

## Small Business Minder Guide: Your Business Check Point

*A guide for providing assessment information for small businesses in four key areas:  
customer service, sales, financial administration and general management.*



This guide is provided by:



**South Coast**

Last Revision Date: Mar 10<sup>th</sup>, 2010

## About This Guide

This free guide is a resource for businesses to review four key areas of their business. The goal is to provide a business check point to determine if there are any opportunities. This guide is not intended to be exhaustive or complete. Rather, this guide serves the purpose of assisting a business with thinking differently than they would on any typical day. This guide can be used as a self-evaluation, or if desired, free confidential assistance can also be requested from the team at the CBDC South Coast. Remember, there are no right or wrong answers. There are just potential opportunities!

### Topics Covered in This Guide

Check Points:	Page
1. Business Check Point - <b>Customer Service</b> .....	1
2. Business Check Point - <b>Sales</b> .....	2
3. Business Check Point - <b>Financial Administration</b> .....	3
4. Business Check Point - <b>General Management</b> .....	4
5. Business Check Point - <b>Where To Go From Here?</b> .....	5
<b>Business Shorts:</b>	
6. "Small Business Matters" Articles	
6.1 <b>Customer Service:</b> A Little Help Goes A Long Way! .....	6
6.2 <b>Sales:</b> Best Sales Lead - The Customer in Front of You! .....	7
6.2 <b>Financial Administration:</b> Keeping in the "Good books"! .....	8
6.2 <b>General Management:</b> Status Quo Not An Option! .....	9

**Customer Service Check Point** (Applies to Management and Employees)

**How can it be addressed:**

**Customers always receive a friendly greeting in person or on the telephone.**

- Never;  Occasionally;  Frequently;  Always;

**friendly greeting:**

discuss a professional greeting for employees

**Customers are offered assistance especially if there is staff available to assist.**

- Never;  Occasionally;  Frequently;  Always;

**offered assistance:**

policy of asking customers if they need assistance

**Staff are always courteous and customers receive undivided attention when served.**

- Never;  Occasionally;  Frequently;  Always;

**customers receive undivided attention**

policy of giving customer full attention

**Both staff and management are knowledgeable about the products and/or services.**

- Never;  Occasionally;  Frequently;  Always;

**knowledgeable about the products and/or services**

in slow periods have employees review product info

**Always keep your promises and make it up to the customer if you do not.**

- Never;  Occasionally;  Frequently;  Always;

**keep your promises**

do just that - could lead to repeat business

**Go out of your way to help a customer even if there is no likely purchase today.**

- Never;  Occasionally;  Frequently;  Always;

**out of your way to help**

they will return and remember it when they do return

**When customers ask for assistance they are led to the product/service(no pointing).**

- Never;  Occasionally;  Frequently;  Always;

**led to the product/service**

is it really helpful to point? - we all have been there

**Customer requests something different you try your best to accommodate or assist.**

- Never;  Occasionally;  Frequently;  Always;

**try your best to accommodate**

good for the customer and goodwill of the business

**There is an established process to handle complaints respectfully and tactfully.**

- Never;  Occasionally;  Frequently;  Always;

**established process to handle complaints**

irrate customers will surely spread the bad news

**Your business is clean and tidy, organized and designed around the customer.**

- Never;  Occasionally;  Frequently;  Always;

**designed around the customer**

doing so will correlate to both repeat/additional sales

**You ask your customers how you are doing and how you can serve them better.**

- Never;  Occasionally;  Frequently;  Always;

**ask your customers how you are doing**

they are the experts - why not ask them

**Sales Check Point** (Applies to Management and Employees)

**You take every opportunity to promote to your customer in place of business/on site.**

- Never;  Occasionally;  Frequently;  Always;

**Products and services are bundled at every opportunity that makes sense.**

- Never;  Occasionally;  Frequently;  Always;

**Products and services are featured in place of business or explained off-site.**

- Never;  Occasionally;  Frequently;  Always;

**You keep product/service offerings fresh and rotate them often in prominent areas.**

- Never;  Occasionally;  Frequently;  Always;

**You ensure high product/service knowledge by all employees who serve customers.**

- Never;  Occasionally;  Frequently;  Always;

**You appeal to the senses of your customers.**

- Never;  Occasionally;  Frequently;  Always;

**You are very innovative and always try new things, nothing tried nothing gained.**

- Never;  Occasionally;  Frequently;  Always;

**You take the time to learn from others - competition, other types of businesses, etc.**

- Never;  Occasionally;  Frequently;  Always;

**How can it be addressed:**

**every opportunity to promote**

displays, promotions, posters, special offers, etc.

**products and services are bundled**

complementary products/services offered

**products and services are featured**

make sure customers see/know all their options - this is also “**point of purchase**” marketing where a customer may pick up more items than he/she came to your business for (think about items around check outs in big box stores and busy highway gas stations)

**keep product/service offerings fresh**

rotate stock, displays, features, use high traffic areas

**high product/service knowledge**

can't sell what you can't explain

**appeal to the senses**

the power of sight (tall displays), smell (bakery) and sound (Irish pub music) - this is “**impulse buying**” marketing to entice customers to purchase more

**very innovative**

in-store promotions, loyalty discounts, packages

**learn from others**

look at major franchises and bigger businesses - they expend a lot of expert effort on marketing - if they do something it may also work for you

<b>Financial Administration Check Point</b> (Applies to Management)	<b>How can it be addressed:</b>
<p><b>You keep an organized filing system that you understand and works well for you.</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>organized filing system</b>  review your system and change it if needed</p>
<p><b>You maintain an effective accounting system (computerized or manual).</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>effective accounting system</b>  ensure you have everything covered</p>
<p><b>CRA accounts are maintained as required(bus. #, HST, payroll) and always current.</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>CRA accounts are maintained</b>  tip - keep the funds for these separate</p>
<p><b>Workers Comp accounts are maintained as required (payroll assessment).</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>Workers Comp accounts are maintained</b>  tip - know how this is calculated</p>
<p><b>Your business keeps current with municipal taxes and regulations.</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>municipal taxes and regulations</b>  tip - plan for these well before they are due</p>
<p><b>Annual tax filings/income tax returns are current to CRA.</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>tax filings/income tax returns are current</b>  get an accountant/accountant firm as required</p>
<p><b>All business regulations and permits are maintained as required by your business.</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>business regulations and permits are maintained</b>  keep a list of all things that apply to your business</p>
<p><b>You take the time to understand and seek assistance to know the obligations.</b>  <input type="checkbox"/> Never; <input type="checkbox"/> Occasionally; <input type="checkbox"/> Frequently; <input type="checkbox"/> Always;</p>	<p><b>understand and seek assistance</b>  know your business and its obligations, you do not need to know how to do all the administration yourself but know enough to know that you are protected and covered - you owe it to yourself</p>

The CBDC South Coast also has a free guide available that covers all the main financial administration topics entitled “**Small Business Minder Guide: Introduction to Bookkeeping and Financial Management**”. This guide assists for new businesses just starting out and existing businesses that want additional information. The guide covers business transactions, business registrations, record keeping, reporting to the authorities and insurance and regulations. The guide also includes examples and illustration as well as extensive resource information related to the topics covered on this Financial Administration Check Point.

**General Management Check Point** (Applies to Management)

**How can it be addressed:**

**You regularly monitor your customer base - is it growing, shrinking, changing, etc.**

- Never;
- Occasionally;
- Frequently;
- Always;

**monitor your customer base**

are things changing - what will you do to prepare

**You constantly review your financial position - is your debt shrinking or growing.**

- Never;
- Occasionally;
- Frequently;
- Always;

**review your financial position**

you need to prepare for a rainy day and understand the best use of credit and what to avoid

**Your product and service offerings are still relevant and in demand.**

- Never;
- Occasionally;
- Frequently;
- Always;

**still relevant and in demand**

are there changes in what customers want or need

**You measure up well against the competition and keep up, if not exceed them.**

- Never;
- Occasionally;
- Frequently;
- Always;

**measure up well against the competition**

keep your eye on the competition and make the competition follow your lead and not the opposite

**You keep connected with employees and seek their feedback regularly.**

- Never;
- Occasionally;
- Frequently;
- Always;

**connected with employees**

they have important knowledge that must be utilized so keep open communication and open door policy - "happy employees lead to satisfied customers"

**You regularly monitor things external influences that impact or may your business.**

- Never;
- Occasionally;
- Frequently;
- Always;

**monitor things external influences**

changing costs, economy, demographic changes, etc.

**Profit margins are monitored on your products and services.**

- Never;
- Occasionally;
- Frequently;
- Always;

**You monitor receivables and have a well established credit policy and process for your employees to follow in managing customer accounts.**

- Never;
- Occasionally;
- Frequently;
- Always;

**monitor your product/service pricing**

always check your profit margins and ensure your customers get a fair price and you a fair profit

**You always keep the end goal in mind no matter how far off it is.**

- Never;
- Occasionally;
- Frequently;
- Always;

**well established credit policy**

your goal is sales and not to be a customer's bank

**keep the end goal in mind**

you will eventually retire and/or sell

Business Check Point Summary	Where to go from here?
<p><b>CUSTOMER SERVICE: How do you think you are doing?</b></p> <p>How do you think customers would rate the customer service experience of your business?  <input type="checkbox"/> FAIR;   <input type="checkbox"/> GOOD;   <input type="checkbox"/> VERY GOOD;   <input type="checkbox"/> EXCELLENT;   <input type="checkbox"/> Don't Know</p> <p>Would you like to review ways of adding to your customer service practices without any costs?  <input type="checkbox"/> NOT INTERESTED;   <input type="checkbox"/> MAYBE;   <input type="checkbox"/> YES</p> <p><b>SALES: What is the potential for additional sales?</b></p> <p>How do you think you are doing in utilizing all opportunities to maintain and/or grow sales?  <input type="checkbox"/> FAIR;   <input type="checkbox"/> GOOD;   <input type="checkbox"/> VERY GOOD;   <input type="checkbox"/> EXCELLENT;   <input type="checkbox"/> Don't Know</p> <p>Would you like to review some ways to increase sales and profits with little or no costs?  <input type="checkbox"/> NOT INTERESTED;   <input type="checkbox"/> MAYBE;   <input type="checkbox"/> YES</p> <p><b>FINANCIAL ADMINISTRATION: Is your business keeping organized?</b></p> <p>How would you describe your satisfaction with your current bookkeeping and record keeping system?  <input type="checkbox"/> FAIR;   <input type="checkbox"/> GOOD;   <input type="checkbox"/> VERY GOOD;   <input type="checkbox"/> EXCELLENT;   <input type="checkbox"/> Don't Know</p> <p>Would you like more information that may help with record keeping and/or to get some information on the current requirements and business regulations that may apply?  <input type="checkbox"/> NOT INTERESTED;   <input type="checkbox"/> MAYBE;   <input type="checkbox"/> YES</p> <p><b>GENERAL MANAGEMENT: Are you looking beyond today?</b></p> <p>How would you describe your efforts in regularly reviewing the status of your business and other potential opportunities for your business to be maintained and/or expanded?  <input type="checkbox"/> FAIR;   <input type="checkbox"/> GOOD;   <input type="checkbox"/> VERY GOOD;   <input type="checkbox"/> EXCELLENT;   <input type="checkbox"/> Don't Know</p> <p>Would you be interested in exploring if there are any potential "feasible" changes that can maintain and/or improve your business?  <input type="checkbox"/> NOT INTERESTED;   <input type="checkbox"/> MAYBE;   <input type="checkbox"/> YES</p>	<p><b>CUSTOMER SERVICE</b></p> <p>Would Like More Information: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p> <p>Would Like to Discuss: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p> <p><b>SALES</b></p> <p>Would Like More Information: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p> <p>Would Like to Discuss: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p> <p><b>FINANCIAL ADMINISTRATION</b></p> <p>Would Like More Information: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p> <p>Would Like to Discuss: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p> <p><b>GENERAL MANAGEMENT</b></p> <p>Would Like More Information: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p> <p>Would Like to Discuss: <input type="checkbox"/> Yes;   <input type="checkbox"/> No</p>

Should you like to discuss any topic further with the team at CBDC South Coast please make contact (see last page of this guide for contact information). The CBDC South Coast provides small business counseling and other services including small business loans. Should you reside in a different area other than the Coast of Bays Region, you can visit [www.cbdc.ca](http://www.cbdc.ca) to find your nearest CBDC office in Atlantic Canada for assistance.

## **Customer Service: A Little Help Goes A Long Way!**

*Brought to You by CBDC South Coast*

Whether you are a business owner, manager, customer service rep, or a retail clerk, everyday you probably go full steam ahead with the days' duties and responsibilities of your position. At least in most instances, that is how it works or should work. However, step back from your job at whatever business or organization you work for or own. Now think about when you are a customer or client at another business. Can you think about both the worst service and the best service you have ever received and how you were treated in both instances? If so, take note and ensure that you and your business strives to meet the best service experience you have had and not the worst.

Easy, right? Wrong. Many businesses fail and only some succeed. You may think of businesses that may have some helpful staff and other staff you want to avoid or at least you think to yourself "it wouldn't hurt if they smiled once". To ensure you have a culture of excellent customer service, you don't approach it as something you do, but rather how you build your whole business around the customer. After all, without your customers where does that leave your business or your job.

So it goes without saying that the most crucial aspect of your operation can easily get overlooked either sometimes, often, or every time a customer interacts with your business. Strive for seldom! If you think you are doing fine then great. But if you want to do a health check in this department, review the following checklist.

- ✓ Customers always receive a friendly greeting in person or on the telephone.
- ✓ Customers are offered assistance especially if there is staff available to assist.
- ✓ Staff are always genuine and courteous, more importantly, customers receive undivided attention.
- ✓ Both staff and management are knowledgeable about the products and/or services.
- ✓ Always keep your promises and make it up to the customer if you do not.
- ✓ Help a customer even if there is no likely purchase today as he or she may come back another day.
- ✓ When customers ask for assistance they are lead to the product they are looking for (no pointing).
- ✓ Customer requests for something different, you try your best to accommodate or assist.
- ✓ You ask your customers how you are doing such as a "how can we serve you better" card.
- ✓ There is an established process to handle complaints respectfully and tactfully.
- ✓ Your business is clean and tidy, organized, and designed around the customer.

If you are doing most of the above, great. You are building customer loyalty. If not, and you're an employee, why not put into practice this approach to your job. It will give you greater job satisfaction as the more helpful and pleasant you are with customers, the more you will receive the same. At the end of a long day, you will have more positive energy.

If your are a manager or owner, write a customer service policy and communicate it to your staff, whether it is a staff of one or one hundred. Does it have to be elaborate? No. If you can give employees the instruction to lock up all doors at the end of the day, you can easily ask them to make it a practice of extending friendly greetings to customers. Take a team approach to customer service and ensure staff knows its importance. Then post a sign for customers with your name and your customer service commitment and ask customers to contact you if they are any problems unresolved.

Why is excellent customer service important? It can lead to greater customer satisfaction, of course, and that may lead to greater employee morale, higher sales, and ultimately a better bottom-line. ***So, a little help goes a long way!***



## **Sales: Best Sales Lead - The Customer In Front of You!**

*Brought to You by CBDC South Coast*

Every business strives to maintain or increase sales at a satisfactory level. Depending on the nature of the business, various ways are used to promote and advertise your product and services with hopes of increased sales. This includes flyers, mail-outs, road signage, radio, TV, newspaper, and so forth. All are valid depending on the products and services the business offers and who the typical customer is. However, sometimes businesses may forget that the **best sales lead - the customer in front you!**

Let's look at a retail store for example. Many large retailers such as franchises and even some smaller retailers already know the power of in-store promotion and impulse purchases. However, some businesses often overlook "point of purchase" and "impulse buying" sales techniques. Basically, you have got the customer into your business and you have the opportunity to market directly to your customer. So what should you do about it?

Below are some approaches to consider. These may also inspire other ideas of how you may choose to market directly to the customer.

**Appearance** - It is important to ensure quality and strategic use of all the visuals associated with your business that you can use for promotion such as vehicles, external property, interior layout, displays, and signage. Take advantage of all opportunity to promote and be appealing.

**Product and service presentation** - Take opportunities to bundle products/services and have strategic arrangement of the same. For bundling, an example is outdoor deck packages at the hardware store. An example of strategic arrangement is a supermarket having staples such as sugar in the back and impulse products such as ready to eat snacks in the front of the store.

**Product features** - For retailers it is important to make good use of high traffic areas, such as entrances, checkouts, and the main aisles around the store to display various product displays and promotions. Ensure visibility of products of interest they may be added to the typical customer shopping list.

**Keeping it fresh** - In any business the rotation of stock, features, displays, keeping up with the seasons, events and holidays, and regular promotions is important. Even if changing a display from time to time for no other purpose than exposing the regular customers to something new regularly.

**Product/service knowledge and customer service** - Never overlook the act of actually talking to your customer and provide the information they require. It may lead to sales of complimentary products or services.

**Appeal to the senses** - Use to your advantage the power of sight, smell, sound and so on. Food service businesses often use smell, big box stores use the power of sight such as tall displays to the ceiling sometimes called "power walls", and an Irish pub with an outdoor deck may use lively music. The point is, catch the customer's attention.

**Be innovative** - Have in-store promotions. Examples include "loss leaders" or "crazy deals" selling at deep discounts on one or two everyday common products to increase word of mouth to attract new customers. If you do it regularly and only in-store then you need not worry about having unlimited quantities and will make the customer return to visit the store to check out the latest special. Some businesses use customer loyalty programs from points and discounts accumulated over time to bonus dollars. Anything goes, be creative!

**Learn from others** - Finally, look at other businesses similar to yours, especially major chains or franchises as much effort is expended on direct marketing. See what they are doing!

Always remember that it is cheaper to focus your efforts on selling more to existing customers first before trying to attract new ones.

## **Financial Administration: Keeping in the “Good Books”!**

*Brought to You by CBDC South Coast*

Many entrepreneurs do not take enough time to get a good management system into place for financial records and bookkeeping. This area of a business management is also not the most exciting part of running a business. It is even less exciting at the eleventh hour when you need to prepare your HST return, business year end, your taxes, or worst you get audited. Keeping in the “goods books” from the start is easier than “getting into the good books” when you encounter trouble.

So why should you keep good records? It will help you identify sources of income that are taxable but also help you save money by legitimately reducing taxes payable by tracking either expenses for tax returns or input tax credits for HST returns. Additionally, if you get audited and there are insufficient records you will have a potentially greater tax liability. Most importantly, good records keep you informed of the financial position of your business and may help you obtain loans or credit with suppliers.

So what do you need to know? If you have been in business for a while and practicing good record management then the following should be a familiar checklist. Please note that this list is not exhaustive but covers the most common areas important to most businesses.

- ✓ First and most important you need a good filing system – cabinet, boxes, file folders, safe, etc. to store by year your invoices, bank statements, tax returns, important documents, and valuables. If you cannot get organized all other tasks in this list will be very difficult.
- ✓ You need either a simple accounting software package or a manual business journal to record daily sales and expenses of your business. You may also need a payroll journal and if using a manual system visit the Canada Revenue Agency website and use the free on-line payroll deductions calculator.
- ✓ Ensure you are correctly set up with the Revenue Canada Agency for a business number (if required), quarterly HST returns (all businesses with annual sales of taxable goods/services more than \$30,000 must register), and payroll remittances (tax withheld, EI, CPP, etc.)
- ✓ Check with the provincial Workplace Health, Safety & Compensation Commission for an account if you have employees. You must submit premiums annually to cover workers compensation (cost to your business and not the employees) and the amount is based upon the classification of the type of work done by your employees.
- ✓ Ensure you understand the municipal taxes and rates applicable to your business from business tax, property tax, and water/sewer tax as well as when they are due.
- ✓ Understand at least the basics as it pertains to your business and you in terms of income taxation. This depends on a number of factors including if you have an incorporated business or not. Seek professional assistance as required from a professional accounting firm. The costs will save you much more plus the peace of mind cannot be overstated.
- ✓ Last but not least, always take the time to learn and understand the obligations and regulations that apply to your business. Seek assistance if needed.

If you are new to running a business or exploring entrepreneurship you should at minimum know what topics to explore in setting up a sound financial system. Seek professional services if you have any doubt whatsoever, at least in the beginning to help you set up your record and reporting system out of the gates. And if you been in business for a while and need to improve it is never too late to adjust for the betterment of your business and your finances.

## **General Management: Status Quo Not an Option!**

*Brought to You by CBDC South Coast*

If you are a business owner or manager, you will know that the only thing constant is change. However, if you or your business never makes changes, or even more critical resists change, then you will limit your possibilities.

So, must you change the way you do business just for the sake of change? Of course not! Rather you must take the time to monitor your business, evaluate trends such as your sales, observe your customers and keep an eye on the competition. You must also constantly monitor the market area and the industry that you operate in very closely. Sometimes the speed at which you react to change may mean the survival of your business, at least in the long term. It would be prudent to try and prepare for some worst case scenarios because if you can think of it, it can actually happen.

Preparing for possible change around the corner involves more than just minimizing potential threats to your business. It also includes preparing to seize potential opportunities, and a missed opportunity can sometimes be just as critical to your business success.

So how do you exactly plan for change or more specifically the unknown? Here are some things you should consider regularly and often.

- ✓ **Customer base and marketplace.** Is it growing or shrinking? You may need to adjust to demographic shifts or other changes in your service area.
- ✓ **Financial capacity and stability.** Is your business financially sound? Is debt going down year over year? Your business should be prepared to handle an unexpected downturn in sales or be able to seize a future expansion opportunity.
- ✓ **Product and service offering.** Are your products and services still in demand and relevant? There may be a requirement to add to your business or change your focus. Also remember that you cannot sell what you don't stock and you don't want to stock what does not sell.
- ✓ **Competition.** Are you well positioned against competitors and thinking of ways to stay competitive? Pay attention to your level of customer service, quality of products and services, and overall pricing.
- ✓ **Labour market.** Is your business prepared to deal with labour shortages or skill shortages that may impact your business? Evaluate your requirements and take care of your employees and they will be more inclined to help take care of your business.
- ✓ **External influences.** Your business may be susceptible to fluctuations in the Canadian dollar, changes to regulatory requirements, and/or downturns in market prices both for the sale of your product and/or the cost of your supplies. Keep your operation cost effective and efficient as possible to remain profitable and competitive. You should charge a price that is also fair to your business to stay in business. Be sure to try and understand which products/services you must be the most competitive on price and the ones where you can charge a higher price but still a fair price. This also depends on the nature of your business or industry as well.
- ✓ **Succession planning or exit strategy.** Finally, you need to prepare for the inevitable such as your retirement or a career change. Ensure you plan for the sale and/or succession of your business. Maintain your business operation so that it is marketable if you plan to sell and in good standing for succession to an interested family member if that is your intention. For the latter, the business must be a fit for the successor or otherwise selling is the better option.

For all businesses change is constant. However, the most important point that must be made in this article is that it is better to be proactive than reactive to change. Strive to stay a step ahead of both internal and external forces that may or will impact your business.

## HOW TO CONTACT THE CBDC SOUTH COAST

This guide is authored by the **CBDC South Coast**. For further information on the types of assistance provided by **CBDC South Coast** contact us toll free at 1-888-303-2232 (if calling from within the Coast of Bays) or call us at (709) 538-3846. The **CBDC South Coast** is located in the Regional Resource Centre in St. Alban's and our business counselors also travel throughout the Coast of Bays Region. You can also visit the **CBDC** website at [www.cbdc.ca](http://www.cbdc.ca) for more information on our programs and services.



**South Coast**