

A quarterly newsletter brought to you by Small Business Club Niagara

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*"All the best of the COIN Newsletter!  
All the benefits of the Internet!"*

## CoINmagazine.ca THE HOTTEST NEW EMPLOYMENT SITE ON THE NET!

The COIN Newsletter is considered the one-stop, first stop source for employment assistance information in the Niagara Region. The COIN Newsletter, in it's current paper format, is produced quarterly with seven Special Editions throughout the year. These Special Editions focus on Entrepreneurship, Persons With Disabilities, Youth, the 40+ Worker and New Canadians. The COIN Newsletter is now joined by [www.coINmagazine.ca](http://www.coINmagazine.ca). This new web site will make it even easier for Niagara area residents and potential residents to access current employment assistance resources.

## Working for Niagara! Working for You!

CoINmagazine.ca will offer:

- Monthly themed articles on topics important to you
- A searchable database of Niagara area training, education, job search and entrepreneurial information
- The charts available in every issue of the COIN Newsletter now available on-line
- Access to information on all available employment related workshops throughout Niagara
- Profiles of employers who are involved in growth industries
- Check back often for the Hot Topic of the Week
- An opportunity to add your 2 cents, enter exciting contests and win prizes!

## IN THIS ISSUE:

- Coin Newsletter
- Small Business Success; Fred Hernder of Hernder Estates Winery
- Café - Canadian Association of Family Enterprise
- Royal Bank Business Card Exchange
- Service Excellence
- Summary of Upcoming Events

Whether opening your business or opening your mind to the possibility of owning a business – [www.coINmagazine.ca](http://www.coINmagazine.ca) has the Niagara specific information that you will need. Check it out today!

*CoINmagazine.ca is a project of the Business Education Council of Niagara, funded by Human Resources Development Canada.*



# CAFE

## Have You Considered Exporting?

### Exporting your products and services may be easier than you think.

Through the Business Development Centre at Niagara College, entrepreneurs can access free one-on-one advice by experienced Trade Advisors. Trade Niagara has helped many business owners take the right steps towards exporting. In addition to export counselling, introductory seminars are offered on an ongoing basis.

#### International Market Research

October 13 9 am – 12 noon  
Glendale Campus

#### International Marketing

October 27 9 am – 12 noon  
Glendale Campus

#### International Finance

November 3 9 am – 12 noon  
Glendale Campus

Export counselling and seminars are FREE. Call Mary Ann Martin at Niagara College Business Development Centre at 905-641-2252 Ext. 4456. or email [mmartin@niagarac.on.ca](mailto:mmartin@niagarac.on.ca)

If you have a family business or are thinking about bringing a family member into your business, it's not too early to do some planning. The Niagara Chapter of CAFÉ (Canadian Association of Family Enterprise) can help family members plan for their family's business success.

Founded in 1983, CAFÉ's mission is to promote the well-being and understanding of the family business. Families in business face many unique challenges, yet tend to act in isolation without adequate support.

CAFÉ is a powerful resource for families wanting to overcome these challenges and beat the odds. The statistics are clear: 70 percent of family businesses do not survive the transitions to a second generation; 90 percent don't make it to a third generation.

Planning is a key component to the survival of a family business. In addition to the day-to-day operations of the business, families in business grapple with a number of complex issues, including:

- Succession planning and implementation
- Taxation law and estate planning
- Family law and estate planning
- Transition of ownership
- Selling the firm outside the family
- Family conflict and rivalry, resolution and mediation
- Spousal roles in the family business
- Prenuptial agreements for successors
- Differences between ownership and management

CAFÉ forums and workshops tackle these difficult issues head-on in an interactive and enriching environment. Forums feature presentation and round table discussions with work-class experts.

The Niagara chapter provides a uniquely personal experience tailored to meet the requirements and needs of everyone involved in the family business – owners, spouses, siblings, shareholders and professionals. The chapter is run by people who live and work in the Niagara region, and meetings are held in a convenient central location. Forums, workshops and CAFÉ social events offer excellent opportunities to meet and network with like-minded entrepreneurs and business people from a broad cross-section of businesses.

Call 905-687-3297 for information on the Niagara chapter, and check out the website [www.cafenational.org](http://www.cafenational.org)

# SEMINARS

Niagara College Business Development Centre is offering seminars on three important topics for new businesses: sales, advertising and accounting. A series of six seminars will be offered in January on the following dates:

- January 15 9:00 am – 12:00 noon  
The Joy of Selling
- January 15 1:00 pm – 4:00 pm  
Putting the Customer First
- January 22 6:00 pm – 9:00 pm  
Advertising on a Budget
- February 5 6:00 pm – 9:00 pm  
De-mystifying E-Commerce
- February 19 9:00 am – 12:00 noon  
Balancing Your Books and Getting a Good Night's Sleep
- February 19 1:00 pm – 4:00 pm  
Balancing Your Life as an Entrepreneur

Seminars are \$39 each. Sign up for an all day session and get two for \$79, including a networking lunch. Sign up for five of the six offered for \$149, and earn a Certificate in Small Business Skills.

The series currently being offered in October and November is sold out, so book your place now for 2002, so you won't be disappointed. Call Mary Ann Martin at Niagara College Business Development Centre at 905-641-2252 Ext. 4456. or email [mmartin@niagarac.on.ca](mailto:mmartin@niagarac.on.ca)

# Obtaining BUSINESS FINANCING

## The four P's to help you secure financial assistance:

- PROVIDE** a comprehensive business plan specifying your financial needs, uses for the money and what you are willing to offer as security.
- PHONE** for an appointment.
- PRESENT** yourself in a professional manner and be prepared for questions.
- PREPARE** to work hand in hand with your lender should the loan be approved.

The Business Development Centre of Greater Fort Erie provides loans to qualifying businesses in Fort Erie and Niagara Falls. For more information please call 905-871-7331.

# "New" YOUTH ENTREPRENEURSHIP BUSINESS START-UP PROGRAM

## December 2001

The Institute for Enterprise Education is starting a 26-week Youth Entrepreneurship Program. For youth between the ages of 18-30; not employed full time, or in receipt of EI benefits, who have a commitment to business start-up. For more information, call 905-688-5757. (Pending HRDC funding approval).

# The Perfect "MADE IN NIAGARA" GIFT

Niagara Presents Specialty Foods, based at 4000 Jordan Rd. on Niagara's Wine Route, makes award-winning preserves and gift baskets from Niagara's best ingredients. Their Holiday 2001 "Best of Niagara" Gourmet Gift Basket Collection is featured in this mailing, or can be viewed on their web site at [www.niagarapresents.net](http://www.niagarapresents.net)

# Service EXCELLENCE

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By Rena Posteraro, Business Development Officer,  
Niagara College, Canada

## Many businesses and professions are focusing on providing excellent quality service and products to their customers.

Customers are the LIFE BLOOD of a business. 26% of businesses are service related and employ 1/3 of the workforce. More businesses are focusing on the customer, providing better service than ever before.

Customer service means:

- The act of one person helping another.
- Doing ordinary things extraordinarily well.
- Going beyond what is expected – going the extra mile!
- Being your best with every contact.
- Managing and following up with customer questions, concerns and complaints.
- Satisfying the needs of customers.
- Taking care of the customer.

To meet a customer's expectations you must know what those expectations are. With the knowledge we can design successful products and deliver excellent service

that creates customers for life. Follow these tips to ensure customer satisfaction:

- Be consistent-keep promises and follow through.
- Steer clear of excuses-be available to your customers for feedback and help.
- Build a solid foundation of job related expertise-customers believe those who know what they are talking about.
- Have your business take a one-on-one approach to working with your customer. This helps satisfy immediate needs while building long-lasting relationships. Focus on satisfying repeat customers who will remain loyal to you and your business.
- Personalize each customer interaction and make them feel special.

SERVICE EXCELLENCE is your goal. Make your business stand out by providing extraordinary customer service.

## Royal Bank BUSINESS CARD EXCHANGE

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November 21, 5 p.m. – 9 p.m.

### Make more contacts in one night than you could in a year!

The 4th Annual Royal Bank Business Card Exchange will be held November 21st from 5 p.m. to 9 p.m. This evening is a great opportunity to join like-minded business people, to make new contacts, pick up leads and sell products and services in a comfortable, positive atmosphere. Remember to bring lots of business cards – you'll need them! Call SBCN at (905) 685-6100 for more details. Members - \$5.00, Non-Members - \$10.00.



## ADVERTISING

SBCN accepts advertising for each quarterly newsletter. Advertising costs are as follows:

(Ad set-up included.)  
Size A :  
2 3/4 W X 4 1/8 H  
Cost: \$100

Size B:  
2 3/4 W X 2 H  
Cost: \$60

Please call Mona at  
(905) 685-6100  
to reserve your space.

## UPCOMING EVENTS

**November 21**, 5-9 p.m.  
4th Annual Royal Bank  
Business Card Exchange  
"An excellent networking  
evening"

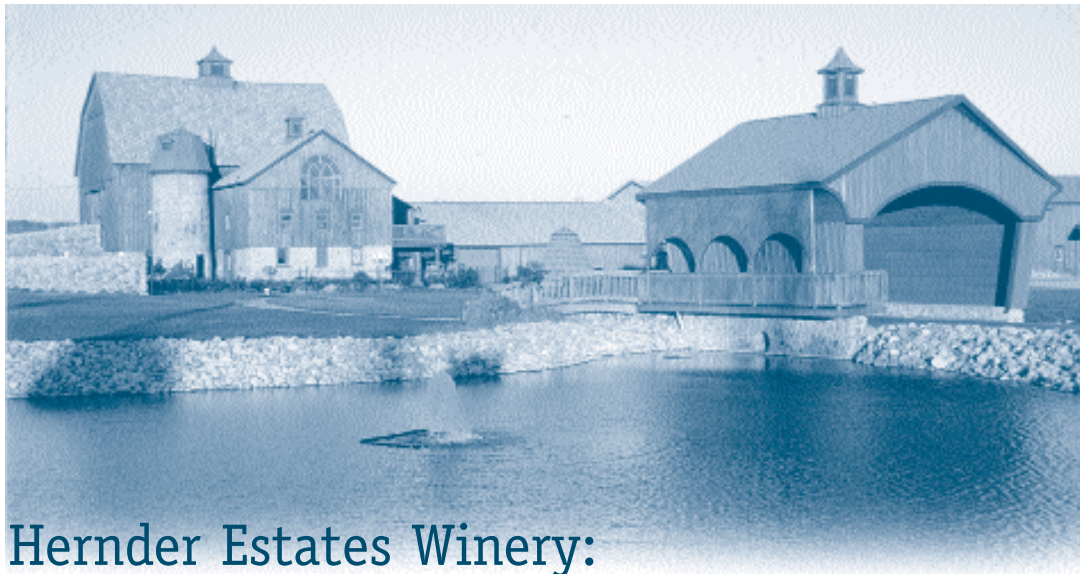
**December 5**, 5-7 p.m.  
Holiday Open House

**January 16**, 7-9 p.m.  
TBA

**February 20**, 12-8 p.m.  
7th Annual Trade Show  
2002

**March 20**, 7-9 p.m.  
Michael "Pinball" Clemons  
CFL Legend and Toronto Argonaut Coach

**April 17**, 7-9 p.m.  
David Prentice  
Leading Sales & Marketing Expert



## Hernder Estates Winery: A SPECTACULAR SUCCESS STORY

Fred Hernder grew up on his father's Niagara grape farm. In 1971 he bought his own land and dedicated himself to producing superior grapes. Six years later, Fred was crowned the youngest Grape King in Niagara.

In 1989, Fred purchased the property on Eighth Avenue, which is now home to Hernder Estates. He envisioned the neglected, circa 1867 barn as the future site of a wine boutique, banquet halls, and a premier wedding venue.

Fred worked ceaselessly for two years to complete the transformation from dilapidated barn to picturesque landmark, tourist attraction and hospitality venue.

In 1993 Fred opened his new winery, with two varieties of wine – a dry and a semi-dry Vidal. Today, Hernder Estates produces over thirty varieties of VQA wines, which have earned dozens of national and international awards. This summer, Hernder Estates was presented with the City of St. Catharines "Rising Star Award" for outstanding customer service in the tourism and hospitality industries. In September, the Niagara Grape and Wine

Festival awarded Hernder Estates the 2001 Royal Bank Award of 'Winery of the Year'. Fred was also awarded the KPMG Family Enterprise Award at this year's Entrepreneur of the Year Awards.

The banquet hall Fred envisioned has multiplied into three banquet halls, with two more under construction. A private wedding chapel is nearing completion. The winery is one of the premier wedding venues in the province and is presently booked two years in advance.

Fred is a visionary with the energy, enthusiasm and tenacity to turn his dreams into reality. He has demonstrated an amazing capacity for hard work. His determination and initiative have resulted in the dynamic growth of his small vineyard into one of the largest estate wineries and sought-after hospitality venues in the country.

*Terri Young*  
Writing and Editing  
Tel: 905-646-1561  
Email: [bobnterri@home.com](mailto:bobnterri@home.com)

# New Members **ROSTER**

Barter Commerce Inc.  
*Nick Secord*

Bordertown Delivery  
and Distribution  
*Dan Harkins*

Brock Business  
Consulting Service  
*Phil Salmon*

Bruce Sinclair  
Consulting Services  
*Bruce Sinclair*

Business Niagara Magazine  
*Karen Jamieson*

Camillo Enterprises Corporation  
*Isabell Camillo*

Details by Heather  
*Heather Hall*

DONRO Financial  
*Al Robertson*

Hall Ironworks  
*Kevin Hall*

IDAR Office Solutions  
*Wally Dalziel*

Niagara Women's  
Enterprise Centre  
*Betty Ann Baker*

Royal Network Solutions  
*Mohamed Hussein*

Sandeer Design  
*Sandra Hostetter*

Technical Resources  
*Dave Davidson*

Ultimate Shapes  
Women's Fitness Studio  
*Rena Posteraro*

# The Big Event **FOR SMALL BUSINESS**

Small Business Club  
Niagara is hosting their  
seventh annual Trade  
Show on Wednesday,  
February 20th from  
12 – 8 p.m.

The Trade Show will be held at Four  
Points Sheraton Suites in Thorold  
and is designed for regional small  
businesses to promote their products  
and services.

The Trade Show is an excellent  
opportunity to see the variety and  
scope of new business venture in the  
Niagara Region. Over 100 exhibitors

will showcase products and services  
related to small business operation  
at this one-day event.

*For more information on  
exhibitor space or  
sponsorship opportunities,  
please call 905-685-6100*



## Unemployed?

### Starting a full time business?

Increase your chance of  
business success!

The Self Employment Benefit Program provides support to qualified individuals in starting their own businesses. Assistance includes coaching, ongoing technical advice and financial support. Coaching is tailored to suit your needs and includes subjects such as business plan development, accounting, marketing and use of computers.

Call SBCN at (905) 685-6100 for more details.

## SELF EMPLOYMENT BENEFIT PROGRAM

