
Sharing SBLA Success Stories

Duck Mountain Loans Inc.

Linda's Garden Path – Linda Scobie

Linda's Garden Path Florist and Giftware evolved gradually out of owner Linda Scobie's decision to landscape her family's farm yard.

"My sister was in the greenhouse business at that time. One day, she said, 'Why don't you grow your own shrubs and flowers?' So we built an 8' x 10' shed. No one ever told me how many seeds were in a package of petunia seeds, so we ended up having all these extra plants. We gave them away to friends. Then, people started asking for plants and it just took off from there. We basically fell into the business!"

In the spring of 1994, she and her husband built a 40-foot greenhouse. That fall, they built a second 40-foot greenhouse. All of a sudden, they had 6,000 square feet of greenhouse space. All the while, Linda was working at a full time job. Then, after an accident in 1997, her priorities began to change.



"You begin to analyze what's important in your life," she says. "I wanted to spend each day doing something I wanted to do. Hence, I decided to go into business full time. In 2001, we purchased the existing flower shop in Kamsack. Linda's Garden Path Florist opened in January 2002."

Linda was confident her shop would succeed because it was different. "Back then, everywhere you went, it seemed to be the same. I had joined the Saskatchewan Greenhouse Growers Association, and they introduced me to new plants and ideas. The times were changing, too. People were getting away from the three-acre gardens and were beginning to landscape their yards."

The emphasis was more on the beauty of the landscape, rather than producing produce. People were spending more time in the back yard, she said, because it was getting too expensive to go away. They also wanted low-maintenance plants. "We provide a service for ready-made baskets; we carry low-maintenance, low-flowering and longer-lasting flowers and plants—the proven winners. People don't have the time anymore."

Financing was a major obstacle to overcome when she started out. "When we started the business full-time, we had no regular income," she explains. "Most financial institutions require a projected incoming cash flow. In the greenhouse business, there is a growing season before any sales are realized. This was a huge obstacle to overcome."

Initially, she had to rely on other income and savings to finance the business. Then she learned about the Small Business Loans Association Program through Kamsack's economic development officer. She was able to get a small business loan through Duck Mountain Loans Inc. in Kamsack.

"If we hadn't received the small business loan, we would never have been able to build our first 40' greenhouse."

"I found the Duck Mountain Loans Association very easy to work with," she says. "We found the business planning and financial projection forms a little intimidating, but the economic development officer helped me. Completing those forms was a great thing to do: it 'forced' you to think about things you many not have considered otherwise, such as financing and start-up costs."

In addition to the Small Business Loans Association, Linda credits her current success to supportive family and friends, excellent employees and customers.

"Customers are important and must be treated as such," she says.