



Lake of the Woods

BUSINESS INCENTIVE CORP.
A Community Futures Development Corporation



THE LOWBIC LAKER

Winter 2012

Finding Solutions for Small Business

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As we close out another great summer season in Northwestern Ontario, we encourage all of our season business owners to take the time to reflect back on the summer operating year and perform a detailed analysis of how your business performed. Did you find that certain advertising campaigns worked or didn't work – what media format did you advertise on – is there a more effective advertising media platform better suited to your business? Is your base customer demographic changing? Are there complimentary products or services that could enhance the customer shopping experience and increase your revenues? These are just a couple of examples of what you need to look at – apart from the usual financial analysis that should be completed as well. If you have any questions, please do not hesitate to contact the professionals at LOWBIC – we are here to help you with your business needs!!

From all of the Board of Directors and Staff at LOWBIC, we wish you and your family a
Safe and Happy Holidays!!!

LAKE OF THE WOODS BUSINESS INCENTIVE CORP.

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**NEW
BUSINESS**

EVIL & INNOCENCE CLOTHING

Small Business Week 2012

A celebration reception to appreciate local small business was held at the Bijou during 'Small Business Week.' Over 70 people attended the casual event as we recognized the hard work and dedication of entrepreneurs along with their contributions to our local economy. A big thank you to all the sponsors that helped make the event a huge success!!

If you've grown up here in Kenora, then you know finding something different or unique usually means travelling to Winnipeg. Spending money on gas and food while searching around, just to end up tired and not really enjoying your experience. I've always wanted to open a store in town with a different vibe to it, giving us more to choose from in town and less distance to travel to get it.



Without the support of LOWBIC I wouldn't be as far as I am today. Their financial assistance offered working capital to kick-start my dream business and allowed me to purchase piercing/tattooing equipment, inventory, and rental space.

Evil & Innocence Clothing, for Men, Women and soon children. Including brands like: Lucky 13/Felon; Iron Fist; Rage Body Jewelry; T.U.K Shoes; Lip Service

HOLIDAY EVENTS

Be sure to check out these events around your community leading up to the holiday season....

**LIGHTING OF THE
CHRISTMAS TREE** - Nov
22nd @ 6:30pm

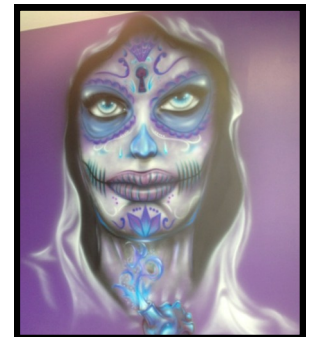
**ANNUAL CHRISTMAS
CRAFT, BAKE AND HOME
BUSINESS SALE** - Nov 24th
from 9am - 3pm (Best
Western Lakeside Inn)

SANTA CLAUS PARADE -
Nov 24th starting @ 5:30pm

FESTIVAL OF TREES - Nov
29th - Dec 1st (Lake of the
Woods Museum)

Located at 224 Second St. South - *Opening Soon!!!*

Trish Allin
Evil & Innocence Clothing Co.
224 Second St South
Kenora, Ont
P9N 1G2
Shop - (807) 468-3845
Fax - (807) 468-3847
Cell - (807) 407-0578



IN THE KNOW...

The township of Sioux-Narrows Nestor Falls are in final draft stages of their **Community Improvement Plan**. The plan designates certain areas of the municipality for improvements to land and buildings. There are generally two areas the CIP provides:




- 1 - Municipality infrastructure improvements
- 2 - Financial incentive to the private sector for building, landscape and signage improvements.

A key component of the **CIP** is the Façade Improvement Grant, where the Town will provide a one-time grant of 50% of the costs to assist commercial building owners to improve a building façade in accordance with the CIP. The grant would include buildings materials, labour and professional fees.

Timber Signs (a LOWBIC Client) is one of many organizations that will benefit from the CIP and we look forward to seeing their building improvements in the future!

Upcoming Events

- 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.

- 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 the Holiday season  and open to regular office hours Wednesday, January 2nd.

November 2012

SUN	MON	TUE	WED	THU	FRI	SAT
				1 Your Business Plan - Getting Started VC: 1pm - 4pm	2	3
4  Daylight Saving Time Ends	5	6	7	8 Cash Flow is King: Cash Flow & Financial Ratios VC: 1pm - 3pm	9	10
11 	12 OFFICE CLOSED	13	14	15 Your Business Plan - The Home Stretch: Operations & Financial summary VC: 1pm - 4pm	16	17
18	19	20	21	22	23	24
25	26	27 Self-Employment Benefit Program Information Session Brdrm: 2 - 3pm	28	29	30	

December 2012

SUN	MON	TUE	WED	THU	FRI	SAT	
						1	
2	3	4	5 Business Ideas & Opportunities - Choosing the Right One! VC: 10am-12pm	6	7	8	
9	10	11 Employee Relations Problem Solving VC: 1pm-5pm	12	13	14	15	
16	17	18	19	20	21 <i>Winter</i>	22	
23	24	Closed for the Holidays				28	29
30	31				December 24 - January 1st		

Special Notes

- Do you have a training or workshop request? Contact the LOWBIC office to see if we can help facilitate.
- From the LOWBIC staff and board, we wish everyone a safe and happy holiday season, along with **ALL THE BEST IN THE NEW YEAR!!!**

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!

January 2013

SUN	MON	TUE	WED	THU	FRI	SAT
	31 OFFICE CLOSED	1 	2	3	4	5
6	7	8	9 Your Business Plan - Getting Started VC: 10am - 1pm	10	11	12
13	14	15 Effective Employee Orientations VC: 1pm - 5pm	16 Marketing Essentials - Positioning Your Business for Success (Two-day power class) VC: 12pm - 4pm (both days)	17	18	19
20	21	22 Your Business Plan - The Home Stretch: Operations & Financial summary VC: 10am - 1pm	23 Introduction to Balance Sheets VC: 10am - 12pm	24	25	26
27	28	29 Self-Employment Benefit Program Information Session Brdrm: 2 - 3pm	30	31 Introduction to Income Statements VC: 1pm - 3pm		

SEB Update

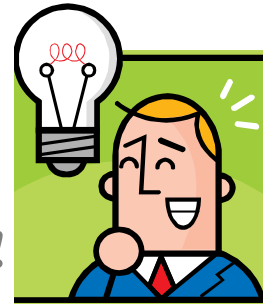
Do you have an unique business idea???

The Self-Employment Benefit (SEB) Program provides a "living benefit" to help offset household costs while developing your business. **Come in to see us!**

Are you on EI or have been in the last 3 years and remained out of the workforce?
Are you willing to dedicate your self to the development and implementation of a business plan?

We can help!

Contact us for more information: 807-467-4642 or ckast@lowbic.on.ca



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