



Presenter:	Details:
<p>Sylvain Gadbois, Business Development Officer, Agroeconomist, DAAF sylvain.gadbois@gnb.ca (506) 453-5947</p>	<ul style="list-style-type: none"> • New this year: DAAF has specialists to help new farmers • 3 main programs: Business Risk Management, (crop insurance, Agri-Invest, etc.), Wildlife Damage Compensation, and Growing Forward 2 (can fund events for farming community, organising & training for new entrants) • <i>Farming in NB: A Road Map for New Entrants</i> – reference doc on NB DAAF site • AgPal – on NB DAAF website – will show applicable programs in your region
<p>Gil Miner, Senior Director, Atlantic District, Farm Credit Canada gil.miner@fcc-fac.ca (506) 851-6599</p>	<ul style="list-style-type: none"> • Smallest Farm Credit Canada (FCC) loan is \$5000 • Offer a Young Farmer Loan (for farmers under age of 40) – no application fees, reduced interest rate (currently 3.2%) • Offer a Transition Loan for buying or selling an existing business – deferred payments for up to 5 years • Provide loans to customers of farm businesses (i.e. tractor dealerships) • When seeking FCC financing, make sure to bring: a balance sheet, income statement, production records, business plan, & cash flow projections
<p>Christina Allain, New Brunswick Co-operative Enterprise Council christina@eclectiqueeats.com</p>	<ul style="list-style-type: none"> • Visit cecnb.ca/our-services/ for the list of technical advice, support, training, and skills development they offer • If you know a co-op you want to model after, ask them to send you their bylaws • Co-ops can help farmers improve bargaining power, reduce input costs, and improve promotions capacity; Really Local Harvest is a great example of a farming co-op in NB • Coopérative de développement regional-Acadie is the French version of CECNB
<p>Alison Butler, FarmWorks Nova Scotia ascottbutler@gmail.com 902-670-8612</p>	<ul style="list-style-type: none"> • FarmWorks is a Community Economic Development Investment Fund (CEDIF) in NS with mission of “Healthy Farms, Healthy Food, Healthy people, Healthy Communities” • FarmWorks offers small loans of under \$25,000 to food producers, restaurants, food processors, and specialty retailers (and have raised over \$1.5 million so far)
<p>Rose Murphy, Co-Owner, Townhouse Brewpub in Antigonish antigonishtownhouse@gmail.com</p>	<ul style="list-style-type: none"> • Townhouse Brewpub is locally-sourced pub that started as a CSR (Community Supported Restaurant) – essentially an adaptation of a CSA (check out Episode 10 of <i>The Eastern Alternative</i> on the Townhouse at bellaliant.ca) • Community members paid \$1000 to become ‘subscribers’ of the restaurant; the subscribers made their money back (and more) in gift certificates to the restaurant over 4 years • CSR model helped them to eventually get money from bigger lenders • CBDC & NOBL (Northern Opportunities for Business Ltd.) – both free programs for business owners that have been very helpful
<p>Jeff Harriman, Financial and Consumer Council of New Brunswick jeff.harriman@fcnb.ca (506) 643-7749</p>	<ul style="list-style-type: none"> • Go to fcnb.ca/cedc.html for an overview of Community Economic Development Corporations (CEDCs) • A CEDC is a pool of money raised by selling shares to individuals in a defined community within NB (similar CEDIFs in NS) • Funds are controlled by local officers & directors, who may be chosen by the CEDC founders or investors • Any group can start a CEDC, but must raise a minimum of \$10,000 in a year (with each investor giving at least \$1000) • In order to qualify for funds from a CEDC, a project must have a measurable financial return
<p>Zach Melanson, Communications Director, Community Forests International zach@forestsinternational.org</p>	<ul style="list-style-type: none"> • Community Forests International (CFI) was able to fund their purchase of 700 acres of forest and farmland by selling \$300,000 worth of carbon offset credits • Still very difficult to sell carbon offsets on your land in NB – CFI has been the first to do this and they are working to make it easier • By 2018, all provinces and territories must have some form of carbon pricing instituted, so more carbon offset possibilities to come