



NORTH SIMCOE
Business Centre
Mentorship. Support. Loans.
Centre d'Affaires
SIMCOE NORD
Mentorat. Soutien. Prêts.

Community Impact Report

2025-2026



A Word From Our General Manager

Kevin Culhane

2025–2026 has been a year of growth, progress and transformation for North Simcoe Business Centre.

Throughout the year, we continued to support entrepreneurs, invest in local businesses and strengthen our communities through expert guidance, flexible financing and meaningful partnerships. Every success story in this report reflects the dedication of our staff, Board of Directors, partners, funders and volunteers who share our commitment to building a stronger North Simcoe.

This year also marked an exciting new chapter for our organization as we introduced a new brand and relocated to a new home in downtown Midland—changes that better position us to serve entrepreneurs today and into the future.

As you explore this report, I hope you'll see the impact we've made together and the opportunities that lie ahead. Thank you for being part of our journey.



We are here to support entrepreneurs at every stage of their business journey—so they can **start, **grow** and **thrive**.**





Expert Business Coaching

Helping entrepreneurs make informed decisions with confidence.



Flexible Financing

Providing the capital businesses need to invest, expand and create jobs.



Community Development

Bringing together partners and initiatives that strengthen the regional economy.



Business Transition

Supporting ownership transitions that keep local businesses thriving.

Helping Businesses Start, Grow and Thrive

From first ideas to future succession, NSBC helps entrepreneurs navigate every stage of the business journey through **expert advice**, **flexible financing** and **community economic development**.

Real Impact. Stronger North Simcoe.

Every step forward fuels local businesses, creates opportunities and builds a thriving community.

Throughout 2025–2026, NSBC continued to support entrepreneurs, invest in local businesses and strengthen communities across North Simcoe.



12

Loans Approved



\$1.9M

Loan Funding
Advanced



172

Jobs Created
& Maintained



180

Business Support
Sessions



13

Workshops
Delivered



9

Community Economic
Development Initiatives



Every number represents a business owner, an employee, a family and a **stronger North Simcoe.**

A Year of Transformation

Three significant investments strengthened how entrepreneurs discover, connect with and experience NSBC.



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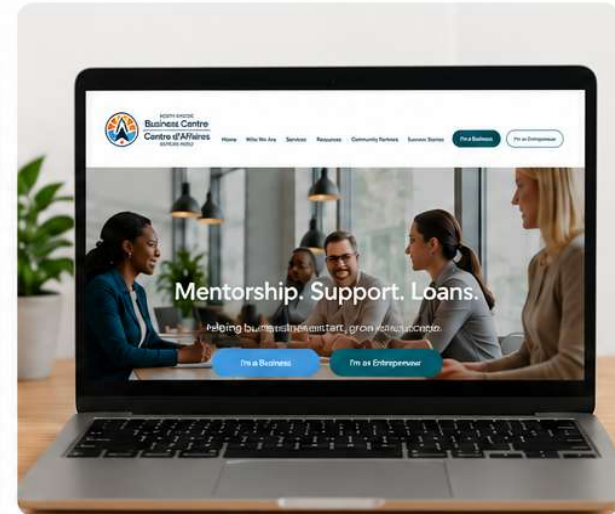
New Brand

A refreshed identity that reflects who we are today.



New Home

A welcoming office in downtown Midland.



New Website

A modern online experience that makes it easier to discover programs, resources and support.

Business Coaching That Builds Confidence.

Every successful business starts with informed decisions. Through one-on-one coaching, workshops and practical advice, NSBC helps entrepreneurs move from ideas to action.



One-on-One Coaching

Personalized guidance to help entrepreneurs navigate challenges, refine ideas and make informed business decisions.



Workshops & Training

Practical learning opportunities designed to build skills, increase knowledge and support business success.



Business Planning

Support with business plans, strategies and goal setting to strengthen foundations and guide growth.



Connections & Resources

Linking entrepreneurs with experts, partners and programs to expand networks and unlock new opportunities.



We are here to support entrepreneurs at every stage of their business journey—so they can **start, grow and thrive.**



Spotlight: Side Hustle Success.

In 2025, NSBC delivered a six-week virtual program that gave aspiring entrepreneurs the knowledge, tools and confidence to turn ideas into action.



6 Virtual Workshops

Foundational business training designed for busy entrepreneurs.



Expert-Led Learning

Finance, insurance, business law and marketing professionals shared practical advice and real-world experience.



Flexible Learning

Live workshops supported by recorded sessions so participants could learn on their own schedule.



Built for Action

Every session focused on practical tools participants could immediately apply to their own businesses.



Designed to help entrepreneurs move from **ideas to action**—with practical skills they can use immediately.

Business Coaching Impact.

Our coaching and training programs provide entrepreneurs with the knowledge, tools and support they need to start, grow and succeed.



180

Business Support Sessions

In-depth one-on-one counselling and business support sessions with entrepreneurs.



82

Businesses Assisted

Businesses supported through coaching and advisory services.



13

Workshops & Training Sessions

Interactive workshops, seminars and training sessions delivered to build skills and knowledge.



232

Referrals to Partners & Resources

Entrepreneurs connected to partner organizations and services to access additional expertise and opportunities.



Helping entrepreneurs access the **advice, expertise** and **connections** they need to succeed.

Investing in Business Success

Access to flexible financing helps entrepreneurs launch new ventures, expand existing businesses and transition ownership.

Every investment strengthens North Simcoe's economy.



START

Helping entrepreneurs turn ideas into reality.



GROW

Supporting expansion, equipment and investment.



TRANSITION

Helping preserve local businesses through succession.

Stronger Businesses. Stronger North Simcoe.

Through flexible financing, NSBC empowers entrepreneurs to grow, create jobs and build a thriving local economy.



12

Loans Approved

Flexible financing solutions tailored to entrepreneurs.



\$1.9M

Loan Funding Advanced

Capital that fuels local business growth.



\$159,621

Average Loan Size

Helping businesses take the next step forward.



172

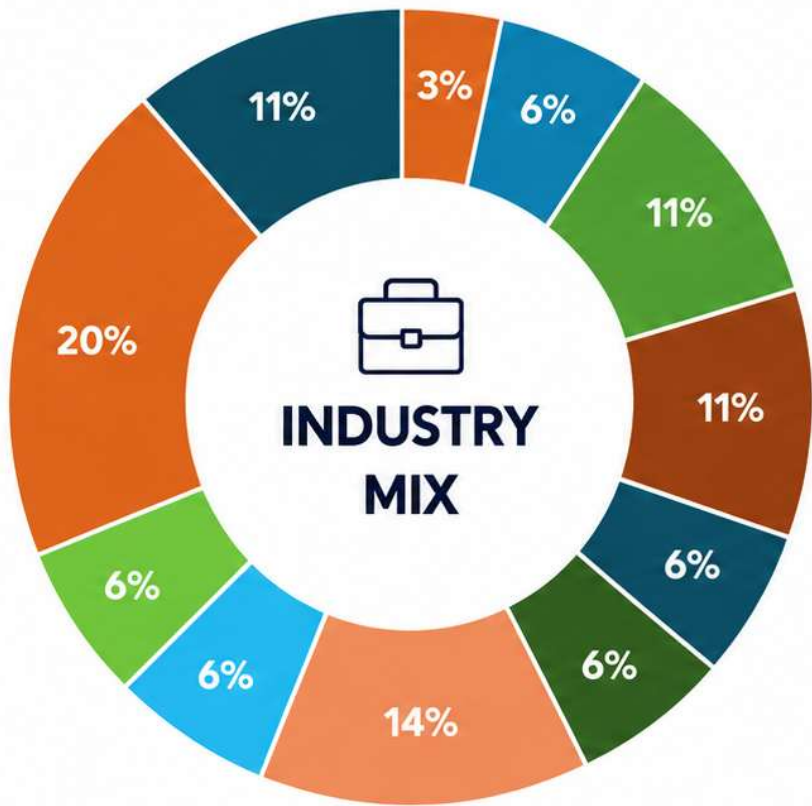
Total Job Impact

Creating opportunities and strengthening our communities.

— Every investment is a step toward a more vibrant future. —

Active Loan Clients By Industry Sector

Our loan portfolio remains diverse, supporting businesses across a wide range of industries that strengthen North Simcoe’s economy and communities.



	3%	Agriculture
	6%	Construction
	11%	Manufacturing
	11%	Retail
	6%	Professional Services
	6%	Waste Management
	14%	Health Care Services
	6%	Recreation
	6%	Accommodations
	20%	Food Services
	11%	Other Services

Local Success. Lasting Impact.

Harbour View Denture Clinic: Preserving a Local Business

"They gave me the ability to purchase the clinic, and I never really thought that was in my future."

— Megan Cosgrove
Owner, Harbour View Denture Clinic



Local Success. Lasting Impact.

FEAST Catering & Events

Growing a Local Business

"My first loan allowed me to market myself and build clientele, and a second loan made it possible to expand into a commercial kitchen. I truly wouldn't be where I am today without their support."

— Jeff Cote
Owner, FEAST Catering & Events



Local Success. Lasting Impact.

Hemingway's Barbershop Building a Local Business

"If you're new to owning or operating a business... going to them for support and guidance is probably your best bet for success. You can tell they're very passionate about what they do."

— Chris Walsh
Owner, Hemingway's Barbershop



Looking Ahead. Our Roadmap.

Creating lasting impact through focused action.



Digital Transformation

Improving services through technology and innovation.



Regional Prosperity

Advancing community economic development and sustainable growth.



Community Connections

Building awareness, partnerships and engagement.



Expanding Our Impact

Growing programs through sustainable funding.

Collaborative Work. Stronger Communities.

NSBC is proud to work alongside a network of community partners who share our vision for a thriving, resilient and inclusive North Simcoe.



Shared Purpose

Working together with organizations that are passionate about supporting entrepreneurs and building strong communities.



Stronger Together

Our partnerships expand capacity, leverage resources and create greater impact across North Simcoe.



More Opportunities

By collaborating, we open doors to new programs, funding and initiatives that benefit local businesses and our community.



Local Impact

Together, we address local needs, remove barriers and help entrepreneurs start, grow and thrive.



Building the Future

Our collective efforts strengthen the local economy and create a vibrant future for North Simcoe.



Thank you to our community partners.
Your collaboration makes our impact possible.

Building Stronger Communities Together.

Community economic development is about more than supporting individual businesses. By working alongside municipalities, chambers, economic development organizations and community partners, NSBC helps create stronger opportunities across North Simcoe.



Collaboration

Working alongside community partners to strengthen the regional economy.



Regional Leadership

Supporting local economic development and creating opportunities across North Simcoe.



Business Transition

Helping retain and grow local businesses through succession and transition support with **BizLink**.



Programs & Events

Creating opportunities through workshops, outreach and innovative entrepreneur programs.



Creating **stronger communities** by working together for a more vibrant, resilient region.

Behind the Impact: Our Team

Behind every success story is a team committed to helping entrepreneurs turn ideas into opportunity.



Kevin Culhane
General Manager

Leads the organization with a focus on strategy, partnerships and delivering impact across North Simcoe.



Kim Masin
Business Advisor

Works directly with entrepreneurs to provide guidance, resources and support for business success.



Janet Metcalf
Office Administrator

Ensures smooth day-to-day operations and provides a welcoming experience for clients and partners.

Let's Grow Together.

Your Business. Our Community.



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www.nsbcentre.com



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