

# NEWSLETTER

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## Answers to Questions that Keep You Up At Night

The Business Development Bank is a key resource for business advice and guidance. Visit their [website](#) to find the answers to some of the most pressing issues facing small business owners. Not only does this

article address some of the most important concerns of small business owners, it also provides some concrete tips for successfully addressing the issues.

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A stylized graphic of a human head in profile, facing right, rendered in shades of blue and green. The head is composed of layered, wavy shapes. To the left of the head is a network diagram consisting of several black dots connected by thin lines, representing AI or data connectivity.

# AI UPSKILLING

FOR SMALL BUSINESSES

**LEARN HOW AI CAN BENEFIT  
AND GROW YOUR BUSINESS**

**PROGRAM FEATURES**

- Online training modules
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- Expert mentoring

A square QR code with a white background and a black border, located to the right of the program features list.

**REGISTER TODAY AT**  
[www.CFNanaimo.org/AIUpskilling](http://www.CFNanaimo.org/AIUpskilling)

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## **Holiday Dollars, Local Impact.**

**An Interview with Kelly  
McBride**



This holiday season, every local purchase tells a bigger story about Central Vancouver Island.

We asked Kelly McBride, Business Development and Credit Officer with Community Futures Central Island, to share her perspective.

**Q. Kelly, what do you see when you look around our region in December?**

**Kelly** - "At first glance you see lights, decorations, busy shops and families out enjoying themselves. It is a beautiful time of year. My job is to look a little deeper and see how those moments turn into cash flow for local businesses. I watch whether that money stays in our Central Island communities or leaves the region the second a card gets tapped. Every local choice quietly keeps jobs going, staff paid in February, and your favorite storefronts open next year."

**Q. Why does buying local matter for our long term health as a region?**

**Kelly** - "Because money is not magic. It goes where you send it. Spend twenty dollars at a local business and it helps pay a staff member, a landlord, a bookkeeper and often another local supplier. Spend the same twenty dollars with a giant online retailer and most of it is off the Island before you have opened the box. If downtown feels quieter and local jobs feel scarce, that trail usually leads straight back to our spending habits."

**Q. Can you give a few examples?**

**Kelly** - "Sure. Grab two lattes and a snack at White Rabbit Coffee in Nanaimo and that twenty dollars helps pay local wages, keeps a heritage rail station active, and supports local suppliers and service providers. One coffee stop equals several local paycheques.

With Wrapture Customs in Nanaimo, a local business might spend a few thousand dollars to wrap a delivery van. That order pays skilled tradespeople, keeps high value creative work on the Island, and helps another local business stand out and win more customers.

It is the same pattern every time. Local spending turns into local wages, local rent, local contracts and local donations. You are not just buying a product or a meal, you are deciding whether that money keeps working in Central Vancouver Island or boosts someone else's bottom line in another city."

**Q. Where does Community Futures Central Island fit in?**

**Kelly** - "We are the people entrepreneurs sit down with after the decorations come down. We look at the books, the plan, and decide whether we can back them with a flexible loan and real world advice. We are a local, non profit lender that cares if this region is stronger five years from now, so we tell people the truth. If the numbers work, we fight for them. If they do not, we explain what has to change so they can.

When residents support local businesses, those businesses are more likely to qualify for growth financing. When we finance them, they have a better

shot at surviving, hiring and expanding. That loop is where the magic happens. If you are not part of it, you are watching everyone else build the future without you.”

**Q. If someone is reading this and either wants to support local or is thinking about starting or buying a business, what would you say as we head into the holidays?**

**Kelly** - “For residents, it is simple. Before you click Buy Now online, pause and ask if there is a local option. When you choose it, you are directly supporting local jobs and local families. That is how you show up for your community in a way that actually counts.

For anyone thinking about starting, expanding or buying a business, waiting for a perfect moment is how great ideas collect dust. If you are in the Central Island region, come talk to us at Community Futures Central Island. Bring your idea, your questions and your rough numbers. We will walk through it with you and be honest about where you stand and what needs to happen next.

A stronger Central Vancouver Island is built one business decision and one spending choice at a time. The only question is whether you are on the sidelines watching, or in the middle of it with us.”



## Adventures in AI

Up to now, this feature has focussed on some fun ways you can use AI. However, I imagine that you, as a small business owner, would like to know how you can use AI to make your work life easier.

Knowing that cashflow is always a challenge for small business owners, I thought I would try to help. Using ChatGPT, I entered the following prompt:

"please search the gov.bc.ca website and provide a list of grants and funding programs that are currently open for applications"

Realizing that the produced list included programs that were not suitable for small business owners, I then asked chatGPT the following:

"Please review the list created and reduce to those programs that are suitable for small business owners."

Here's the reduced set from the earlier list that can fit small business owners (or owner-operators), based on the eligibility described on the

## Suitable for small business owners

### Child care operators (including home-based businesses)

- Start-Up Grants for becoming a licensed child care facility (personal residence): Supports individuals who want to operate a licensed child care facility in their personal residence; includes eligibility criteria like ECEs and other eligible adults 19+. ([Government of British Columbia](#))
- Employer Health Tax (EHT) Reimbursement application (ChildCareBC): For child care providers enrolled in relevant ChildCareBC funding streams who are required to pay EHT; current application deadline is December 30, 2025. ([Government of British Columbia](#))

### Agriculture, seafood, and food processing businesses

- Knowledge Transfer Program (KTP): A cost-shared program supporting B.C. producers and processors via funded knowledge/skills events; the 2025/26 intake closes December 19, 2025 at 4:00 pm Pacific, and the program is first-come, first-served until funds are allocated. ([Government of British Columbia](#))
- Agriculture and seafood “Programs and services” table (filter: “Accepting applications”): This is a current, official list of programs that support B.C. agriculture and seafood producers, and food processors. Examples shown as Accepting applications include Agriculture Water Infrastructure Program, Agriculture Wildlife Program, AgriInvest, AgriStability, Buy BC logo licensing, Enhanced Replant Program, Environmental Farm Plan, Livestock Price Insurance, Production Insurance, and others. ([Government of British Columbia](#))

### Usually not a fit for small businesses (from the prior list)

- Community Workforce Response Grant is generally aimed at non-profits, governments, sector associations, and only certain “major employers” (so most small businesses will not qualify). ([Government of British Columbia](#))

Although these programs are not going to be suitable for all small business owners, this is a search that you could do on a quarterly basis to check what provincial government programs may have opened for applications.



For more ways to incorporate AI into your regular operations: the [Business Development Bank](#) website has an article of some other ways small business owners can use AI in their accounting and financial reporting tasks.

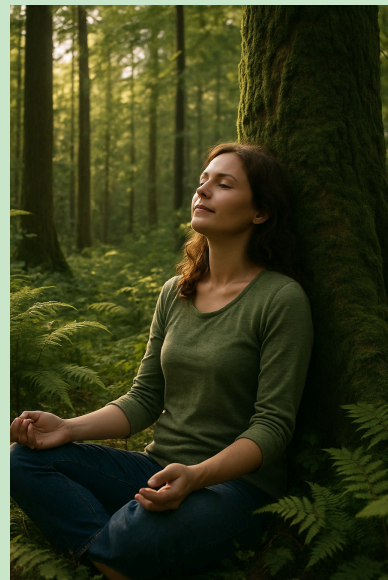


## Wellness

**Month 4: Digital Boundaries:** Take control of technology instead of letting it control you.

- Create one or two "tech-free zones" in your day (no email before 9 am, or no phone calls during lunch).
- Batch tasks like email and social media into specific time blocks.
- Turn off non-essential notifications.

**Goal:** Reduce stress, improve focus, and free up mental space for deep work.



On-demand webinars for startups, businesses, social enterprises and non-profits located in the Community Futures Central Island service area are free of charge. The following are some of the on-demand webinars available now:

- Budgeting: the most boring and most important topic in the business world
- Balance and Burnout
- Everyday Nutrition for Busy Entrepreneurs
- Economic Recovery After Disaster

- Mental Health and Wellness in Crisis & Disasters
- Embrace Your Health to Increase your Hustle
- Rest to Perform: An Entrepreneurs' Guide to Sleep and Recovery
- Financials 1: Know Your Numbers
- Financials 2: Budget Forecasting

For more information, and to register for any of the webinars, visit the MyCommunityFutures [website](#).

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## REMINDERS

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## Entrepreneur in Residence Program

- Are you looking to start a business and have questions that you need help with?
- Have you recently started a new business and now need some guidance or help with things that have you scratching your head?
- Are you already in business and wonder how to increase your sales or profit margins?
- Are you looking to expand or grow your business but are unsure if it is the right time?



If so, you are a perfect candidate for the Entrepreneur in Residence Program. The purpose of the Entrepreneur in Residence program is to allow prospective entrepreneurs and current business owners in the Central

Vancouver Island region access to invaluable advice from a successful entrepreneur. The Entrepreneur in Residence will provide counsel, offer

advice and discuss business best practices. And, best of all, they will work with you on your schedule with mutually agreed upon appointments. Work on your business; get small business help. The perfect solution, now!

Community Futures is committed to the success of small and medium sized business and subsidizes this program so more can participate. The cost to participants is:

- \$175 for 6 sessions; or
- \$300 for 12 sessions

Sessions are 1 hour in length but can be combined into fewer meetings, are mutually set up between coach and applicant, and must be completed within a 6 month period.

For more information and to check out our line up of coaches, visit our [website](#).



## Looking for funding or grants?

The Provincial Government provides a one stop shop for information about programs and funding available to citizens and businesses that can save you money.

[The B.C. Benefits Connector](#) not only provides information on benefits available to assist small business owners, it also includes information on supports available for families with children, renters and homeowners, seniors, and for those struggling with other issues.



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