

# Who We Are



## Nova Scotia Co-operative Council

MAKING A DIFFERENCE IN NOVA SCOTIA COMMUNITIES

The Nova Scotia Co-operative Council is the provincial development arm of the co-operative and credit union system. The Council celebrated its 56th year of operation in Nova Scotia this year. The Council is governed by a volunteer board of directors, representing co-operatives and credit unions from Cape Breton to Yarmouth. It is the membership, during the Annual General Meeting each year that approves the strategic direction and mandate for Council activities. The activities and priority areas currently include:

1. Bringing all types and sectors of co-operatives together to form a strong co-operative movement in Nova Scotia.
2. Act as an advocate for co-operatives with the municipal, provincial and federal governments.
3. Encourage the development of a “co-operative identity” among the public of Nova Scotia.
4. Stimulate, encourage and promote the development of co-operative enterprises.
5. Provide innovative business support services including analysis, planning, research, evaluation, incorporation and access to financing for eligible enterprises.



## ANDREW PEACOCK FUND FOR ENTERPRISE DEVELOPMENT (AN INITIATIVE OF THE AFFIRMATIVE INDUSTRIES)

The Andrew Peacock Fund provides loans for entrepreneurs with in Nova Scotia. This initiative was established to address the issue of under-participation in the economy among persons with disabilities and to encourage opportunities for self-employment among those illustrating the capacity to operate their own businesses.

The Affirmative Industries has been providing employment skills to mental health consumers through a supported employment model since 1991. Operating several businesses over the years, the organization assists this group to learn and work within a business environment. Three years ago, the AIANS board developed a strategic plan and committed to create an investment fund for entrepreneurs with disabilities.

The Andrew Peacock Fund is a joint initiative of the Nova Scotia Co-operative Council, Credit Union of Nova Scotia, and the Affirmative Industries.



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ANDREW PEACOCK FUND FOR ENTERPRISE DEVELOPMENT  
(AN INITIATIVE OF THE AFFIRMATIVE INDUSTRIES)

## *Who can apply*

- Entrepreneurs must be self-identified as a person with a disability either starting a business or currently operating an enterprise in Nova Scotia.
- Candidate must submit a completed and viable business plan for loan consideration.
- Agrees to complete a Self-Assessment and complete recommended after-care training portion of the program
- Agrees to work with a mentor for the duration of the loan term (maximum 7 years)
- Has a business that either creates or leads to sustainable employment for the applicant

## *Criteria*

All submissions must include a completed application and personal net worth statement

- **Business Plan:** Candidate must submit a completed business plan for consideration.
- **Loan Amount:** Maximum amount \$50,000 in equity. Approval will be based on the client's substantiation and the evaluating officer's analysis. All applicants are required to hold their business account with a credit union. Equity funds can only be invested after the legal document has been duly reviewed and executed by the applicant; on advise from his/her lawyer. Funds will only be disbursed after **preferred share certificates** have been received by *Nova Scotia Co-operative Council*.
- **Counselling/Mentorship:** The applicant must agree to participate in the mentorship and counselling portion of the program.
- **Commercial Viability:** The loan will be made on the basis that the business is or will become commercially viable within a reasonable period.
- **Eligibility:** All businesses are eligible except residential and commercial real estate, beverage rooms and taverns. Also any venture of a questionable ethical or legal nature is ineligible.

## *How do I find out more*

Contact

**Paul Crane**  
**902-429-3333**

[paulcrane@ns.sympatico.ca](mailto:paulcrane@ns.sympatico.ca)

# How To Apply

- Entrepreneurs must be self-identified as a person with a disability
- Candidate must submit a completed and viable Business Plan
- Candidate must submit a completed Application and Personal Net Worth Statement
- Agrees to complete a Self-Assessment and complete recommended after-care training portion of the program
- All businesses are eligible, except residential and commercial real estate, beverage rooms and taverns. Also any venture of a questionable ethical or legal nature is ineligible

Additional information can be obtained by contacting:

Paul Crane  
Business Development Specialist  
Entrepreneurs with Disabilities  
Nova Scotia Cooperative Council  
902-429-3333  
[paulcrane@ns.sympatico.ca](mailto:paulcrane@ns.sympatico.ca)

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# Check List of Business Plan Components

**Must be completed when Business Plan is received. \* denotes minimum requirements**

	Yes	No
1.* EXECUTIVE SUMMARY	<input type="checkbox"/>	<input type="checkbox"/>
2.* COMPANY PROFILE AND HISTORY	<input type="checkbox"/>	<input type="checkbox"/>
3.* PRODUCTS AND SERVICES	<input type="checkbox"/>	<input type="checkbox"/>
4.* MARKET ANALYSIS (must be supported by research)	<input type="checkbox"/>	<input type="checkbox"/>
Industry Analysis, Geographic Markets, Customers, Competition Market Size and Potential—what is the estimated total market size for the products and services offered by the company? Market Share—What is the company’s projected share of the total market?		
5.* MARKETING STRATEGY (How will the company market its products and services?) Product Plan, Price Plan, Distribution Plan, Advertising and Promotion Plan, Marketing Costs	<input type="checkbox"/>	<input type="checkbox"/>
6.* OPERATIONS to include: Location and Premises, Equipment / Vehicles, Production Process & Capacity,	<input type="checkbox"/>	<input type="checkbox"/>
7.* TIMING and CRITICAL RISKS AND PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>
8.* FINANCIAL	<input type="checkbox"/>	<input type="checkbox"/>
<u>Financing requirements:</u> Current Financial Information, 3 yr. Financial Projections & Balance Sheets Plus notes to projections Projected Cash Flow statements for each of the next three years		
<u>Financing requirements:</u> What financing is required and for what purpose? What are the proposed sources of financing?		

## APPENDICES:

The following are examples of typical appendices.

Appendix A	Resume
Appendix B	Products (include photos, product literature, etc.)
Appendix C	Letters of Intent / Letters of Reference
Appendix D	Lease Details (may include a copy of the first page of the lease)
Appendix E	List of Potential Customers
Appendix E	Industry Statistics
Appendix F	Promotional Material