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Business Resources in Your Neighbourhood

In each issue we feature business resources available in a local community. This time we focus on **Banff**.

As Banff is located in a national park and within a UNESCO World Heritage Site, there are some unique considerations for business.

The [Town of Banff](#) website does a great job of listing what's what in Banff. They also utilize [BizPal](#) which is a great tool to help you wade through all the business

Welcome to...

The Business Jolt E-Zine

Your online source for
great business tips and information

Dear Jodie,

We've made it through the first deep freeze of November, and the holiday season is just down the road. Now's the time to take stock and make plans to start the new year off on the right foot, in more ways than one.

In this issue of the **Business Jolt**, we offer tips to help you move your business in the right direction by avoiding some common mistakes, some advice on healthy eating from one of our "foodie" clients (including a terrific recipe) and information about setting up a business in gorgeous, snow covered Banff.

This month's **Guest Expert, Dr. Leslie Roberts**, who answers questions about what it takes to succeed in business, is the founder and president of **GoForth Institute**, our new Community Futures training partner. GoForth offers fabulous online training designed with the entrepreneur in mind: it's quick, convenient, low cost and accessible when you need it. We're thrilled to offer you access to this training and invite you to take a look at some sample videos and material. Check out this high quality business training support on our [webpage](#).

In the Trenches, our newest column, featuring advice from our clients, was a big hit with readers

permits and licensing paperwork needed.

Add the [Business Link](#) to your favorites for a variety of online general support services and a 'speak to an expert' program. Of course, [Community Futures Centre West](#) is always ready to help!

Self Employment Program

Aspiring entrepreneurs south of Calgary can now access our Self Employment Program.

Our expanded contract provides access to training and support not only in our existing region, but also in the communities of Okotoks, High River and surrounding areas. If you know of someone who isn't already working, plans to start a business and would like help from the Self Employment Program, we're here to help:

- * Okotoks
- * High River
- * Black Diamond
- * Turner Valley
- * Priddis
- * Millarville
- * Kananaskis
- * Airdrie
- * Crossfield
- * Cremona
- * Cochrane
- * Bragg Creek
- * Redwood Meadows
- * Lake Louise
- * Banff

last issue. This month, Joanne Grimble of Tasty Life Food Inc. shares her secrets to kicking the processed food habit. At this time of year, when visions of sugarplums can dance in our heads, she offers a timely reminder to consider alternatives. Joanne gives simple advice and shares a recipe we've already tried here in our Community Futures test kitchen. It passed with flying colours!

And now for something completely different... In celebration of the holiday season, we're sharing a lighthearted look at how learning from our mistakes can help us gain the momentum we need to move forward. Read about Patricia Alderson's latest driving adventure in **Running in Neutral**.

When you are visiting our website, we have some new things to check out. Have you listened to our [podcast](#) about our Self employment Program yet? We've also updated our [success stories](#) page with **client testimonials** and invite you to take a look. We welcome your ideas for business topics you'd like to explore, so [click here](#) to submit your comments and suggestions.

We hope you enjoy this issue and find the content helpful. Happy Holidays and here's to your continued success in 2011!

Your Team at Community Futures Centre West

Ask an Expert...



In this issue, **Dr. Leslie Roberts**, founder and president of GoForth Institute, our partner in entrepreneurial training, gives straightforward input about what it takes to be successful in business.

What is the biggest mistake new entrepreneurs make?

Rather than talk about mistakes - and we all make them - I'll share what's been proven through

- * Canmore
- * Exshaw

Call us at 1-877-603-2329
for more information or
check our website:
www.cfcwest.com

Help Wanted:

We're looking for established entrepreneurs and business professionals willing to give back to the entrepreneurial community. If you have expert advice to share in a seminar, or can act as a mentor for an up and coming business, please [contact us](#).

Salary: None

Satisfaction: Priceless



On the Lighter Side...

The owner of a small Calgary sandwich deli was being questioned by Revenue Canada about his tax return. He had reported a net profit of \$80,000 for the year.

"Why don't you people leave me alone?" the deli owner said. "I work like a dog, everyone in my family helps out, the place is only closed three days a year. And you want to know how I made \$80,000?"

"It's not your income that bothers us," the CRA said. "It's these travel deductions."

research as the two critical factors for success:

* **Get experience** in running the type of business you want to start *before* you consider launching a similar venture of your own. Learn the ropes while being paid by someone else; find out what works and what doesn't and think about how you would improve the services or products offered. You may find after working in the industry, you might change your mind about making it into a business of your own.

* **Get educated!** Learn as much about running a business as you can - well before you open your doors. Small business failure rates are extremely high: over 50% don't make it past two years and 70% are gone within 5 years. Take time to plan it out - don't jump feet first. You can run a business on paper, find the bugs, adjust your strategy and then start.

[Read on for more words of wisdom...](#)

From The Trenches

Each month, we feature one of our clients and their business. December is a time when many of us start planning new and improved eating habits - to begin after the holidays, of course! Here are some thoughts on healthy eating from Joanne Grimble of Tasty Life Food Inc. in beautiful Canmore.

Make your life a little sweeter...how to enjoy treats and leave your guilt at the curb!

[Read on for some great ideas...](#)



Running in Neutral: Lessons Learned on the Road

Our own Patricia Alderson, Manager of CFCWest's Self Employment Program, shares one of

You've listed twelve trips to Maui for you and your wife."

"Oh, that," the owner said smiling. "They're a legitimate business expense - we deliver!"

Is Going Into Business Right for Me?

What does it take to start up a new business? Do I have what it takes? Where do I start? Where do I find our information about my industry? What resources are available? Is it true you can get a grant to start your business?

Ask Patricia Alderson, our Self Employment Program Manager and she'll be happy to answer you! We've developed a highly informative seminar called Is going Into Business Right For Me? - available right request in your community. Here's what's covered in this 1.5 hour session:

The seminar covers the basics of starting a business - including information about entrepreneurial traits, how to research your idea, identify your target customer and finance your enterprise. A list of local resources and tips on testing your idea to see if will make money, rounds off the session.

If know someone considering Self Employment, have them contact Patricia for a free package of information on key strategies and steps to

her recent lessons learned. Here at the office, Patricia is known as the Road Warrior, as she drives her way around our region, meeting with clients and partners, speaking at events and looking for opportunities to spread the Community Futures message. On occasion, she readily admits, she runs into problems.

[Read on for more of Patricia's Big Adventure...](#)



Where to Go When the Bank Says No

Did you know Community Futures Centre West has a variety of loan products designed to meet your business needs? If your bank can't help you, give us a call and let's talk.

Will one of these popular products give your business a boost?

- ReadyCash - Quick turnaround short-term loans of up to \$10,000 - so you can react to a great opportunity
- FlexLine - Flexible line of credit loans from \$10,000 to \$50,000 - money that's there when you need it
- TrailBlazer - Loans for value-adding, innovation, enhancing productivity and developing new products and markets
- BizBuyout - Loans to assist with the purchase

take to make the most of an escape from Cubicle Nation.

We are always available to speak at your organization or association on what it takes to become an entrepreneur and start your own business.

Call 1-877-603-2329

For more information about our Self Employment Program, [click here](#).

of an existing and successful rural business

- NewBiz - Loans for entrepreneurs who want to start a business in a community served by community Futures
- NextGen - Loans for young entrepreneurs ages 18 to 29 with a great business idea
- BusinessAble - Loans for persons with a disability seeking to start or expand a business

Call us at 1-877-603-2329 to find out how we can help. More Details at:

www.roadahead.biz

Keep Those Cards and Letters Coming In!

Help make this magazine your own - what kind of advice and information will help make your business a success? Send us an [email](#) with your ideas.

Here's to your continued business success!

Your Community Futures Centre West Team