



## community development partnership

*Creating opportunities for people to live, work, and thrive on the Lower Cape*

### Breakwater Sea Farm: From Loan to Relationship

***"I thought it was just going to be a typical small business loan,  
but it turned into a real relationship"***

Paul Lalumiere,  
Owner, Breakwater Sea Farm



Shellfishing is and always has been an integral part of the Outer Cape's culture and economy. Every day, Wellfleet shellfishermen work tirelessly to grow oysters and quahogs enjoyed in restaurants locally and across the country. Shellfishing is an over six-million-dollar business in Wellfleet and an important part of the region's economy. One local shellfisherman is Breakwater Sea Farm owner and CDP client, Paul Lalumiere.

Paul grew up on the Upper Cape, but like many of his peers, he left the Cape as a young adult. After moving off Cape he spent time in Colorado and Vermont, but was intent on returning. "I always knew that I wanted to come back to the Cape, I just needed to find a way to do it," he says. Paul found his reason to return and began working on an oyster grant in Wellfleet.

When asked why he chose oyster farming Paul says, "I've always been an outdoors person and when I learned more about the shellfish business I thought, hey I can do that!" Paul was

also interested in the industry's environmental sustainability. "It's a very environmentally friendly process" notes Paul "as long as I take all my equipment with me, I'm not adding anything else to the environment. That was important to me."

Paul secured his first shellfishing job in early spring of 2013 working for an established grower. He had worked on a couple of different grants when an opportunity presented itself in the winter of 2016. The owners of the grant Paul worked on offered him space to start growing his own shellfish. He had the space needed to operate his own shellfish operation, but lacked the funds necessary to start the business. After drafting a business plan, Paul started looking for a funding source for his new venture. A friend, who had recently completed the CDP's First Time Home Buyer Education class, informed Paul of the CDP's small business loan program. He applied, was approved, and in the winter of 2016

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Breakwater Sea Farm became a reality. Paul's loan is part of the Shellfish Loan Fund, a collaboration between the CDP and Wellfleet Shellfish Promotion and Tasting, Inc. (SPAT), which was created to meet the specific needs of shellfishermen on the lower cape.

Paul used his initial loan funding to buy bags, oyster seed, and other startup equipment but he attributes much of his success to the support he received from the CDP after the initial loan. "I thought it was just going to be a typical small business loan, but it turned into a real relationship." All CDP loan clients meet with CDP staff for quarterly technical assistance meetings. This gives clients the opportunity to discuss challenges, have their questions answered, and provide support to ensure the continued success of their business long past the life of their loan. Paul notes that he came in with the knowledge of how to run an oyster farm, but the CDP helped him manage the business side of the operation. "I always knew I wanted to start my own business, but there is a lot that goes into that." Paul reflects.

Paul's big break came nearly two years after he started Breakwater Sea Farm. One of his former employers was looking to transition out of the shellfish business, but had no one to take over their grant. They approached Paul and asked if he was interested. Paul accepted, and after a vote by the Wellfleet Select Board, he had his own grant. "I feel extremely lucky," Paul says of the process.

Paul is only three years into his loan, but has already exceeded his five-year projections! This has allowed him to look to the future and plan sustainable growth for his business. This year Paul began growing quahogs. Unlike oysters, which are grown in bags and metal racks raised from the bottom of the flats, quahogs are grown in the ground and then dug up when they are ready to be harvested. Oyster prices can be volatile at times and adding quahogs will help Breakwater Sea Farms be more resilient to fluctuating prices. Paul hopes to hire some part time employees to expand his business and give others the opportunity to experience the shellfishing business.

Paul's success has not come without its fair share of challenges. "It's not always nice. We're out here in the rain, hail, and cold in the middle of winter." Paul says. The weather can be a challenge for shellfishermen. Mother nature is a grower's partner, but it is not always their friend. One deep freeze could eliminate years of work, and changing ocean temperatures can affect how long it takes shellfish to grow and when they can be harvested.

"It's tough work, I wouldn't be out here if I didn't love what I do," says Paul. "It truly is a labor of love," he says as he looks out over his farm. The CDP is proud to support dedicated shellfishermen like Paul, and wish him continued success as he expands his business.



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