



# Lake of the Woods

BUSINESS INCENTIVE CORP.  
A Community Futures Development Corporation



# THE LOWBIC LAKER

Spring 2013

## *Finding Solutions for Small Business*

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### **With a New Year, Comes some New Faces**

Changes are a foot at the Lake of the Woods Business Incentive Corporation in 2013. Our SEB Coordinator Crystal Kast is heading off on maternity leave in February and we have hired Emily Delaney to replace her for the maternity leave. Welcome to Emily – we know you will do a great job for the SEB clients. We wish Crystal and her family all the best over the next year!!

We are also pleased to have Andrew Koch located in our office – Andrew is the new Youth Entrepreneurship Program Coordinator. More information on the Youth programs can be found at: <http://www.headstartinbusiness.com/index.php/programs>

Finally, we are in the process of hiring a Community & Business Development Coordinator. This new staff position will be in place soon and we are excited to increase our efforts in community and business development activities.

If you currently are a Small Business owner or an Entrepreneur looking to start your dream business – come on down to the LOWBIC office and talk to our staff of professionals, our valuable advice can point you in the right direction. All of our consulting services are free of charge – we’re here at LOWBIC to provide “**Solutions for Small Businesses**”.

### **LAKE OF THE WOODS BUSINESS INCENTIVE CORP.**

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**NEW  
BUSINESS**

# TIMBER SIGNS

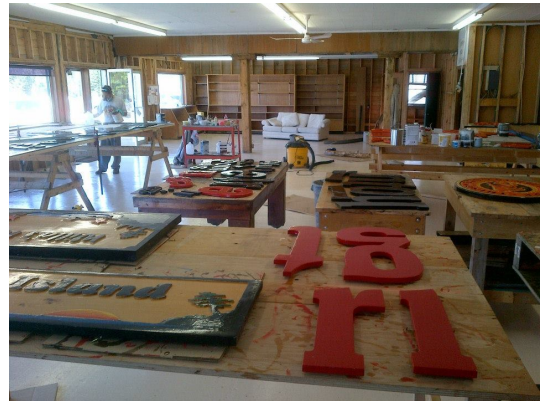
Timber Signs has been in business for 8 years, but we needed a larger building to further grow our business. We were able to get Northern Ontario Heritage Fund Corporation (NOHFC) funding but required bridge financing to complete the project. We are also participating in the Sioux Narrows/Nestor Falls Community Improvement Plan. LOWBIC was able to help us with the financing required in these two projects, allowing us to expand our business and improve a prominent building in our community.



The process is straight forward, comprehensive and the people we worked with did a great job. Their guidance throughout the application process was invaluable and we are very appreciative of their support. We would definitely work with LOWBIC again if we need financing in the future.

Eli & Jakob Blosser  
Timber Signs

Jeffrey Port, Director of Planning and Development for the Township of Sioux Narrows-Nestor Falls thanked LOWBIC for their financial assistance in developing the new Community Improvement Plan for the municipality. "The Lake of the Woods Business Incentive Corp. is a terrific partner in helping us get the Community Improvement Plan off the ground. With their assistance, we are developing conceptual development plans, and have already provided grants for signage, landscaping and facade improvements to The Narrows, and Timber Signs. We hope to process two of three more applications in 2013."



**Northern Ontario  
YOUTH ENTREPRENEURSHIP  
Initiative  
ENTREPRENEURIAT JEUNESSE  
du Nord**

Entrepreneurship is a way of life! Northwestern Ontario CFDCs will introduce participants to entrepreneurial tools and resources that can be used both inside and outside the classroom, through the Northern Ontario Youth Entrepreneurship Initiative. A multi-faceted, activity-based approach to entrepreneurial concepts allows students to explore an entrepreneurial way of thinking while participating in various activities/programs. A continuum of programming from Elementary school to Secondary school and beyond has been adopted by the Northern Ontario Community Futures Development Corporations to promote entrepreneurial concepts that enhance personal entrepreneurial qualities, characteristics and attitudes. Programs such as Youth Enterprise Camp, Create A Logo, Market Your Thoughts, Kids Invent Toys® and Generation E have engaged students and introduced entrepreneurship as a viable career option to youth. Look for these programs coming soon!

Please contact Andrew Koch at 807-467-4630 or [akoch@northclaybelt.com](mailto:akoch@northclaybelt.com) for more information.



# Upcoming Events




## February 2013

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6 Business Ideas & Opportunities - Choosing the Right One! VC: 1pm-4pm	7	8	9
10	11	12	13 Positive Employee Relations VC: 1pm-5pm	14 Introduction to Pricing & Costing VC: 10am-12pm	15	16
17	18  Family Day	19	20	21	22	23
24	25	26 Self-Employment Benefit Program Information Session Brdrm: 2 - 3pm	27 Employee Relations Problem Solving VC: 1pm-5pm	28		

- Please contact LOWBIC (467-4630) to register for seminars/workshops
- Most of our events are free or require a small fee. Registration is required for all events and fees, if due, are payable at registration.
- “VC” indicates Video Conferencing session.
- Please visit <http://events.ebsc.ca/Default.aspx> for a description of listed courses as well as others that are offered via video conferencing. If you are interested in a particular course please check with our office for availability.

## March 2013

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13 Your Business Plan - Getting Started (part 1 of 2) VC: 1pm-4pm	14	15	16
17	18	19 Marketing Essentials - Positioning Your Business For Success ** Two Day POWER class ** VC: Time to be determined	20	21	22	23
24	25	26 1) Your Business Plan - The Home Stretch & Financial summary 2) Self-Employment Benefit Program Information Session Brdrm: 2 - 3pm	27 Operations VC: 1pm-4pm	28	29  Good Friday	30
31 						

- Please check with our office frequently for upcoming events or schedule changes. We offer seminars, information sessions, training courses, etc, on an ongoing basis. 
- If you have a suggestion or idea for a course topic please let us know. We are always looking for new opportunities to better serve our clients 
- **OFFICE HOURS:** The LOWBIC office will be closed for Good Friday and Easter Monday, Returning to regular office hours April 2nd. 

# Special Notes

- Do you have a training or workshop request? Contact the LOWBIC office to see if we can help facilitate.

## LOWBIC Hours

Monday - Friday  
8:30 am - 5:30 pm  
Closed Statutory Holidays

### File Back-Up!!!

There are a many reasons to make backups of your data files, the main one of which is to minimize or virtually eliminate the impact of data loss. Systems include:

- USB (memory) sticks** - convenient and easy
- An external hard drive** - excellent for backing up your whole hard drive
- Compressed copy** - A free way to save data easily off site is by emailing to an email address such as Yahoo, Gmail or your home email. Just be aware of potential security concerns.

The bottom line is that whatever method you use - make sure to have an up-to-date set of your data files separate from the device on which your original data files reside. For extremely important data, have a backup on a USB stick which goes home with you or is stored in a secure location. For data such as pictures or your music collection, back them up to large capacity DVD disks and keep them in a safe location away from the computer. For accounting data, run any data integrity checks your accounting software may have before making a backup.  
Bad data equals bad backup!

# April 2013

SUN	MON	TUE	WED	THU	FRI	SAT
 Easter Sunday	1  Easter Monday	2	3 MS Office 2010 - Tips for Small Business MS Word VC: 10am - 12pm MS Excel VC: 1pm - 3pm	4 MS PowerPoint VC: 10am - 12pm	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30 Self-Employment Benefit Program Information Session Brdm: 2 - 3pm				

## SEB News

A changing of the guard will take place this February as the current SEB Program Coordinator, Crystal Kast, will be taking a leave of absence. LOWBIC is pleased that Emily Delaney will be joining the organization to provide maternity coverage for Crystal. Emily has been diligently training for the position and will be making the formal transition during the first week in February. With her Bachelor of Business Management degree and prior work experiences, Emily will be a good fit to the position and our organization. We are happy Emily has decided to take advantage of this opportunity. Emily is eager to meet with anyone interested in the SEB Program. If you are interested in additional program information, please make an appointment with Emily at 467-4642 or edelaney@lowbic.on.ca



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