

2024

ANNUAL REPORT



ELGIN

BUSINESS RESOURCE CENTRE

A Community Futures Development Corporation

Facilitating Prosperity

Strengthening Communities

Proudly Serving Elgin County Since 1986



2023/24 EBRC BOARD OF DIRECTORS & STAFF

Scott Birkby (President)

Kevin Jackson
(General Manager)

Samantha Wakefield
(Jul 2023-Dec 2023)
(Vice President)

Sarah Foshay
(Assistant General Manager)

Hetty Teuber
(Past President)

Tara McCaulley
(Business & Loans Advisor)

Bob Ashcroft (Secretary)

Jennifer Grigg (Community Engagement
& Business Advisor)

John Gurr (Treasurer)
Warren Silverthorn

Rod Rattray (Digital Main Street Squad
Member)

Kate Burns Gallagher

Tiena Bartsch (Custodial Services)

Lisa Jarvis

Rob Quai

Lisa King
(Accounting/Reporting Advisor)

Chris Waite

Jessica Goodall

Felicia Brice
(Administrative Assistant)

Abigail Moore (Youth)

Lisa Johnston (Youth)

Tanya Wilson
(Business & Loans Advisor)

Emily Sanderson (Summer Student)

President's Message

The past year has been nothing short of remarkable for the Elgin Business Resource Centre (EBRC). The organization has continued to support and empower local businesses, fostering growth and innovation throughout Elgin County. Over the past year, EBRC has disbursed almost \$950,000 in loans, conducted over 1000 in-depth interviews, and assisted 264 businesses. In addition, RRRF & CEBA loans that were overseen by EBRC were repaid at a record rate, with repayments nearing almost \$1 million paid in full. These numbers reflect not just the hard work of the EBRC team, but also the thriving entrepreneurial spirit of the community.

The organization bids farewell to Rob Quai, a retiring Director who has served on the EBRC board for an impressive 24 years.



Scott Birkby “

EBRC is poised to continue its mission of supporting local businesses and fostering economic growth.

President's Message

Rob's wisdom and dedication will be greatly missed, especially in chairing the loans committee, but his influence will remain a part of EBRC's ongoing story.

This year was also marked by a significant transition within EBRC. Kevin Jackson, the longest-serving General Manager, decided to retire. Kevin's contributions to EBRC have been immense, and his leadership has left a lasting impact on the organization and the broader community. His vision and dedication have helped shape EBRC into a pillar of support for local businesses, and his legacy will continue to influence the region for decades.

As Kevin steps down, EBRC welcomes a new General Manager, Sarah Foshay. Sarah brings a wealth of experience and a fresh perspective to the organization. She has already initiated several impactful changes and has many more innovative ideas in the pipeline. Under her leadership, EBRC is poised to continue its mission of supporting local businesses and fostering economic growth.

Sincerely,

Scott Birkby

General Manager's Report

My last Annual Report comments start with a heartfelt thanks for the opportunity to be a part of this fantastic organization for over 15 years. Starting first as a client, moving into a Business Advisor role followed by the SEB Coordinators position, then General Manager and now Past General Manager/Mentor... what an amazing journey! I've also had the pleasure to be the Vice President of the CFWO, President of CFO, and an Executive Director of the CFNC. These opportunities have allowed EBRC to become very visible nationally and highly respected across the country.

During my tenure here I've had the pleasure of working with many different awesome Board Chairs, terrific and dedicated Directors and wonderful staff members. I am so proud to have been part of this organization, simply the best CFDC in all of Canada!

The management transition process that started 1 1/2 years ago has been flawless, thanks to a very supportive Board, great staff and of course your new General Manager, Sarah Foshay.



**Kevin
Jackson
& Sarah
Foshay** “

Opportunities have allowed EBRC to become very visible nationally and highly respected across the country.

General Manager's Report

EBRC is so very important to me. I love this place and all the incredible things that we've accomplished. I still truly enjoy coming to work every day. Because of that, I would not turn this role over to just anyone. I know that Sarah cares as much about EBRC as I do, so ... the future of the Elgin Business Resource Centre is in great hands.

In summary, thank you all so very much for a wonderful and fulfilling career. I am incredibly proud of our work here and very excited for the future. Best to you all going forward. Farewell and good luck.



Kevin Jackson

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It is with great honour, that I reflect over the past year here at EBRC and give thought to its great work and future opportunities. Businesses and entrepreneurs continue to show us their passion for what they do in innovative and exciting ways and it becomes very clear that we are heading into an impressive landscape of economic development in our region.

EBRC has nearly 5 million dollars in the hands of businesses, out on the street, working hard, creating jobs, and contributing to our local community. With over one thousand client meetings each year, EBRC demonstrates that we do so much more than financing. One-on-one advising, workshops, Community Economic Development Projects, and The Pitch continue to become integral components of an ever-evolving EBRC; and the changes are exhilarating.

As the new General Manager of this incredible organization, I look forward to the ever constant reality of challenge and change. EBRC is well-equipped with an exceedingly dedicated Board of Directors and amazing and energetic staff; ready to showcase performance indicators from our newly developed Strategic Plan. EBRC will innovate alongside you, while maintaining our core programs, and help grow substantial business in all of Elgin County.

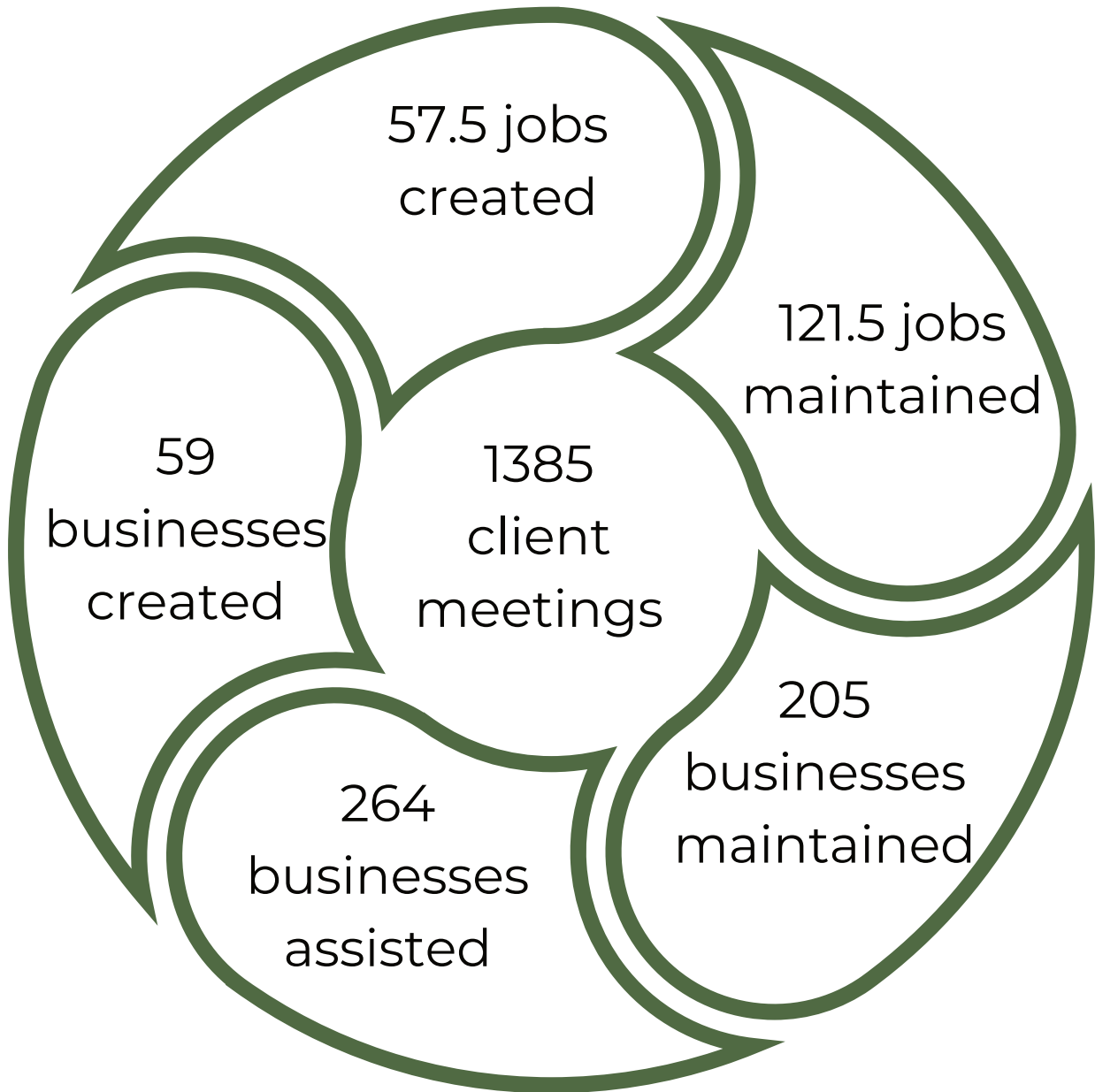
"The future is not something we enter. The future is something we create."

(Leonard I. Sweet) Let's go!

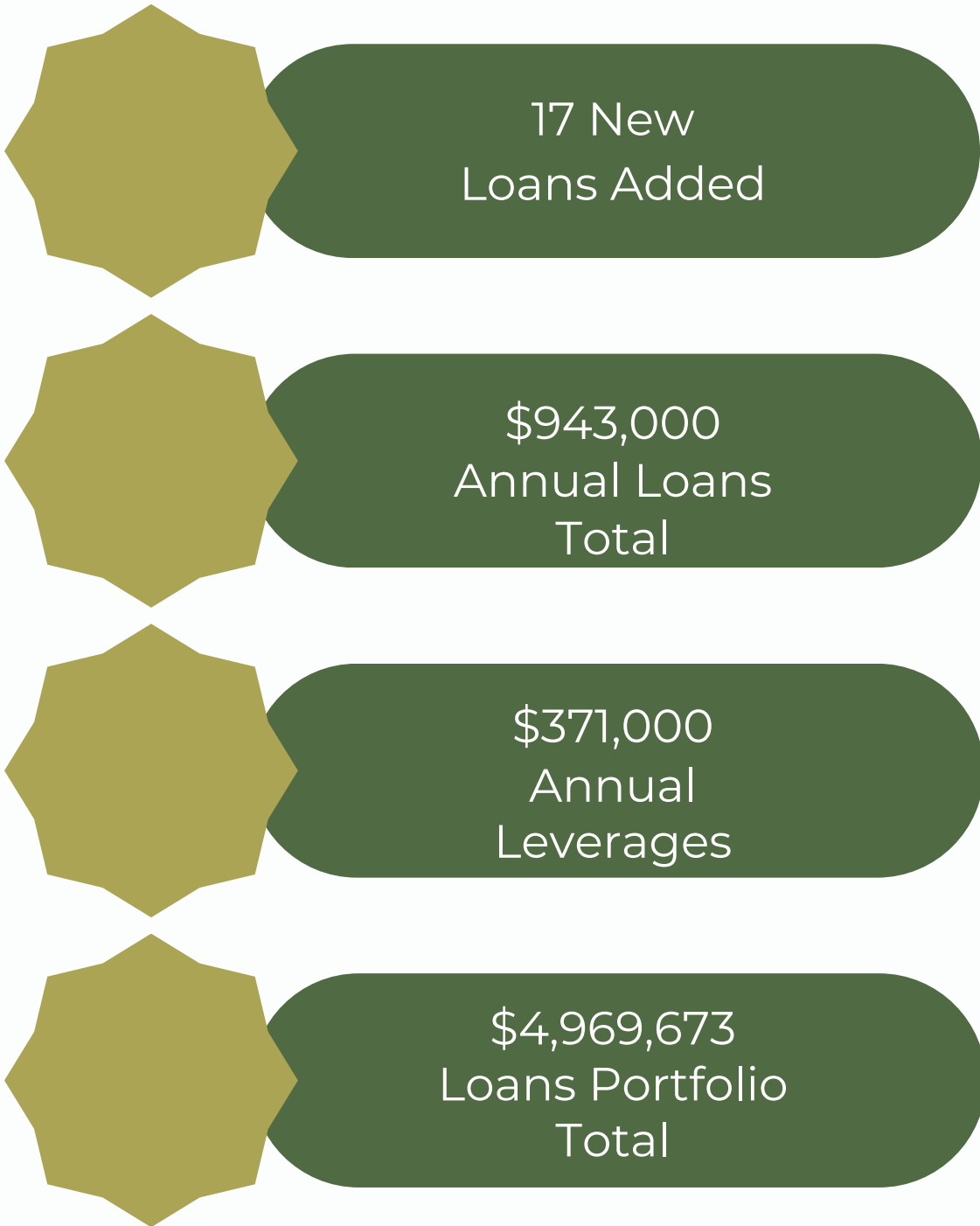


Sarah Foshay

Impact on Local Business



Loans Portfolio



Loans By Sector

Total Active Portfolio

	Amount
Accomodation & Food Service	16
Administrative	2
Agriculture	6
Arts & Entertainment	5
Construction	6
Education	1
Health Services	1
Manufacturing	9
Real Estate\Other Services	14
Professional Services	5
Retail	6
Transportation	4
Information & Cultural Industries	1

Community Economic Development (CED)

Aylmer & Area Chamber of Commerce - AGM & Mayor's Breakfast Sponsorship | Aylmer & Area Chamber of Commerce | Bridges to Better Business | Bunkie Life | Business Human Resources Mentorship course with Fanshawe College | CFNC 2025 Conference Planning Committee | CFWO Social Media Committee | Community Futures Network of Canada | Community Futures Ontario | Community Futures Western Ontario | Dutton Dunwich Economic Development Committee | Elgin St. Thomas Workforce Development Committee | East Elgin Secondary School SHSM Presentations | Hawaiian Smoothie | Healthy Workplace | Helen LeFrank Scholarship | Chamber Picnic | International Women's Day | Job Fair | Kettle Creek Environmental Trust | Kettle Creek Environmental Trust - Food Truck Festival | MP & MPP Luncheon | Parkside C.I. ThunderStamps Robotics | Elgin Theatre Guild-Ennis Sisters | St. Thomas & District Chamber of Commerce - Lunch with the Mayors | St. Thomas & District Chamber of Commerce | St. Thomas Elgin Local Immigration Partnership | Southwold Economic Development Committee | The Pitch - Business Plan Competition | Terrance Lodge Comforts of Home | Walk With Me | WORC Pool Committee

37
Projects

172
Partners

Business Awards

Jeffery Karp Award

Susana Pereira Paralegal Services, St. Thomas
(Susana Pereira)

New Business of the Year Award

COBS Bread, St. Thomas
(Alicia Ryckman)

Small Business of the Year Award

Elgin County Plumbing, St. Thomas
(Chris Forbes)

Breakout Business of the Year Award

Pepper Tree Spice Co., Port Stanley & St. Thomas
(Debbie Kussmann)

Innovation & Community Impact Award

Harvest Hands, St. Thomas
(Jim Collins)

Award for Agri-Innovation

Bluegroves Farms, West Lorne
(Victoria Spencer)

Helen LeFrank Scholarship Award \$1000

Ivey Ludwig, Central Elgin Collegiate Institute

Photo Album



Thank you for a great year!

Not finance, not strategy.
Not technology. It is
teamwork that remains
the ultimate competitive
advantage, both, because
it is so powerful and rare.

~ Patrick Lencioni



BUSINESS RESOURCE CENTRE

A Community Futures Development Corporation



Kevin Jackson's Retirement Party
April 2024