Founded: March 2016

Sweet Beans specializes in children's wear resale. High quality, brand name children's clothing is purchased from local families. The clothing gets laundered and is then sold at affordable prices. Gently used baby equipment, toys and maternity wear are sold on consignment. Sweet Beans also carries a large selection of new Melissa & Doug products as well as new Muddy Buddy rain suits. Local handmade items are also available for purchase. "Sweet Beans stands out due to the quality of our products along with the cleanliness and organization of the Boutique," says store owner, Karyn Steele.

Facebook:

[sweetbeansboutiquebedford](https://www.facebook.com/sweetbeansboutiquebedford)



136

Telile Community Television

Arichat

TV Telile is one of only nine over-the-air, not-for-profit, non-branded community stations in Canada. Telile seeks the stories, achievements and scenes of their local neighborhood. The station also enjoys joining with other communities in story, music and song. Whether they're attending a high school graduation, a summer festival, concerts, grand openings, municipal council meetings or just showing the beauty of the area, TV Telile celebrates local culture.

www.telile.tv

137

The Crossing at Kingston Station

Kingston

A casual dining restaurant featuring good food, well prepared. Suitable for families and groups.

Facebook: @crossingkingston

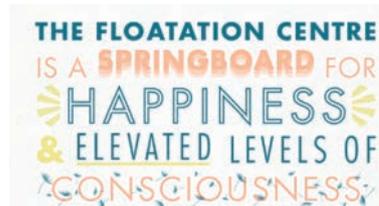
138

The Floatation Centre

Halifax

All of the services offered at TFC are intended to provide clients with a springboard to happiness and elevated levels of consciousness. Whether it be a therapeutic massage with one of their registered massage therapists, finding a nutrition plan that works for you with their professional dietitian, or deepening your meditation practice through floating, TFC provides a space where this is all possible. Personal growth isn't always easy, but with the aid of their safe, compassionate and non-judgmental team, they'll gently nudge you along and assist you with elevating the quality of your life.

www.thefloatationcentre.ca



“As a business operating within rural Nova Scotia and working within a sometimes capital intensive industry, our Credit Union is always available to discuss options, ideas and creative solutions to help us meet our financial requirements.”

Michael McCarron, Maritime Directional Drilling Ltd.

139

**The Old Warehouse
Cafe & Lounge**

Amherst

Founded: August 1, 1996

Serving a variety of food, from breakfast and lunch to dinner. The restaurant is child-friendly (as long as they are accompanied by an adult) and offers free wifi access. The Lounge has pool tables as well as a nice selection of beer and spirits.

Facebook: @oldwarehouse

140

**The Tall
and Small Café**

Antigonish

Employees: 15-23

Founded: 2005

Serving fair trade, organic specialty and drip coffees as well as baked goods, soups, sandwiches and salads. All of the food is made from scratch using local produce and products as much as possible.

“We try to offer healthy options for people and accommodate as many people as we possibly can,” says Meghan Peters. She and her husband Zack Benoit co-own the property. “We are unique because of our clientele! We have a wide demographic and there is a real sense of community in the café because of the wonderful people who come here. Our following is very loyal to us and we are forever and infinitely grateful for this!!”

In addition to the café, there is also a small onsite art gallery and liquor outlet store.

Facebook: @antigonishtown

141

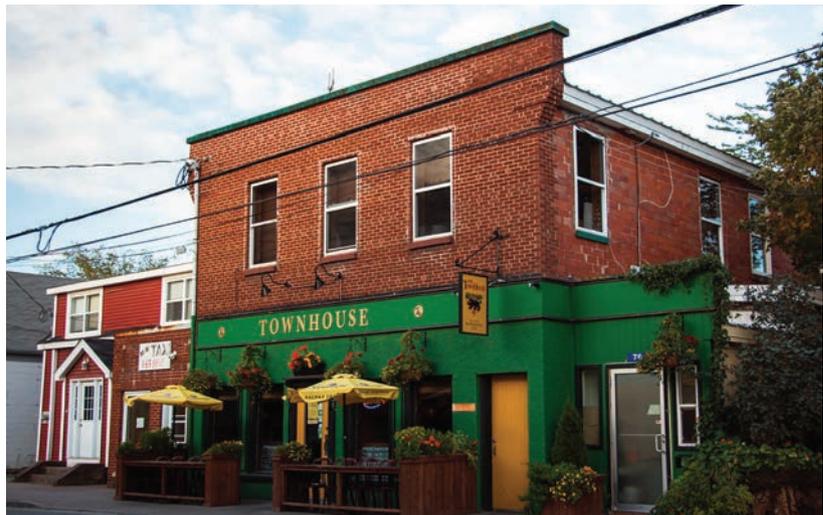
Tim’s Woodworks

Meteghan

Delivering high-quality, beautiful custom furniture and cabinetry that will enhance your home and stand the test of time.

www.timswoodworks.ca

Facebook: @timswoodworksns



142

**The Townhouse
Brewpub & Eatery**

Antigonish

Employees: 25

Founded: June 2012

A neighbourhood pub serving local food and the most authentic English style cask ales in the province—the beers are brewed upstairs, cask-conditioned, and served on traditional hand pump. The menu includes old world pub food, East Coast classics and international taverna fare—all made from scratch. “We source as much as possible from small, local producers,” say the owners, Rosemary Murphy and Terry Piercey. The Townhouse hosts a number of community events, a weekly



Sunday Roast and the area’s only traditional Irish music session.

This pub is perhaps the first of its kind in Canada in that it used

a community-supported restaurant model: community members who liked the idea bought \$1,000 subscriptions in exchange for \$1,200 worth of free food over four years. “When we opened,” note the owners, “we had the support of almost 200 locals who had ‘bought in’ to our business.”

www.antigonishtownhouse.wordpress.com

Twitter: @Townhouse_Pub

Facebook: AntigonishTownhouse

Instagram: townhouse_rosie

“I would like to thank the Amherst and Truro Credit Union for sponsoring this initiative. They have been there for us over the last couple of years and we wouldn’t be where we are today without them. They have provided us with excellent, professional and prompt service. Thank you Credit Union!”

Morgan MacDonald, Fundy Tidal Bore Adventures

143

Trider's Craft Beer

Amherst

Employees: 8

Founded: September 2016

A small family-owned brewery (Joe Potter, Scott Parker and Laura Parker) that takes pride

in producing easy to drink, approachable craft beer. They don't use a lot of hops and keep the alcohol percentages around 5% to appeal to beer drinkers who appreciate a nice mellow brew. "Understanding what the market place is made up of and where it is going is huge in our business plan. Constantly trying other breweries beer and talking to consumers to find out what they like and don't like is what really directs where we go with our product lineup."

www.triderscraftbeer.ca

Twitter: @tridersbeer



144

Valley Stove and Cycle Limited

Kentville

Selling and servicing bicycles as well as wood, pellet and propane stoves. They also do bicycle and snowshoe rentals.

www.valleystoveandcycle.com



"The Credit Union is taking a very bold and community-minded step with this initiative. The identification and promotional opportunity they have created here is crucial to the success of small businesses throughout Atlantic Canada."

Christina and Thomas Martin, HoofenFeather Farm

145

Vélo Baie Sainte Marie

Saulnierville

Employees: 2

Founded: 2014

A locally-owned bike shop that sells bicycles and provides a repair service for all types of bikes. They are involved in the organization of Gran Fondo Baie Sainte Marie, Nova Scotia's first Gran Fondo (www.granfondobaiesaintemarie.ca). "Our bike shop answers to all our community's cycling needs, a service that was previously not available in our area," say owners Louanne Doucet and Alain Blinn.

www.velobsm.ca



Bank of entrepreneurs

BDC is where you need us to be: right there with you.

As the only bank devoted exclusively to entrepreneurs, we're here to give you the financing and advice you need to set your business in motion.

Call us at 1-888-INFO-BDC
or go to bdc.ca



146

Victoria Co-operative Fisheries Limited

Neil's Harbour

Employees: 115 during peak production

Incorporated: January 6, 1956

This local co-operative buys seafood products daily from its member harvesters during the fishing seasons. The Co-op then processes Lobster, Snow Crab and other products at their local CFIA-approved processing facility and ships directly to Canada, USA, Japan,

China, Singapore, Vietnam, Hong Kong and South Korea.

The organization is unique as it is a locally-owned and operated live and processed seafood operation that is owned by its member harvestors, contributing to and supporting local communities. It has succeeded for over 60 years because of the commitment of the members and their willingness to invest a portion of the profit back into the operation each year.

www.victoriafish.com



147

Vintage Stove & Fireplace Ltd.

Hilden

Employees: 5 FT, 4 PT

Founded: 2003

A family-owned retailer of a large variety of wood, gas and pellet stoves and fireplaces (including electric). They also clean chimneys and pellet stoves. "We provide one-stop shopping for our customers' heating alternative needs and we provide WETT certified installations. We carry grills, pellet, charcoal and gas models to choose from as well as accessories to go along with the purchase," says owner/operator Diane McMasters.

"We understand our customers and we are known for the great service, great knowledge of the industry. Most of our advertising is "word of mouth" and we get many referrals and repeat business from our happy customers."

www.vintagestove.ca



"We've been Credit Union members almost 30 years. Without our Credit Union we might not be where we are today and we're very grateful for this wonderful advertising opportunity offered to us. This is another reason I can add to the many reasons why we are proud and content Credit Union members. Thank you so much!!"

*Captain John and Chandra Gavin
Giant Bluefin Tuna Charters*



148

Wink Day Spa Ltd.

Truro

Employees: 14

Founded: September 2013

A full-service day spa with esthetic (manicures, pedicures, advanced pedicures, waxing, tinting of brow and lashes, lash extensions, customized facials, and professional make up applications) and massage therapy services (relaxation and therapeutic massage, pregnancy massage, and hot stone massage). Their massage therapists also have additional training in cupping, reflexology, reiki, and TMJ Dysfunction treatments, to name a few. "We are always upgrading our training so that we stay on top of an ever-growing industry," says owner Renee Rhodenizer.

Rhodenizer is equally proud of her company's unique atmosphere and team dynamic, which she describes as a "supportive work-family relationship" where team members are encouraged to offer thoughts and ideas on how to improve the business or the work environment.

That supportive familial spirit extends to their clients. "They matter to us," she says. "It goes beyond just doing a service for clients."

www.winkdayspa.ca

Twitter: @winkdayspa



149

Wissam's Pizza

Meteghan River

Employees: 3 + some student part-timers

Founded: 2013

Wissam El-Jakl and his team make fresh pizza with a variety of toppings for individual sale or full order take out, plus a variety of donair subs and wraps. "We are a small family business providing good quality food and attentive service to our customers in a friendly environment," notes El-Jakl. "We pay attention to details and appreciate customer's feedback and comments to provide better service. We want our customers to leave happy and satisfied so they will come back again."

Facebook: [Wissam's Pizza](#)



150

Zelda's Flower Studio

New Glasgow

Offering only the finest floral arrangements and gifts, backed by service that is friendly and prompt. Their professional staff are dedicated to making each floral purchase a pleasant one. Open Monday through Saturday, 8:30 AM to 5:00 PM.

www.zeldasflowerstudio.com

“Small businesses need all the support they can get. A lot of people don't realize the things that organizations like credit unions and small businesses do for the community.”

Chris Maltby, Holmes & Maltby Cleaners; Maltby Sports

What better way to celebrate Canada's 150th than to recognize and celebrate the innovation, tenacity and spirit of 150 Nova Scotia small businesses?

We couldn't think of any.



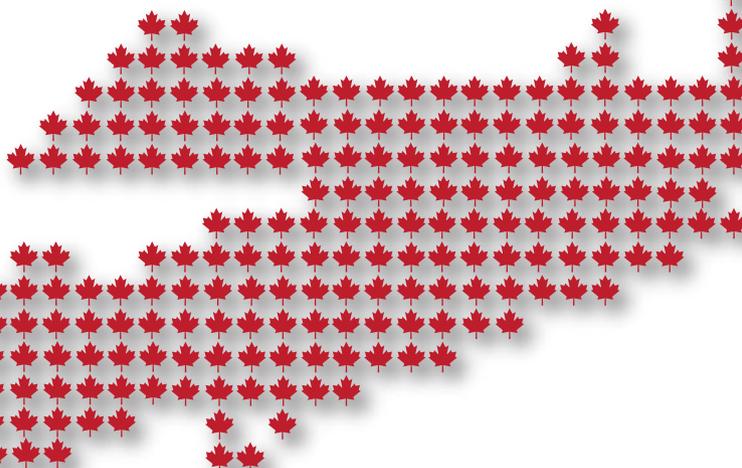
“I would like to thank all of the people at the Credit Union who were involved in helping me get my business off the ground and who continue to support me: Edith, Mark, Loretta, Pam and the people behind the scenes. I have been with the Truro Credit Union for four years. I am so appreciative to all of the people who believed in me. I know I am not finished growing my business and when the time comes to do that, the Credit Union will be there.”

Renee Rhodenizer, Wink Day Spa Ltd.

“St. Joseph’s (Credit Union) has been amazing for us. We have had unexpected growth and required financial assistance on many occasions and they were always there for us in an instant.”

Shelley MacPherson

Eagle Taxes



“I’m so thankful to my Credit Union... Without their help, I would never have been able to start my own business.”

Tracey Decoste-Pelrine

Arts of All Sorts and Embroidery

“The Community Credit Union here in Amherst has been a massive help. We wouldn’t be listed in more than 35 stores across the province if it weren’t for Mike Walker and his team.”

Joe Potter, Scott Parker and Laura Parker, Trider’s Craft Beer

The **bank of choice** for many businesses is **no bank** at all.

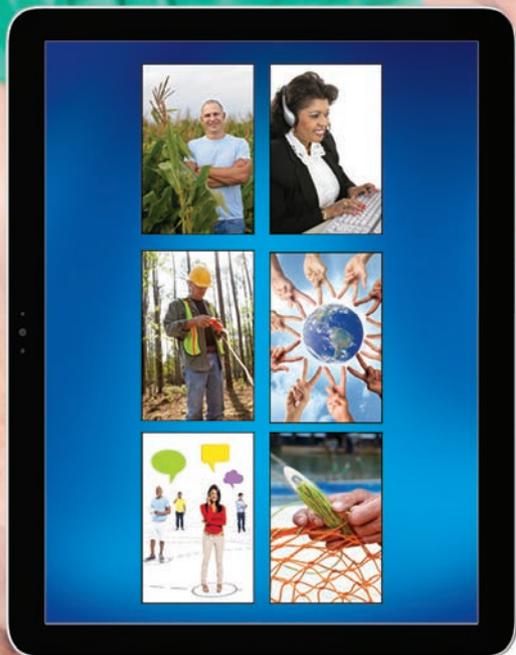
Small Business Financing Program

Through an exclusive partnership with the provincial government and the Nova Scotia Co-operative Council, credit unions are delivering better financial assistance for the start-up and expansion of small businesses.

The Small Business Financing Program is enabling more provincial business owners to create and maintain rewarding careers for Nova Scotians each year.

Special programs for immigrants, the forestry sector and social enterprises are also available.

Contact your local credit union or call 902-896-7291 to learn how these programs can work for you.



We believe
in people
over profits.



It's what's kept us in business for more than **80 years**.
Visit **HonestMoney.ca** to learn more.

