

# Business Development Showcase

## Celebrating 20 years



2014



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## What are you passionate about? What do you love?

At Momentum, we believe every person has skills, talents and passions that they can share with those around them. Sometimes, however, these gifts don't fit into traditional employment boxes.

Entrepreneurship allows individuals to create their own box that they can be successful in and ultimately contribute to their community.

This year marks the 20th anniversary of the Business Development Department of Momentum. To celebrate, we have collected 20 stories about past participants who have thriving businesses. These stories reflect the diversity, innovation and hard work of the inspiring participants who come through our doors every year to take one of our many programs.

Often these individuals have been categorized by the barriers they face such as being a single mother, having a disability or being new to Canada with English as a second language.

Starting a business allowed these participants to ask themselves fundamentally different questions, "What am I passionate about? What do I love?" With these questions as a starting point, new opportunities emerged.

For these individuals, and subsequently their families and communities, sustainable change was made real through self-employment.

We're proud of every one of the business owners included in this book, and many more who are living their dream of entrepreneurship. The last 20 years has been tremendously rewarding for Momentum and we look to the future with great expectations.

# That's Empressive

**Entrepreneur Name:**  
Pat Donaldson

**Program:**  
Peer Lending Circle

**Program Year:**  
1994

**Business Description:**  
Painted memories of growing up on a trap line 200 miles north of Lake Superior in the late 1930s and '40s.

**Website:**  
[www.empressive.ca](http://www.empressive.ca)



Image by That's Empressive

Pat Donaldson was raised on a trap line in northern Ontario, and the skills she needed to survive in the bush honed a sense of independence and self-sufficiency that did not mesh with corporate hierarchy. For most of her working life, therefore, she has been self-employed, in areas as diverse as publishing, boat rentals, construction and retailing.

Like many women of her generation, her financial future was entwined with her husband's chaotic ventures. By her fifth decade, she had two mortgages, a load of consumer debt and no access to further credit.

It was at this time that she declared herself an artist one Sunday afternoon. She had no experience or training, and no idea how creative people made a living. Nevertheless, she bought her first set of paints the next day. Six weeks later she had her first show.

This is when Pat truly became Nokomis. The elders had given her that name when she was three years old based on their conclusion about what she would be able to contribute to the world. Nokomis is the most powerful female spiritual being in the Anishnabe pantheon and, in stepping into the fullness of who she is, Pat's intention was to recreate the Ojibwa in the world.

She participated in Momentum's very first business training program. By the end of the 10-week class, she had a solid business plan and a micro loan with which she produced sets of four limited edition prints. Today she owns a gallery emphasizing native art, including her own. It also shows works by other Canadian artists, and its restaurant is a Sunday-brunch destination. Her artwork, stories and website are used as resources in schools across Canada and the United States.

In being Nokomis and using art to tell the story of her early years, Pat changes the conversation about what it means to be native and helps people of all cultures see themselves more clearly.

# Dor-Bel International Fine Foods



Photography by Grady Hamilton Photography

**Entrepreneur Name:**

Brian Eves

**Programs:**

Self Employment Program &  
Micro Business Loans

**Program Year:**

2002

**Business Description:**

Specialty gourmet, flash-frozen, vacuum-packed, portion-controlled seafood, meats and prepared items.

**Website:**

[www.dorbelfoods.com](http://www.dorbelfoods.com)

Over the past 20 years, Brian Eves has gone from being a top national salesman to declaring bankruptcy to being the owner of an innovative, successful and expanding food distribution business.

He had been a very successful door-to-door salesman but after six years he was ready to start his own enterprise. In 1996, he and three partners set up Dor-Bel International Fine Foods—the name designed to remind people that the company rang their doorbells to deliver their orders. When that partnership broke up three years later, Brian decided to move ahead with the company and make it into a family business.

Without formal business training, however, Brian was unsure how to proceed. Because the partners' company had gone bankrupt, banks wouldn't help him. Momentum provided solutions in the form of business training and a micro loan. Most importantly, Momentum believed in him.

In 2001, Brian incorporated his business and began building a customer base for his five star, flash frozen meats and seafood, which he sold exclusively at farmers' markets. His daughter Chantal, meanwhile, persuaded him to partner with Oceanwise and other environmentally conscious organizations. The foods he sells now are ethically, sustainably raised or harvested.

The company's customer base continued to grow but there was a problem. Most of his revenue came from seasonal farmers' markets, meaning good income in the summer but a big drop in the winter. Something needed to change. The solution came when Brian and long-time friend and business associate Doug Reeve realized that Arizona, where many local customers spend their winters, has a market season exactly the opposite of Calgary's—and four times the population. It was a perfect solution and Brian is now setting up shop in Phoenix, searching out US producers that share his company philosophy.

Brian enjoys the business, working with his wife Laneeh and family, and selling food that is good both for the buyer and the planet.

# Lou's Performance Centre, Inc.

**Entrepreneur Name:**

Lou Rosenfeld

**Program:**

Micro Business Loans

**Program Year:**

2003

**Business Description:**

A ski shop dedicated to increasing people's enjoyment of skiing.

**Website:**

[www.lous.ca](http://www.lous.ca)



Photography by Grady Hamilton Photography

In retrospect it is easy to see that Lou Rosenfeld was meant to run a successful ski shop. Along the way, though, through his various intervening careers, it may not always have been so obvious. What has always been clear is that he loves skiing.

He grew up in Pennsylvania where family friends started one of the first ski areas in the United States. He skied throughout his childhood and, after serving in the navy, worked for several years in a local ski shop. Being laid off every summer, however, meant that working in ski shops was never a viable career option. He therefore went back to school, first for a degree in mechanical engineering and, later, a master's degree in biomechanics. He worked with several large corporations.

Throughout this time, he developed a passionate interest in human movement and balance, and in how properly fitted equipment could improve a skier's performance. While in Calgary for his master's degree, he began skiing again regularly. The engineering contracts he took on never lasted and he eventually decided to turn the hobby he loved into a business. He would open a ski shop.

Ready to act, he found himself blocked at every turn. Even once he became a Canadian resident, he found Canadian banks unwilling to finance him because he didn't have credit history in Canada and, without access to credit, opening a business was impossible. Accessing a Momentum micro loan turned things around.

Now in its tenth year, Lou's shop employs 10 people during ski season, did close to \$1M in sales last year and will probably surpass that this year. His expertise in human movement and the mechanics of the foot draws top athletes as well as weekend skiers from around the world. Everything about his business focusses on understanding how gear actually works and then modifying it as necessary to ensure the best possible performance. Everything about his business means using his passion and knowledge to help others ski well—now all he needs is the time to hit the slopes himself!

# Dharma Studios, Inc.



Photography by Grady Hamilton Photography

**Entrepreneur Name:**  
Tonja Berg

**Programs:**  
Peer Group &  
Micro Business Loans

**Program Years:**  
2003, 2005, 2008

**Business Description:**  
Culturally-inspired body treatments.

**Website:**  
[www.dharmastudios.ca](http://www.dharmastudios.ca)

Tonja Berg calls it a fluke that she owns a business at all.

With no career in mind or plans to continue her education, Tonja felt stuck and restless after graduating from high school. It was therefore easy to say yes when a friend suggested studying massage therapy together in Calgary. Tonja was soon absorbed both by the technical training and the introduction to Eastern philosophies like yoga and Ayurvedic healing.

The two friends wanted to own their own studio and, after finding and renovating a store-front location, they opened for business right after graduation. They simply stuck a sign out front and attempted to generate neighbourhood buzz by giving free massages.

Over time, Tonja and her partner began making connections, but they weren't making money. The two 21-year-olds had no financial backing other than from supportive family, no credit rating and virtually no business experience. They were so passionate and felt so capable they could not understand why anyone would turn them down, but they found door after door slammed in their faces.

Then one day while riding on the bus, Tonja saw an advertisement for Momentum. Soon she was learning essential planning and financial skills and gaining the confidence to run a successful business. Simultaneously, a Momentum micro loan allowed her to build her therapeutic skills by studying with an experienced Ayurvedic practitioner.

The practice has expanded in the past 15 years, integrating new services and additional therapists. When her partner resigned from the business to start a family, Tonja took over as sole owner. Her focus is on providing excellent services in a welcoming, calm environment. With treatments that include the very popular Indian head massage, her schedule is booked months in advance.

From the outside, Tonja's success looks less like a fluke and a lot more like dedicated commitment to a vision.

# EyePro Optical, Inc.



Photography by Grady Hamilton Photography

**Entrepreneur Name:**  
Joseph Park

**Program:**  
Self Employment Program

**Program Year:**  
2004

**Business Description:**  
Full scope, one-stop vision care.

**Website:**  
[www.eyepro-optical.com](http://www.eyepro-optical.com)

Joseph Park sent the furniture on ahead. He then packed his wife and three young daughters into his van, drove across Canada and, coming in along 16th Avenue, got his first glimpse of Calgary. It was June 2004.

He had arrived in Toronto from South Korea two years before. His career in engineering had been decided by the scores on his school exams and, in spite of his success in the field for over 30 years, it was not a career he would have chosen. Now, with a new life in a new country, Joseph had the chance to decide for himself what he wanted to do.

After thoroughly considering his options, he decided to train to be an optician. He studied full-time for two years to be licensed in fitting both glasses and contact lenses, and as soon as his practicum was over, he headed west.

Once in Calgary, he chose Momentum's Self Employment Program to help him understand how to run a retail business. He learned about developing business and financial plans, about choosing a location, about setting a realistic price for his product—all very valuable skills. More than anything, he learned how to approach business in western culture.

In May 2005, Joseph launched EyePro Optical in a medically oriented neighbourhood mall. His business has the same professionalism as large chains with a better feeling and better service. His commitment to customers includes educating them about their prescriptions and offering a style guarantee. His commitment to community includes donating a portion of each day's sales to charity and welcoming all clients, regardless of income.

From the first day forward, he has never lost money. His business has grown consistently, has employed 14 people over the years, and now includes two optometrists. Joseph expects this year's revenues to exceed \$500,000. Ten years after that cross-country trip, his new life is busy, satisfying and rewarding.



# Street Level Consulting, Inc.



**Entrepreneur Name:**  
Rev. Susan Brandt

**Programs:**  
Self Employment Program  
Micro Business Loans

**Program Years:**  
2004, 2005

**Business Description:**  
Counseling, teaching and public speaking with a specialty in trauma and addiction.

**Website:**  
[www.streetlevelconsulting.ca](http://www.streetlevelconsulting.ca)

Photography by Amy Brathwaite of Visual Hues Photography

By the time Susan Brandt was 15, she had survived on the streets for two years and no one was looking for her any more. Addiction, poverty and trauma were her norm.

A spiritual awakening turned her life around when she was in her mid-twenties. She returned to high school, then worked and attended school for years. She attended Queen’s University on a full scholarship from Corrections Services Canada to get a diploma in Restorative Justice. She became a public health psychiatric nurse, an ordained member of the clergy, and an internationally certified therapist and clinical supervisor in the field of addiction and trauma.

Susan makes sure her work and education serve one purpose: to uplift the poor and broken-hearted. She started simply, packing up her nursing kit, a Bible and some sandwiches, heading out into the back alleys where the homeless live. Over time, one of the largest street agencies in Ottawa was created around her work.

After serving as the agency executive director for 20 years, she was scouted to move to Calgary. The job did not work out as she had hoped, and she was left unemployed with no money to get back home. In fact, after many years, Susan was close to homelessness once again.

Undefeated, Susan drew on her resilience and entrepreneurial spirit to move forward. Momentum taught her the technicalities of running a business and helped her figure out how to start again at the age of 50. Everything she learned reaffirmed her calling to a life of service.

After 10 years in Calgary, Susan is well known. She uses her academic training and her personal experience in her work as a psychotherapist and in her private counseling practice, and is a frequent keynote speaker.

Susan helps people find joy in spite of their circumstances. She is the kind of person she would have loved to meet when she lived on the street.

# Cory Johnson Diversity Speaking Services

**Entrepreneur Name:**  
Cory Johnson

**Programs:**  
Self Employment Program  
Micro Business Loans

**Program Year:**  
2006

**Business Description:**  
Professional motivational speeches, keynotes and workshops.

**Website:**  
[www.coryjohnson.ca](http://www.coryjohnson.ca)



Photography by Grady Hamilton Photography

Cory Johnson knows that we all have disabilities, some obvious, some less so, and he’s here to tell us that they only limit us if we allow them to.

He spent the first 11 years of his life learning to live with Cerebral Palsy. Then he suffered a massive stroke and had to learn everything all over again. Those experiences taught him to be grateful and never to listen to what others say he can or cannot do.

In his late twenties, exploring different career opportunities led Cory to becoming a stock broker, a job he thought would be interesting. Instead, he found himself bored and pushing paper. A friend suggested he establish his own business, which led him to Momentum.

Cory was already doing some public speaking by then but, at \$100 a speech, he wasn’t making enough to earn a living. The research he did as part of Momentum’s program showed that few others could speak from his unique perspective, and he began to develop his marketing plan. It took years of planting seeds through networking and word-of-mouth, but his business grew.

He now commands \$3,500 a speech and makes a comfortable living. He inspires people to see possibilities in themselves and in others, and he loves getting paid to help society in that way. He is in control of his own schedule and is the primary caregiver to his children—intangible benefits that are beyond price.

Over the years, he has learned how to turn other dreams into reality. At 34, he decided one morning to make it to the Paralympics. Three months later, he set a new Canadian record, and he now holds four records. He is the goalkeeper on Canada’s Paralympic hockey team, has published two books and has been a semi-finalist on Canada’s Next Top Comic.

Cory follows his dreams. His passion is to remind the rest of us that we can follow ours.

# Little Wonders...A Time to Inspire



**Entrepreneur Name:**  
Natalie Wynn-Dempsey

**Programs:**  
Women's Venture Program  
Women's Venture Accelerator  
Micro Business Loans

**Program Years:**  
2006, 2010

**Business Description:**  
Early literacy, music and play program.

**Website:**  
[www.littlewonders.ca](http://www.littlewonders.ca)

Photography provided by Little Wonders...A Time to Inspire

When she was 18 years old, Natalie Wynn-Dempsey was pregnant and planning to give her child up for adoption. One look at her newborn—a humbling experience of falling overwhelmingly in love—completely changed her mind.

Asking advice at the adoption agency, she expected a list of parenting guidelines. Instead, Natalie was shown a sensory-based musical activity to use with her daughter, which introduced her to a whole new way of seeing the world. Natalie's imagination exploded. She began gathering stuffed animals, puppets, books and songs, which eventually became the Little Wonders curriculum. She backed up her intuitive abilities with training and then work experience in early childhood education.

Years later, she and her husband were living in Toronto, their third child had just been born and they were facing student loans and credit card debt. They made the difficult decision to move in with Natalie's mother in Calgary to save money. Once there, with no job prospects on the horizon, Natalie jumped at the chance to learn how to run her own business.

The Women's Venture and Venture Accelerator programs at Momentum helped her identify the singing and reading skills she had already mastered, and turn them into an early literacy, music and play program for children up to six years old. She launched the business in 2006, offering programs for children and their parents in a church basement. Within three years, her first 19 participants had become 100, and she now teaches multiple groups at 12 different centres every month.

During this time, her youngest daughter, whom Natalie describes as a wonderful and gifted girl who learns in a unique way, was formally assessed with learning disabilities. Natalie homeschools her, continues to operate her business, has written a book and has recorded a series of CDs. She thinks of everything she does as an excuse for love, a celebratory way of creating space for families to rise up.

# Éclair de Lune



**Entrepreneur Name:**  
Philippe Poncet

**Programs:**  
Self Employment Program  
Micro Business Loans

**Program Years:**  
2005, 2007, 2009

**Business Description:**  
Parisian café and patisserie.

**Website:**  
[www.facebook.com/patisserie.eclair.de.lune](https://www.facebook.com/patisserie.eclair.de.lune)

Photography by Amy Brathwaite of Visual Hues Photography

Even as a child, Philippe Poncet was passionate about cooking. He was fascinated by the smells of herbs and spices, and loved spending time in the kitchen. As a boy he dreamed of opening his own restaurant.

Then it came time to choose a career. He had no role models of men making successful careers out of working in kitchens, so he chose the booming field of engineering instead. That career eventually brought him to the University of Calgary where, after ten years, he still did not have a permanent teaching position. He began looking for an alternative.

During this time he would unwind on the weekends by making brioches and baking bread. He would cook for friends, testing and improving on recipes, preparing a beautiful table, making sure everyone was happy. He kept dreaming of opening his own café.

At the Job Centre, he heard about Momentum's Self Employment Program. Momentum's training and mentoring gave him the financial and planning skills necessary to run a business, and he began to see that he could, in fact, be successful doing what he loved.

When traditional banks turned him down because he had no professional experience in the trade, Momentum gave him a micro loan that allowed him to renovate a space and buy essentials such as flour, pans and a used oven. In 2008, he launched his business, a French patisserie. Three years later, he added a second location.

Philippe has worked many 100-hour weeks to build the business but it has been worth it to him and his family. His patisserie now has a staff of 12, including someone able to take on a lot of Philippe's managerial workload. The business has grown consistently by 25% each year, and had sales of \$500,000 in 2013.

In the summer of 2014, Philippe was proud and delighted to open a café next to his original pastry shop—his boyhood dream come true.

# Panameno Productions



Photography by Amy Brathwaite of  
Visual Hues Photography

**Entrepreneur Name:**  
Heydi Panameño

**Programs:**  
Women's Venture Program  
Micro Business Loans

**Program Year:**  
2006

**Business Description:**  
Video production of real-life stories of the experiences of newcomers to Canada, and offering information on community resources.

**Website:**  
[www.Panameno-Productions.com](http://www.Panameno-Productions.com)

One of Heydi Panameño's first memories is of her second night in Belize. She was five years old, and her family had just escaped the war raging in El Salvador. As she listened to the silence that night, to the absence of gunshots and bombs, she realized she was hearing the sounds of peace. From that moment, Heydi has been passionate about the possibility that all children might one day live in peace.

As an adult working for ten years with social service agencies here in Canada, she saw far too many new immigrants lose their children to a system overwhelmingly different from what they understood. This forged a second passion, to help other newcomers to Canada understand how to live here well.

With a degree in fine arts, Heydi acquired the storytelling and video production skills to bring both passions to life. *Escape* was her first project, a 12-minute video about her return to El Salvador to begin healing, something necessary for many new immigrants and their families. Producing it brought home to her that being an artist was only part of the picture; to succeed, and to move beyond being penniless, she would need to learn how to run a business.

At Momentum, Heydi not only learned business skills but developed the confidence she needed to start Panameno Productions. The company makes award-winning films and commercials. Its newest project brings her two passions to life: a series of training videos that tell real-life stories from each of Calgary's immigrant groups, in their own languages, showing how to live and parent in Canada.

In addition to her production company, Heydi runs a full-time day home so she can be close to her child, has published two books with a third on the way, and volunteers with various immigrant-serving agencies. It's no wonder she defines success as a good night's sleep!

# Creative Tutorial Services



Photography by Grady Hamilton Photography

**Entrepreneur Name:**  
Dianne Richards

**Programs:**  
Women's Venture Program  
Micro Business Loans

**Program Year:**  
2007

**Business Description:**  
Assisting adult learners since 1998.

**Website:**  
[www.creativetutorials.ca](http://www.creativetutorials.ca)

Dianne Richards is so absolutely passionate about learning that she founded her business to share that passion with others.

After graduating with degrees in philosophy and English from the University of Calgary, Dianne spent several years doing manual labour. She became more and more disenchanted by employers who showed no interest in truly helping clients, and she rarely felt challenged by the work.

During this time, she sub-contracted as an academic aide, providing scribing and note-taking services for university students with disabilities. She also began a small tutoring business. While these allowed her an outlet for her love of learning, she didn't know the first thing about advertising and had very few clients.

Desperately wanting to start a new life, she began to dream of developing the tutoring into a paying proposition. Momentum's Women's Venture program taught her how. It was a very important turning point for Dianne. It gave her the business knowledge, the skill in planning and advertising, and the confidence to pursue self-employment as a primary source of income.

Since 2008 her clientele has expanded threefold, and she is planning to expand again next year. Her clients come from all over the world, and she relishes the exposure to multiple cultures and belief systems. She tutors and edits on a wide range of topics at levels ranging from Grade 10 equivalency to PhD.

Dianne's schedule is built around accommodating her clients, and her success is built on her flexibility and capacity to stay calm. That success is best demonstrated by her students: She has helped more than 40 doctors who immigrated here receive their Canadian accreditation, and some of her academic aide students have chosen to work with her for years.

Loving tutoring as she does, Dianne is far more than simply satisfied with her work: she is actually excited to get up every morning, knowing she will truly enjoy her day.



# Full Circle Adventures

**Entrepreneur Name:**

Julie Walker

**Programs:**

ABCs of Small Business

**Program Year:**

2007

**Business Description:**

Connecting people to nature through active and educational outdoor programs.

**Website:**

[www.fullcircleadventures.com](http://www.fullcircleadventures.com)

Photography provided by Full Circle Adventures

Julie Walker sees herself more as a wood elf than an entrepreneur.

She grew up loving the outdoors and her degree from the University of Calgary focusing on outdoor pursuits was a natural fit. After more than a decade in the field, she realized she was not so much a guide as an interpreter. What mattered to her wasn't conquering the next peak; it was helping people develop a meaningful relationship with the natural world. When she started her own company in 1998, she wanted to nurture that relationship in herself and in others.

When her first company dissolved after three years, Julie began experimenting. She received permission from a Nakoda elder to lead hikes to sacred places, led women's rights-of-passage retreats and helped form a women's business consortium called Dames on the Range. All her programs focus on the wilderness near her home, in the eastern slopes of Alberta's Rocky Mountains.

When she looked for entrepreneurial training four years later, Momentum's program was perfect for her. She learned the language and skills required to be an entrepreneur, and yet it was understood that her most valuable tool was her bushcraft. She already knew how to build a container for her clients to experience the wilderness safely. Momentum taught her the skills to build a container for her business to prosper.

These days Julie teaches skiing and snowshoeing in winter but is best known for her hiking and wild foraging programs. She offers public and private hikes, helps translate the natural world for artists, teaches chefs about wild edibles and instructs Grade 7 outdoor curriculum. She has recently hired two young people equally passionate about the wild world, and is thinking about starting an outdoor school and a wild food garden.

Julie lives her values and nurtures her soul while she pays her bills and builds her savings. That's what you get when a wood elf runs a business.

# Skylark Cleaning Services

**Entrepreneur Name:**

Javier Carrascal

**Programs:**

Self Employment Program

Micro Business Loans

**Program Years:**

2007, 2009

**Business Description:**

Provides residential and commercial cleaning services to Calgarians all around the city.

**Website:**

[www.skylarkcleaning.ca](http://www.skylarkcleaning.ca)



Photography by Grady Hamilton Photography

Javier Carrascal arrived in Canada in 2004 with his pregnant wife and four children. He spoke almost no English but brought with him a vibrantly positive attitude and an abiding commitment to making a better life for his family.

Javier came from a small town in northern Colombia where he managed a cooperative grocery store for eight years and was elected mayor. He loved it there but threats from illegal armed groups ultimately forced him and his family to flee.

His first priority upon arriving in Calgary was to learn English, and it was during this time that he heard about Momentum. He joined the Fair Gains program to begin saving money while he studied the language. He found work on weekends with friends who ran a cleaning service, but made very little money. Every spare moment was spent with his wife and, now, five children.

Eventually Javier joined Momentum's Self Employment Program to learn how to run his own cleaning service. He bought a commercial vacuum cleaner and cleaning supplies with the money he had saved, and with a Momentum micro loan bought a reliable commercial vehicle.

He was in business!

Javier started with just one residential customer. Word spread. Today the business has 22 residential and 12 commercial customers—including Momentum—and focuses on using green products. With sales over \$100,000 in 2013, the business continues to grow. When his friends ask him how to do it, he says they need a positive attitude and he points them toward Momentum.

He is very happy and proud to be able to provide so well for his family: he owns a house with a backyard in which his grandsons can play, and last year the whole family went on holidays to Hawaii and Florida. When and where he can, he gives back to the community. By every definition that matters to him, Javier has made good on his commitment.



# High Tails Pet Resort



Photography provided by Momentum

**Entrepreneur Name:**

Debbie Zelez

**Programs:**

Self Employment Program  
Micro Business Loans

**Program Years:**

2008, 2009

**Business Description:**

A multi-service pet care facility specializing in stress reduction, disease control and superior client service.

**Website:**

[www.hightails.ca](http://www.hightails.ca)

If you were to ask Debbie Zelez what was new in her life, she wouldn't know where to start. Five years ago, she was unemployed. For health reasons, she was unable to go back to teaching high school science, and her recent contract position at the Humane Society had expired. It had, however, given her a passion for working with pets. Her challenge was figuring out how to make money doing what she loved.

While looking for work, Debbie learned about Momentum. The Self Employment Program helped her realize that achieving her full vision of a pet resort couldn't happen overnight. She decided grooming pets in her basement was a more realistic place to start and she launched her business.

A year later she opened a second location. A year after that, she found an 11-acre property perfect for a pet resort. It was an enormous investment and a huge risk but it meant that, after just three years in business, her dream was within reach. She sold everything she owned including her house, borrowed a tiny bit of money and, on the day she took possession a month later, was already grooming and boarding dogs.

High Tails Pet Resort now employees 22 people and three contractors. It can board up to 200 animals at a time, and also offers grooming, training and doggie day care. Meanwhile, Debbie is in the process of starting two new businesses, continues to be the emergency drop-off for dogs needing shelter in her municipality, supports several carefully selected charities, and is about to begin a sharpening division for the blades and shears groomers use. Coming full circle, she now serves as a mentor to other new business owners at Momentum.

What's new? Debbie is living her dream, doing what she loves and, every now and then, having the chance to sit down to eat.

# Handi Enterprises, Inc.

**Entrepreneur Name:**

Mark Flores

**Programs:**

ABCs of Small Business  
Micro Business Loans

**Program Years:**

2010, 2012

**Business Description:**

Giving opportunities to people with disabilities by providing access to assistive technology.

**Website:**

[www.handenterprises.com](http://www.handenterprises.com)



Photography by Grady Hamilton Photography

There was a time when the major impetus for Mark Flores' success was simply to prove people wrong. Because of his physical disabilities, Mark was told he would never graduate from high school, never mind get a university degree; he has done both. He was told he would never have a meaningful career; he's had more than one. And he was told by a former employer that he'd never succeed in business; that former employer has now asked Mark to buy him out.

After a long career with agencies that served people with disabilities, Mark began selling assistive technology for a private company. He kept noticing all the ways he'd do things differently and realized he wanted to run his own business. Momentum helped him make the leap from employee to business owner. At Momentum, his disability was an afterthought. His dream of being a successful entrepreneur was the sole focus.

Participating in Momentum's program, however, didn't mean Mark's life went easily from then on. In fact, in the wake of a very painful divorce, Mark was in the darkest place in his life at the time of graduation. He was ready to drop out but, as he describes it, the instructor wouldn't allow it. He believed in Mark so strongly, reminded him so firmly that he could succeed, that Mark's faith in himself was renewed. He pushed onward.

In 2011, Mark opened Handi Enterprises, a name he chose deliberately to give the word a positive and powerful spin. The business now sells over 800 products that assist people with all kinds of disabilities, and in the past year sales have doubled. Mark is aware of all the support he's received and gives back to his community, including Momentum, every chance he gets.

Mark's hard work took him from despair to purpose, and his passion led him beyond mere success to loving his life.

# On Time Transport and Oil Field Services



Photography by Grady Hamilton Photography

**Entrepreneur Name:**  
Ryan O'Sullivan

**Programs:**  
Peer Group  
Micro Business Loans

**Program Years:**  
2010, 2011

**Business Description:**  
Concrete experts: strip forms, building footings and hauling trailers for cribbers.

**Phone:**  
403 869 8418

As Ryan O'Sullivan puts it, he stumbled into being an entrepreneur. He was making very good money and loving his job operating big equipment in Alberta's northern oilfields but his life changed when he became a single parent – his daughter became his top priority.

He moved to Calgary to be with her and began looking for work in his field. Unsuccessful, he eventually took a job laying concrete. Over time he became increasingly uncomfortable with his new partner's customer service. In fact, he began to notice that customers specifically requested that he be the one to work on their projects. That gave him the incentive to strike out on his own.

Knowing that he needed business training, Ryan sought out Momentum. There he learned how to articulate his ideas in a business plan, to register the company properly and to think of himself as a business owner. When traditional banks would not give him credit because of an earlier bankruptcy, Momentum gave him a micro loan that enabled him to purchase the tools and equipment he needed.

Five years later, his reputation is such that his company operates entirely on word-of-mouth referrals. He has three crews of sub-contractors pouring concrete for basements and driveways, and takes pride in paying them well. He has revolutionized the way cribbers work by building cribs off-site and delivering them to builders, saving them time and money, and making their worksites safer and less congested. He operates large equipment for other operators who need a break, a sideline he thoroughly enjoys, and uses his trailer to move large equipment around the province for other builders. The business brought in \$500,000 last year and Ryan is brimming with ideas for the future.

Ryan may not have had any ambition to be a business owner when he started but he's been incredibly successful at it. And that success enables him to take care of his greatest priority—his daughter.

# Double Elle Bakery



Photography provided by Double Elle Bakery

**Entrepreneur Name:**  
Leah Layden

**Programs:**  
Self Employment Program  
Micro Business Loans

**Program Years:**  
2011, 2012

**Business Description:**  
An Alberta heritage bakery.

**Website:**  
[www.doubleellebakery.ca](http://www.doubleellebakery.ca)

When Leah Layden's ancestors moved to Alberta in the late 1800s, they wanted to make a better life for their families. When she opened her business in 2011, Leah's motivation was the same.

She was working as a legal assistant when her young son's father took his own life. With that trauma, which came on top of a history of abuse, it took her a long time to get her bearings. After being on long-term disability, she worked for several years as a massage therapist and then returned to legal work. She did very well, loved the work and the people involved with both jobs, but found that neither gave her the lifestyle she needed to be well.

Leah recognized depression returning, and forced herself to think very seriously about her future. When she heard about Momentum's Self Employment program, she knew it was what she needed.

The program taught her how to transform ideas into plans she could implement. A micro loan allowed her to buy basic equipment, and the program's long-term coaching helped her through the emotional ups and downs of becoming an entrepreneur. Now, completing the circle, she speaks to graduates about her insights and Momentum buys her baking.

Leah's bakery truly celebrates her prairie heritage. She would be quick to tell you she is not an artisan baker – she uses the recipes that her grandmothers and mother taught her in their farmhouse kitchens. She is meticulous about using locally sourced flours for the thousands of loaves and sweet treats she bakes every week. She treasures the connections built by having her son and partner work alongside her. She has some big contracts coming in that will allow her to hire another baker and will give her time to work on the non-baking aspects of the business, to offer more of the baking classes she loves and to move toward her ultimate goal of living off the grid.

# CODIO Photography



Photography by Grady Hamilton Photography

**Entrepreneur Name:**

Charlene Codio

**Programs:**

Self Employment Program  
Micro Business Loans

**Program Year:**

2011

**Business Description:**

Capturing life's memories through the eye of the camera, including local and destination weddings, family and newborns photography.

**Website:**

[www.codiophotography.com](http://www.codiophotography.com)

By the time Charlene Codio was 13 years old, she had already taken thousands of photographs. By the time Rafael Codio was that age, he was already enthralled by computers and all things digital. Today they form the dynamite team behind CODIO Photography.

Starting in her 20s, Charlene spent several years volunteering as often as possible in orphanages in the developing world. It was when she was volunteering in the Dominican Republic that she met Rafael. He was already running his own advertising, design and photography company and they realized their combined skills were a perfect fit.

Once they married, Charlene sponsored Rafael's immigration to Canada. They arrived in 2010 with their suitcases and three children, ready to work and determined to succeed. Settling in Airdrie, it was still their dream to set up a photography business but they had no capital, no clients and no Canadian entrepreneurial experience.

Attending Momentum's Self Employment Program made all the difference with both business training and a micro loan. In 2011 they officially launched CODIO Photography, specializing in local and destination weddings and lifestyle and newborn photography. The micro loan went toward marketing and equipment, and Charlene says her new business skills—and a lot of hard work—are the foundation of their present success.

The year before the program, they brought in \$8,000; the year after, they brought in \$50,000. They've gone from having no clients to working with thousands of people a year. This year they expect revenues to exceed \$100,000, have bought a home and added a beautiful studio they built themselves.

Charlene and Rafael gladly give back to many nonprofits, including those that helped them initially, and Charlene shares her wisdom with new groups of Momentum participants. They are immensely thankful that their business has allowed them to excel at their craft and do what they really love most—put their family first and, quite simply, be happy.

# Women in Work Boots

**Entrepreneur Name:**

Jill Drader

**Programs:**

Women's Venture Program  
E-Ventures  
Women's Venture Accelerator

**Program Years:**

2009, 2013

**Business Description:**

Online network of people with resources, training in the skilled trades and business.

**Website:**

[www.womeninworkboots.ca](http://www.womeninworkboots.ca)



Photography by Amanda Sneddon Photography

Jill Drader inspires by example, teaches by leading, and succeeds by waking up each morning able to adapt to the day's surprises. It wasn't always so.

After graduating from university in 2005, Jill was unmotivated, dissatisfied and struggling with an addiction to alcohol. She knew she had to make a change in her life. She traveled the world, freed herself from alcohol addiction and was ready to start again.

By 2007 she was an instructor at a community college, a job for which she had all the qualifications but which left her unfulfilled. One day she watched restoration being done on nearby stonework. She thought of the stone buildings she'd seen on her travels and realized that part of their beauty came from resting on strong foundations. She decided to strengthen her own foundation—literally and metaphorically—by honouring her love of stone and construction.

She became an apprentice tilesetter, in training all day and still working at the college in the evenings. Commuting between the two jobs, she changed clothes in her car, swapping her tile-setting work boots for college-instructor high heels. That transformation is the basis for her business name: Steel Toe Stiletto.

As a journeyman tilesetter, Jill already knew how to work in her tile-setting business, but it was her training with Momentum's Business Development programs that taught her how to work on the business. Jill has come full circle now, coaching in Momentum's programs and acting as an Ambassador for the organization.

Her extremely successful digital business offers resources, training, coaching and networking to those interested in the trades. It's the perfect business solution for Jill, passionate both about helping other women find good careers in skilled trades and about having time with her children.

Stigma-stomping, innovative, collaborative and named one of Calgary's Top 40 Under 40, Jill strides forward with great confidence no matter what her footwear.



# Being Mentally Healthy



**Entrepreneur Name:**  
Elizabeth Anderson

**Programs:**  
Women's Venture Program  
Micro Business Loans  
Venture Accelerator

**Program Years:**  
2013, 2014

**Business Description:**  
Professional speaker, author and online resources on being mentally healthy.

**Website:**  
[www.beingmentallyhealthy.com](http://www.beingmentallyhealthy.com)

Photography by Amy Brathwaite of  
Visual Hues Photography

Elizabeth Anderson is a published author and poet. She is an internationally known speaker. She has a happy, healthy marriage of more than 20 years. She has many friends. She runs a successful business. She is mentally healthy.

And she lives with schizophrenia every day.

The turning point in her life came after two years of marriage. She had gone from being a carefree, fun-loving, competent woman to being profoundly scared of her neighbours, unwilling to eat or sleep or shower, incapable of leaving the house. It was a total change of personality that left her husband confused and distressed. They sought help only after an old friend recognized that Elizabeth was in a psychotic state.

Diagnosed with paranoid schizophrenia, Elizabeth stayed in the hospital for six weeks. Her goals during recovery were very small at first: making her bed, doing the dishes, calling her mother. As her health returned, her goals got bigger: fix the marriage, contact a support group, get a job.

Five years later, she had achieved these goals. Her marriage was healed, she had started speaking for the Schizophrenia Society and she was working again. When Elizabeth was speaking to a nursing class at Mount Royal University one day, the professor told her that if she wrote her story, it could become a textbook. That was the nudge Elizabeth needed to start writing.

To turn her writing and speaking into a viable business, Elizabeth participated in the Women's Venture program at Momentum. Their coaching and her determination were a winning combination. She graduated with confidence, knowledge and a clear plan about how to move forward. Her book is now read at universities and colleges across the province, and Elizabeth makes her living speaking professionally.

Running a business has given Elizabeth purpose, has improved her health and her marriage, and has demonstrated that she can be mentally healthy in spite of her mental illness.

## Programs:

ABCs of Small Business  
Business Basics 15 & 30  
Micro Business Loans  
Self Employment Program  
Venture Accelerator  
Women's Venture Program

## Mission:

Momentum partners with people living on low incomes to increase prosperity, and inspires the development of local economies with opportunities for all.

## Website:

[www.momentum.org/programs/business](http://www.momentum.org/programs/business)

## Since 1994:

- Over 8,500 participants have taken Momentum business development programs or workshops,
- Over 1,800 participants have committed their time to completing a 3- to 12-month business training program,
- Over 500 Micro Business Loans (over \$2 million dollars) have been issued, and
- 90% of Micro Business Loans have been successfully repaid.



Photography by Grady Hamilton Photography

From the current Business Development team—Sergio, Elizabeth, Frank, Erin, Grady, Allison and Philip—We celebrate all participants, volunteers, financial partners, staff and previous team members for creating a sustainable local business community in Calgary.

**1994**

Start-Up Initiative of Business Development established:

Mom Entrepreneurs

ABCs of Small Business

Micro loans Fund established

**1997**

Self Employment Program established

**1999**

Cool Biz established

**2001**

Exploring Entrepreneurship established

**2004**

Women's Venture Program established

**2011**

Peer Support Coaching established

**2012**

Business Basics 15 & 30 established

**1994**



Momentum Community Economic Development Society  
16, 2936 Radcliffe Drive SE, Calgary, Alberta T2A 6M8

Momentum is a registered charitable organization.  
Business #: 88379 3218 RR0001

Momentum is a community organization that has been in Calgary since 1991. Momentum envisions a Calgary where every person can have a sustainable livelihood and contribute to their community.  
[www.momentum.org](http://www.momentum.org)

Written by Marnie Schaetti of RaiDo Dynamics  
using strategic communication for collaborative social change.

Photography provided by participant  
entrepreneurs or taken by:

Amanda Sneddon Photography

Amy Brathwaite of Visual Hues Photography

Grady Hamilton Photography