

2025-2026 ANNUAL REPORT



ELGIN
BUSINESS RESOURCE CENTRE

A Community Futures Development Corporation

Facilitating Prosperity
Strengthening Communities
Proudly Serving Elgin County Since 1986

2025/26 EBRC BOARD OF DIRECTORS

KATE BURNS GALLAGHER

President

BOB ASHCROFT

Secretary

MIRA GRKAVAC

Director

MIKE KERKVLIT

Director

JENN GROEN

Director

ABBEY TAYLOR

Youth Director

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Youth Director

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Treasurer & Loan Committee Chair

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Director

DAN REITH

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HETTY TEUBER

Director

LISA JOHNSTON

Director

2025/26 EBRC STAFF

SARAH TEICHROEB

Executive Director

TANYA WILSON

Business & Loans Advisor

FELICIA BRICE

Administrative Assistant

PAYTON CURRAH

Summer Student

TARA MCCAULLEY

Loans Manager

LISA KING

Accounting Advisor

JENNIFER GRIGG

Community Engagement & Business Advisor

TIENA BARTSCH

Custodial Services



Kate Burns Gallagher



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While our commitment to supporting entrepreneurs and businesses across St. Thomas and Elgin County has remained constant, the organization itself has undergone one of the most significant transformations in its history.

President's Report

The past year has been one of immense change, growth, and renewal for the Elgin Business Resource Centre (EBRC). While our commitment to supporting entrepreneurs and businesses across St. Thomas and Elgin County has remained constant, the organization itself has undergone one of the most significant transformations in its history.

This year, EBRC approved eight new loans totaling more than \$1.03 million, helping local businesses invest, expand, and create opportunity throughout our region. Those investments leveraged an additional \$4.1 million in private sector investment, demonstrating the important role EBRC continues to play in strengthening our local economy. Our active loan portfolio now exceeds \$4.3 million, and since inception, EBRC has proudly provided 887 loans totaling more than \$38.6 million to businesses across St. Thomas and Elgin County.

I would like to extend my sincere gratitude to Sarah Teichroeb for her leadership throughout this period of change. Sarah guided the organization through the sale of the building, the relocation to CASO Station, and the continued evolution of our programs and services with professionalism, vision, and dedication. Her commitment to strengthening EBRC and supporting the businesses we serve has been invaluable.

I would also like to recognize the exceptional staff team whose hard work and passion continue to make a meaningful difference in the lives of entrepreneurs across our

President's Report

region. Their expertise, adaptability, and commitment to client service are the foundation of our success.

This year, we also say thank you to three dedicated members of our Board of Directors who are concluding their service:

- John Gurr
- Bob Ashcroft
- Lisa Johnston

Their commitment, insight, and leadership have helped shape the direction of EBRC and strengthen our ability to support economic development throughout Elgin County. On behalf of the Board, thank you for your years of service and dedication to the organization.

As I reflect on the past year, I am proud of what we have accomplished together. The decisions we made were not always easy, but they were made with a clear focus on ensuring EBRC remains a strong, sustainable, and impactful organization for years to come. With a talented staff team, dedicated volunteers, strong community partnerships, and a renewed focus on our mission, I am confident that EBRC is well-positioned for continued success.

Sincerely,

A handwritten signature in black ink that reads "Kate Burns Gallagher". The script is fluid and cursive, with the first letters of each name being capitalized and prominent.

Kate Burns Gallagher

President
Elgin Business Resource Centre Board of Directors



Since our inception, EBRC has invested more than \$38.6 million into local businesses through 887 loans and has supported over 10,052 separate and distinct businesses across St. Thomas and Elgin County. Together, these investments and relationships have helped thousands of entrepreneurs pursue their goals, create employment opportunities, and contribute to the long-term economic vitality of our region.

Executive Director's Report

As I reflect on my second year as Executive Director of the Elgin Business Resource Centre, I am filled with a tremendous sense of pride, gratitude, and confidence in the future of the organization.

This past fiscal year marked a period of significant transformation and momentum. While change is never easy, it is often necessary to ensure an organization remains relevant, responsive, and positioned for long-term success. Together, we embraced that challenge with courage, collaboration, and a shared commitment to serving the entrepreneurs and businesses of St. Thomas and Elgin County.

One of the most significant milestones of the year was our relocation to the historic CASO Station. This move represented far more than a change of address. It was a strategic decision that aligned our physical space with the way we work today. By right-sizing our footprint and reducing the demands of maintaining an oversized facility, we have created greater capacity to focus our resources where they matter most: supporting entrepreneurs, strengthening partnerships, and delivering meaningful economic impact throughout our region. The move positions EBRC to be more agile, efficient, and innovative well into the future.

Throughout this transition, the EBRC team demonstrated extraordinary professionalism, adaptability, and resilience. I am especially proud of the culture we have built together. This year was defined not only by what we accomplished, but by how we accomplished it. Our team became increasingly cohesive, collaborative, and aligned around a common purpose. They supported one another through change, embraced new ways of working, and remained steadfast in their commitment to exceptional client service. Their dedication is the foundation of our success, and I am deeply grateful for each and every one of them.

Executive Director's Report

I would also like to extend my sincere appreciation to our Board of Directors. Over the past two years, the Board has demonstrated a willingness to listen, learn, and support meaningful organizational evolution. Their ability to recognize the importance of modernization and embrace strategic change has allowed EBRC to move forward with confidence. Effective governance requires both stewardship and trust, and I am grateful for their continued commitment to ensuring the organization remains strong, sustainable, and positioned to serve future generations of entrepreneurs.

Our impact this year speaks for itself. We disbursed \$1,030,500 in loan financing, leveraged more than \$4.1 million in additional investment, facilitated 528 client meetings, supported the creation of 91 jobs, helped maintain 176 jobs, assisted 195 businesses, and collaborated with 149 community partners through 34 community economic development initiatives.

These numbers represent much more than statistics. They represent businesses launched, expansions realized, families supported, and opportunities created throughout our communities. These outcomes are only possible because of the collective efforts of our staff, Board of Directors, partners, and clients.

Since our inception, EBRC has invested more than \$38.6 million into local businesses through 887 loans and has supported over 10,052 separate and distinct businesses across St. Thomas and Elgin County. Together, these investments and relationships have helped thousands of entrepreneurs pursue their goals, create employment opportunities, and contribute to the long-term economic vitality of our region.

This year also carries special significance as we celebrate 40 years of entrepreneurial support in Elgin County and St. Thomas. For four decades, EBRC has evolved alongside the communities it serves, adapting to changing economic realities while remaining steadfast in its mission to support entrepreneurs, strengthen businesses, and foster a resilient local economy. Reaching this milestone is a testament to the collective efforts of generations of staff, volunteers, Board members, community partners, and entrepreneurs who have helped shape EBRC into the organization it is today.

Together, we have strengthened our foundation, modernized our operations, and positioned EBRC to seize new opportunities. We are entering our next chapter with a talented team, strong partnerships, and a renewed commitment to innovation and excellence.

Thank you to our staff, Board of Directors, partners, volunteers, and clients for your trust, support, and belief in our mission.

Here's to the next 40 years of growth and evolution!

With gratitude,



Sarah Teichroeb

Impact on Local Business



Loans Portfolio



Loans By Sector

Total Active Portfolio

	Total		Total
Accommodation & Food Service	16	Administrative	2
	Total		Total
Agriculture	6	Arts & Entertainment	5
	Total		Total
Construction	6	Education	1
	Total		Total
Health Services	1	Information & Cultural Industries	1
	Total		Total
Manufacturing	9	Other	13
	Total		Total
Professional	5	Real Estate	1
	Total		Total
Retail	6	Transportation	5



Community Economic Development (CED)

94.1 myFM | Advantage Horticulture | ARC Financial Group Ltd. | Aylmer & Area Chamber of Commerce | Aylmer Business Trust o/a Elgin Innovation Centre | Aylmer Community Services | Aylmer Express | Aylmer Kinsmen | Aylmer Legion | Aylmer Museum | Bakker Tilly LLP | BDC | Blue Forest Realty | Briwood Market | Bruce CFDC | Butter Me Up Soap Company | Caps Off Brewing Company | Central Community Health Centre | Centre for Business and Economic Development (Collingwood) | CFDC of Chatham-Kent | City of St. Thomas | City of St. Thomas Police | Community Futures Ontario | Community Futures Oxford Community | Futures South Georgian Bay | Community Futures Western Ontario | County of Elgin | Desjardins Financial Security | Doug Tarry Homes | Driver Realty | Dutton Dunwich Economic Development Committee | Dutton Farmers Market | Eastlink Business | Edward Jones - St. Thomas | Elgin Children's Foundation | Elgin Community Futures Development Corp | Elgin County Economic Development | Elgin County Library | Elgin Middlesex Oxford Workforce Planning and Development Board | Elgin-St. Thomas Community Foundation | Elgin-St. Thomas United Way | Employment Ontario | Employment Services Elgin | Enterprise Brant Essex CFDC | Establish Media | Evelyn's Sausage Kitchen | Family Health Options | Fanshawe College - Employment Services | Fanshawe College - London Campus | Fanshawe College - St. Thomas Campus | FedDev | Farmers Markets Ontario First Impressions Hair Design | Foodland Ontario | Graham Scott Enns LLP Chartered Professional Accountants | Grand Erie Business Centre Inc. | Government of Canada | H. Broer Equipment Sales | HD Painting

**34
Projects**

**149
Partners**

Hometown St. Thomas Magazine | Honeycake Pastry | Huron Business Development Corporation | HRBG Impressions Printing | Immigration, Refugees and Citizenship Canada | Kids Zen Inc. | Las Chicas Del Café | Literacy Link South Central | Libro Credit Union | Local Immigration Partnership | Locke Insurance | London Regional Employment Services | London St. Thomas Association of Realtors | Masco | Mazak Farms | MC Business Technology Consulting Group | Mennonite Community Services of Southern Ontario | Meridian Credit Union - Aylmer Branch Mitchell's Soup Co. | Misty Glen Farms Ltd. | Municipality of Dutton Dunwich Municipality of West Elgin | Mutual Financial Services | Newcomer Representative | North Simcoe Community Futures Development Corp. | Nottawasaga Futures | OMAFRA | Ontario Ministry of Economic Development, Job Creation and Trade | Orillia Area CDC | Parkside District Collegiate Institute | Perth CFDC | Phil Mauer & Associates | Port Stanley Business Improvement Area Province of Ontario | Railway City Tourism | Raw For Pets Canada Inc. | Redding Design | Remax Realty | Reith & Associates Insurance and Financial Services Limited | Rotary Club of St. Thomas | Royal Bank of Canada - East End Royal Containers | Royal Oak | S&B Construction | Salus Mutual | Sarnia-Lambton CFDC | Saugeen Economic Development Corp. | Saxonia Hall | Scotiabank Aylmer | Scotiabank St. Thomas | Service Canada | Simply Pure Water Small Business Enterprise Centre | Southwestern Public Health | St. Thomas & District Chamber of Commerce St. Thomas Downtown Development Board | St. Thomas Economic Development Corp. | St. Thomas Elgin General Hospital | St. Thomas Elgin Settlement Services | St. Thomas Islamic Centre | St. Thomas Public Library | St. Thomas Social Services | St. Thomas Kinsmen Club | St. Thomas-Elgin Public Art Centre | St. Thomas-Elgin Ontario Works Streamline Plumbing | Taco House Company Corporation | Tech Alliance | Thames Valley School Board | The Business Help Centre (CFDC) of Middlesex County | The Decorating Diva | The Smart Panda (Match-co Enterprises) Total Plumbing Solutions | Town of Aylmer | Township of Malahide | Township of Southwold | Two Rivers CDC University of Western Ontario | Venture Niagara | Western Ontario Wardens' Caucus | Wellington-Waterloo CFDC Will Employ | Wing Boyz | YWCA St. Thomas-Elgin

Business Awards

Jeffery Karp Award

Redemption Tent Events
St. Thomas
Jenna & Scott Young



New Business of the Year Award

Rim2Trim AutoSpa
St. Thomas
Tyler Cayen



Small Business of the Year Award

Taco House Co.
St. Thomas
Aurora Alcocer



Break Out Business of the Year Award

The Atrium
St. Thomas
Elle Crevits



Innovation & Community Impact Award

St. Thomas Chamber of Commerce
St. Thomas
Paul Jenkins



Agri-Innovation Award

Evelyn's Sausage Kitchen
Shedden
Heather Harris



Helen LeFrank Scholarship Award \$1000

Madison Terpstra
Mason Basson



Helen LeFrank



Thank You For a Great Year!

“Teamwork is the secret that makes common people achieve uncommon results.”

– Ifeanyi Enoch Onuoha



2026 Pitch Winner
Burkes Produce Market



Circle of Excellence
Tara Impact Award Winner



EBRC Staff
Team Building Day



EBRC Staff
This Month In Elgin Magazine