



**community futures**  
NETWORK OF CANADA

**réseau de développement**  
DES COLLECTIVITÉS DU CANADA



# ANNUAL REPORT 2018-2019

THE COMMUNITY FUTURES PROGRAM:  
MORE THAN JUST FINANCING!





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# MESSAGES



## **MESSAGE FROM THE HONOURABLE NAVDEEP BAINS, MINISTER OF INNOVATION, SCIENCE AND ECONOMIC DEVELOPMENT**

The Government of Canada is committed to investing in job development. In fact, it's the best way to ensure sustainable economic growth in our country and foster the development of the middle class. To this end, we need to pay particular attention to regional economic disparities.

This is where the excellent work of the 268 CFDCs (Community Futures Development Corporations) and BDCs (Business Development Centres), which are members of the Community Futures Network of Canada (CFNC), is particularly meaningful. We firmly believe that the country's economic future depends in large part on the ability of SMEs to grow, diversify and export. As a preferred partner of the Government of Canada, the CFNC provides SMEs with the support they need to face an increasingly competitive economy.

The CFDCs and BDCs play a vital role with SMEs in Canada's rural communities. Through their support, tailored to local needs, thousands of entrepreneurs have been able to start or grow their businesses, thereby creating wealth in their area. For example, last year, these organizations invested more than \$320 million and carried out roughly 4,480 local economic development projects. Their actions helped create and maintain 37,360 jobs in Canada's rural areas.

I thank you for your commitment, and I commend a partnership that is producing results in all of Canada's rural communities. By working with organizations like the CFNC, we are providing communities with the best tools for growing and for finding sustainable solutions to regional issues. Solutions that have positive benefits across the country and that benefit middle-class Canadians.



**MESSAGE FROM THE HONOURABLE WALLY SCHUMANN,  
MINISTER OF INDUSTRY, TOURISM AND INVESTMENT,  
NORTHWEST TERRITORIES**

Owning and operating a small business in the Northwest Territories (NWT) is a challenging, yet rewarding pursuit.

Local businesses not only enrich our communities, they help to create a resilient, diversified economy. To advance our government's commitment to economic development and diversification, we are working to provide opportunities and capacity building for entrepreneurs and business owners.

Our support for NWT Community Futures Development Corporations (CFDC) is just one way in which we provide this support.

I salute the volunteer boards and staff that make up our CFDC network and allow it to grow and adapt to meet the economic needs of our northern business community.

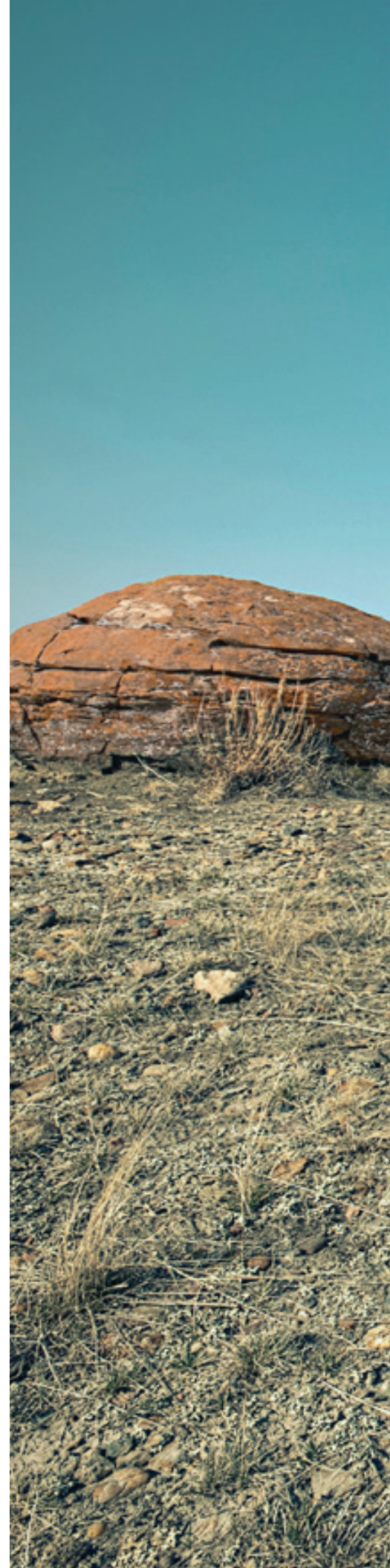
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**MESSAGE FROM THE HONOURABLE DAVID AKEEAGOK,  
MINISTER OF ECONOMIC DEVELOPMENT AND TRANSPORTATION,  
GOVERNMENT OF NUNAVUT**

Small businesses and other economic sectors in Nunavut hold great potential. Our government is committed to community empowerment through partnership with local organizations and the business community. Local economic development is an effective way to create more employment opportunities that benefit Nunavummiut.

The Department of Economic Development and Transportation is diversifying and improving economic opportunities that encourage community self-reliance and provide local employment through traditional industries, arts and culture, small businesses, mining, fisheries, and other sectors. In an effort to achieve this, the department supports the Community Futures Network of Canada.







## **MESSAGE FROM WENDY SMITKA, PRESIDENT OF THE COMMUNITY FUTURES NETWORK OF CANADA**

It is my pleasure to share with you the 2018 - 2019 Community Futures Network of Canada's annual report. It highlights the community economic development work of 268 Community Futures Development Corporations/Community Business Development Corporations serving all parts of rural and semi-urban Canada. Established in 1985 as part of the Canadian Jobs Strategy, the Community Futures Program is a model for socio-economic development that has been recognized by the Organisation for Economic Cooperation and Development as one of the most innovative and successful rural-oriented policies anywhere in the world. Our success is a testament to our local volunteer boards of directors who volunteer their time, knowledge and passion for their communities, alongside professional staff, in providing a wide array of business and community economic development services as we strive to grow and diversify local economies.

At Community Futures we open doors to opportunity by investing capital, resources and expertise in local entrepreneurs. Statistics Canada studies show CF assisted companies have a higher average growth rate, a higher five year survival rate and a higher revenue growth rate compared to non-assisted firms. At Community Futures our success is gauged by the success of our clients and enhanced resilience of our communities. Just this year we loaned almost \$321 million and helped maintain or create over 37,000 jobs across the country.

Best known for our lending and business support services, we are so much more. We actively engage in addressing the broader economic challenges facing rural Canada. We collaborate with a wide range of partners on strategic community initiatives designed to support an ecosystem where businesses can grow and thrive, offering employment and opportunity to rural Canadians. We invite you to read through this year's report for a taste of the many projects underway across Canada. You'll find stories of how Community Futures has responded to natural disasters; enabled women, youth and indigenous Canadians to succeed in entrepreneurship; and how we strive to support the social economy. We believe rural Canada has a role to play in building a robust national economy; we are stronger as a country when we all strive to create prosperity.

I would like to thank the Government of Canada, the regional development agencies and the territorial governments for their continued support of the important work we do. Your financial support, coupled with the dedication of our staff and commitment of our volunteers, ensures we will continue to support business growth and diversity in all regions of the country.

# INTRODUCTION

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NETWORK OF CANADA



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DES COLLECTIVITÉS DU CANADA

## **The Community Futures Program: More than just financing!**

Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs) are known for offering flexible financing arrangements adapted to SME needs. However, their daily work goes well beyond business financing. Their mission is to create good jobs for people in their area.

The CFDCs and CBDCs are there for small businesses from the beginning of their project. They offer support in the development of their idea; guiding them to the right experts as needed. They provide strategic information and help them out at every stage of their business.

In addition to this support, CFDCs and CBDCs also work in collaboration with other economic stakeholders to create a favourable socioeconomic environment that will encourage people to get involved and invest in their community; stimulating the development of growth generating projects and successful businesses.

Under the guidance of volunteer directors who are leaders in their community, professionals from the CFDCs and CBDCs initiate and support collective projects in order to face challenges and find solutions to constraints that hinder the economic development of the region.

The CFDCs and CBDCs get involved in various ways, including raising awareness of entrepreneurship among youth, ensuring proper workforce training for businesses, conducting feasibility studies for growth generating projects, fostering the implementation of basic infrastructure and providing entrepreneurs with access to specialized expertise.

Because the work carried out by CFDCs and CBDCs sometimes only bears fruit in the long term and requires patience and perseverance, it can be difficult to illustrate the impacts of their efforts. That is why this annual report focuses on presenting examples of local economic development projects that grew to achieve important outcomes for communities.

Happy reading!

# OUR FINANCIAL PERFORMANCE

## CFDCs AND CBDCs ACROSS CANADA

2018-2019										
	STAFF	CFDCs CBDCs	VOLUNTEERS	POPULATION SERVED	LOANS	\$ LOANS	\$ LEVERAGED BY LOANS	TOTAL JOBS	CED PROJECTS	\$ CED PROJECTS
NL/TNL	58	15	110	410,856	381	21,442,580	10,867,460	1,009	N/A	N/A
NS/NE	62	13	145	625,655	482	21,464,304	13,589,198	1,614	N/A	N/A
NB	79	10	118	504,366	614	27,676,376	40,134,699	2,111	N/A	N/A
PEI/IPE	11	3	21	78,730	104	1,987,939	2,785,587	387	N/A	N/A
QC	400	67	1,000	4,288,379	1,696	86,376,991	369,647,163	22,651*	1,513	4,248,945
ON	235	61	638	3,338,195	1,162	84,264,398	91,067,277	5,610	695	2,915,526
MB	62	16	174	579,700	125	7,108,348	9,499,128	455	346	244,563
SK	41	13	106	685,173	174	6,673,279	5,290,067	351	267	131,266
AB	109	27	254	2,157,362	385	23,258,078	23,252,537	1,051	917	729,292
BC/CB	242	34	296	1,832,000	651	35,574,439	29,460,284	1,874	727	2,331,422
NU	8	3	18	36,886	30	2,856,154	757,466	158	3	36,000
NWT/TNO**	10	6	31	39,431	67	2,034,864	1,091,411	109	15	97,400
CANADA	1,317	268	2,911	14,576,733	5,871	320,717,750	597,441,277	37,360	4,483	10,734,414

\* The calculation of jobs in Quebec includes all jobs created and maintained in all active SADC and CAE funding projects in the base year, and not just the jobs created and maintained in projects funded in the year.

\*\*Only five of the six groups in the Northwest Territories submitted data for this report.

## Our results in figures

Nearly \$321 million has been invested by CFDCs and CBDCs in businesses over the past 12 months. When compared with last year (see the 2017-18 Annual Report), most indicators have increased. In particular, loan capital invested increased by 2.5% (an additional \$8 million loaned), and there were 30 more loans granted than last year (5,871 vs. 5,541); an increase of 0.5%. These investments contributed to the creation of 37,360 jobs; an increase of 8,961 jobs (31.5%) compared with 2017-2018.

Local community economic development projects also increased. There were 4,483 collective initiatives that were supported this year compared to 4,146 last year; an increase of 8%; and investments in these projects made a significant jump of 37.8% from \$7.78 million to \$10.73 million.

The 268 CFDCs and CAEs have assets of \$ 1.2 billion, which they use to support about 40,000 businesses each year!



# THE YEAR'S HIGHLIGHTS

## National Event 2018

Over 375 volunteers, staff and guests of Community Futures organizations across Canada gathered in Winnipeg in June 2018 to celebrate our program at the Community Futures National Event.

Attendees were treated to three days of informative and engaging discussions, inspiring keynote speakers, and entertainment reflecting Manitoba's culture and history.

The Event's success was also externally recognized, as organizers were proud to accept the 2019 Winnipeg Tourism "Bring it Home" Meetings and Conferences Award of Distinction.



Participants left Winnipeg energized and excited about our program and looking forward to our next National Event in Ottawa in 2021.

## A memorable *DAY ON THE HILL*

A *Day on the Hill* was organized by the Community Futures Network of Canada on October 3rd to meet with a large number of MPs and government Ministers to raise awareness of our requests to government. It was a great success; more than 100 people came, including approximately thirty MPs. Sponsored by Rémi Massé, President of the Quebec Liberal Caucus and Parliamentary Secretary to Minister Navdeep Bains, he was accompanied by several of his colleagues, Ministers and MPs from across the country to meet us. Important contacts were made and it was a good occasion to raise the profile of Community Futures organizations.



## Client Visits with Western Economic Diversification Canada

CFNC Chair Wendy Smitka and Barbara Motzney, Assistant Deputy Minister for Policy and Strategic Direction with Western Economic Diversification, spent the day touring CF clients in Vernon and Kelowna on Monday June 25, 2018. Here they are pictured with CF client Janice Taylor, founder of Mazu, a kids and family social media and messenger platform which provides a safe medium for values-based interactions.





## Bernadette Jordan, a Minister devoted to rural communities!



At the invitation of MP William Amos, the three Outaouais SADCs and the Réseau des SADC et CAE participated in a public meeting with Minister Jordan in Low, a small village in the SADC territory of the Vallée-de la-Gatineau. The goal was to demonstrate to Ms. Jordan the work being done in rural areas in collaboration with the SADCs and the Government of Canada.

The Minister made a very straightforward and very effective speech about her mandate and priorities. She acknowledged the good work of the SADCs and CAEs. She went on to discuss her vision of rural issues, which demonstrated her knowledge of rural regions very well, as she is a resident of a small village in Nova Scotia.

Network representatives also had the opportunity to speak with the Minister to offer their collaboration.



Minister Jordan and her team also participated in a roundtable with representatives from Valley Heartland CFDC staff and board members, and community and municipal leaders from the many towns and townships across Lanark County. This meeting was a valuable opportunity to share success stories, best practices and innovation initiatives while exchanging meaningful feedback, insights, challenges and expectations for rural economic development.

## House Standing Committee on Finance

Wendy Smitka, CFNC President; and Jason Denbow, western representative to the CFNC Board of Directors, presented before the House Standing Committee on Finance during the committee's pre-Budget consultations in Winnipeg on October 18th, 2018. This was considered a crucial step in positioning our request for inclusion in Budget 2019.

The presentation had the desired impact, as the Committee's report, titled: *cultivating competitiveness: helping Canadians succeed*, included this recommendation:

Recommendation 32: Further leverage the network of 267 locally-directed organizations across rural Canada (Community Futures Network of Canada) to support its overarching goal of ensuring a competitive Canadian economy by providing additional resources, and further support the modernization of the terms and conditions of the Community Futures Program to better serve the needs of rural entrepreneurs and communities.

Other members of the network participated at different sessions of the Committee in Atlantic Canada, Québec and BC.

Wendy and Jason's remarks, along with the transcription of the proceedings, can be viewed online at:

[www.ourcommons.ca/DocumentViewer/en/42-1/FINA/meeting-178/evidence](http://www.ourcommons.ca/DocumentViewer/en/42-1/FINA/meeting-178/evidence)

## Renewal of agreements for Quebec

On June 7, the Réseau des SADC et CAE and Economic Development Canada announced the signing of a new five-year agreement that earmarks \$169M in funding for Réseau members. Rémi Massé, Parliamentary Secretary to Minister Bains, introduced the new agreement, which is the product of intensive research and analysis based on significant indicators. Going forward, all rural territories in Quebec will be covered by an SADC or a CAE. The CFP will be expanded to cover new territories, and budgets will be calculated based on the socioeconomic context of each territory. These changes mean that more vulnerable communities will receive better support. At last, local economic development interventions will be accessible for all territories. This is a big step forward for the Réseau!



Mr. Steve Castonguay, owner of La Boîte à Malt, Mr. Rémi Massé - Member of Parliament for Avignon-La Mitis-Matane-Matapédia and Parliamentary Secretary to the Honourable Navdeep Bains, Minister of Innovation, Science and Economic Development and of Canada Economic Development for Quebec Regions (CED), Ms. Hélène Deslauriers, Executive Director of the Réseau des SADC et CAE and Mr. Daniel Dumas, President of the Réseau des SADC et CAE.

# PROMISING LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

## NEWFOUNDLAND AND LABRADOR

### A Dynamic Co-op

Lourdes Co-Operative Society Limited (Lourdes Co-Op) has been in operation for over 78 years. They incorporated in 1940 as a not-for-profit consumer's co-op in order to meet the needs of the fishermen in the area. Collectively, the members legally own the Lourdes Co-Op and a volunteer Board of Directors manages it. The all-women, eight-member Board of Directors meets monthly with the store manager; Ms. Sharleen Hinks. Besides the manager, they have three other full time employees, all of whom are women.

At the present time, the Lourdes Co-Op is growing strong, however, that was not the case many years ago when the organization was at the point of near bankruptcy due to a theft from within the business resulting in losses. The Lourdes Co-Op Board took immediate action and with a lot of hard work, perseverance, and changes within the staff, have grown to become successful once again. In turning around the business, Ms. Hinks and staff cleaned every inch of the store, painted the exterior, added signage, increased stock, replaced coolers, installed a new Point-of-Sale system and kept a close eye on their bottom line. They have worked hard and have grown the membership to its highest level at over 700 with much support from the town and area. Sales have grown year over year and today, in 2019 it is a thriving business and is a pillar of the Lourdes community.

The Board of Directors was proactive and supportive by seeking funding from CBDC Long Range to assist with the renovations and replacing equipment. Lourdes Co-Op won the CBDC Long Range Business Award of Distinction for 2017/18 and during their Annual Stakeholders Meeting last October 2018; Ms. Sharleen Hinks spoke highly of CBDC Long Range and graciously accepted the recognition for their hard work in turning the Lourdes Co-Op around. They were also second runner up for the NL Association of CBDCs Business of the Year award.







## PRINCE EDWARD ISLAND

### Supporting women in business through partnerships

Prince Edward Island (PEI) led the country in economic growth in the 2018/19 fiscal year and the Community Business Development Corporations of PEI (CBDC PEI) have seen a commensurate increase in lending activity. However, there still is the sense that women are not realizing their full potential as entrepreneurs. To wit, women entrepreneurs currently contribute \$148 billion annually to Canada's economy according to Statistics Canada, but women in PEI account for only 32% of all self-employed persons provincially.

Recognizing this issue, CBDC PEI focused on their partnership with the PEI Business Women's Association (PEIWBA) during the last year. PEIWBA is the only business women's association with a province-wide mandate and the CBDCs played an important role in assisting with outreach to women across the Island as both organizations seek to expand women-specific programs and services.

Margaret Magner, Executive Director of PEIWBA, joined PEIWBA in May, 2018. She immediately focused on rural-based programs to reinforce their Island-wide mandate. The CBDC's were quick to get involved to assist her in achieving her goals. Martina MacDonald, Executive Director of CBDC PEI East, and Maxine Rennie, Executive Director of CBDC Western PEI, accompanied Margaret on numerous client visits to business women to help PEIWBA build relationships in their respective areas. Further, they familiarized her with PEI's Rural Action Centres, where PEIWBA began offering workshops at all three CBDC's.



CBDC PEI also sponsored their 25th Anniversary Gala Celebration attended by 175 women entrepreneurs and business professionals and promoted business mixers across PEI throughout the year.

As we move into the new year, the CBDC's in PEI are looking forward to continuing their partnership with PEIWBA both at the provincial and local level to bring awareness to business women of the programs and services available to them and their specific needs.

"Networks are so important for entrepreneurs," said Tina Dickieson, Executive Director of CBDC Central PEI. "Women in particular tend to start with smaller networks and that is what makes organizations like PEIWBA so important. They bring women together allowing them to find new business and partnership opportunities, while meeting mentors and leaders."



## NOVA SCOTIA

### Yip

The Nova Scotia Association of Community Business Development Corporations has administered a Youth Internship Program (YIP) since 1998. The most recent project ended in September 2018 and saw 45 youth obtain the critical work experience employers often require. Since inception 265 interns have participated in the program. The objective of the YIP was to provide relevant work experience for new graduates and offer small and medium sized businesses (SMEs) and community economic development (CED) organizations access to skilled workers at a reduced cost. This activity also fostered the growth and sustainability of SMEs and CED organizations in rural areas of Nova Scotia. This type of work experience has proven effective in assisting young, educated people from rural communities to find rewarding, long term employment. A review of past interns found that over 60% are still living and working in Nova Scotia, many with the original business or organization that hired them. The evaluation comments from past participants speak to the success of the program:

"I live in a smaller community so the experience was especially valuable. I don't think that I would still live in rural Nova Scotia if it wasn't for this internship program."

Specifically, YIP provided 12 months of relevant work experience/opportunities to graduates under the age of 35 with SMEs and CED organizations throughout rural Nova Scotia to help stem the tide of youth out-migration. The YIP was financed on a cost-sharing basis between the Atlantic Canada Opportunities Agency, the province of Nova Scotia and the YIP applicants.

Erinn Smith, Executive Director of the NS Association of CBDCs says, "The Youth Internship Project plays a critical role in retaining highly skilled post-secondary graduates. We are thrilled to do our part to connect bright young minds—enriched by some of the finest post-secondary institutions in the province—to valuable work experiences right here in Nova Scotia. I started my career with the CBDCs as an intern in 2003 and credit the program with shaping my career path for life".







## NEW BRUNSWICK

### A focus on women entrepreneurship in NB

Women in Business NB (WBNB) has been in existence since 2002. The program underwent a restructuring of its organisation in the fall of 2018 to better meet the current needs of its clients. As part of the New Brunswick CBDC network, WBNB is an important provincewide program.

#### A new team for WBNB

The program's added value lies in an experienced team of Development Officers who provide bilingual support and business counselling to female entrepreneurs in both rural and urban areas. Three top priorities of intervention are targeted to meet the current needs of women entrepreneurs: (1) Start-ups; (2) Growth and Expansion; and (3) Export and International Trade.



The new team (from left to right): Claire Ephestion, Development Officer for Export and International Trade, Jana Allain Boudreau, Development Officer for Start-ups, Katherine Lanteigne, Director of WBNB, and Audrey Poitras, Development Officer for Growth and Expansion.

### Two new partnerships on their way

**Building links with other Atlantic Provinces:** WBNB has partnered with Women in Business Organisations from the Atlantic Provinces to conduct a Baseline Research Study of Women Business Owners in Atlantic Canada. Surprisingly, there are no solid statistics to paint a satisfactory portrait of women's entrepreneurship in our great region.

**Building links with Northern Europe:** WBNB has been approached by W-POWER who aims for equal growth and increase in the contribution of women to the regional economy in sparsely populated Northern and Arctic communities, as women leaving the North is one of the main challenges to beat. This partnership will be a great opportunity to share best practices from a small rural province in Canada, and will offer us a great momentum to partner with other women organisations abroad.

## 20 years of Mutual Economic Assistance

In 1998, some SADCs were in great need of capitalization in their investment funds to respond to requests from promoters in their communities, while those in other regions had more liquid assets at their disposal. Martin Cauchon, then the Minister of Regional Development, challenged SADCs et CAEs to reduce the percentage of inactive capital in their accounts to 1%.

A working group formed to find solutions proposed creating a pool fund where SADCs and CAEs could invest their liquid assets to make them available to other Réseau members. Reluctant to sacrifice their independence, members demanded guarantees before approving this radical change in financial management procedures. Beneficial conditions were set: a minimum return of 0.5% above the market rate, the ability to withdraw funds in 48 hours, no management fees and highly transparent accounting practices. Capital Réseau made its debut on June 3, 1999.

A few years of trial and error later, with member investments of \$3M and backing from the Caisse d'économie solidaire Desjardins, Capital Réseau's success couldn't be ignored: Réseau members enjoyed streamlined lending procedures, significantly lower interest rates than what they could get from the banks, and a return rate that never dipped under 1% above the market rate.

20 years later, Capital Réseau boasts \$65M in assets. Members have invested \$54M, and Canada Economic Development funds SADCs and CAEs through the organization. Capital Réseau has issued more than \$278M in loans to Réseau members to finance 2,950 businesses—nearly 150 SMEs per year—that wouldn't have had access to financing otherwise. Every dollar was loaned seven times. Better yet, thanks to the solidarity of Réseau members, SADCs and CAEs no longer face a capital shortage!





## Head Start in Business

Head Start in Business, as a Pan-Northern Community Futures Development Corporation (CFDC) project, operates in partnership with CFDCs across Northern Ontario, FedNor, Ontario Trillium Foundation, and the Northern Ontario Heritage Fund Corporation.

In 2001, the North Claybelt CFDC sought to help at risk youth with a pilot program which grew to become an advanced series of programs designed to encourage young people between ages 4-34 to explore and develop entrepreneurial skills.

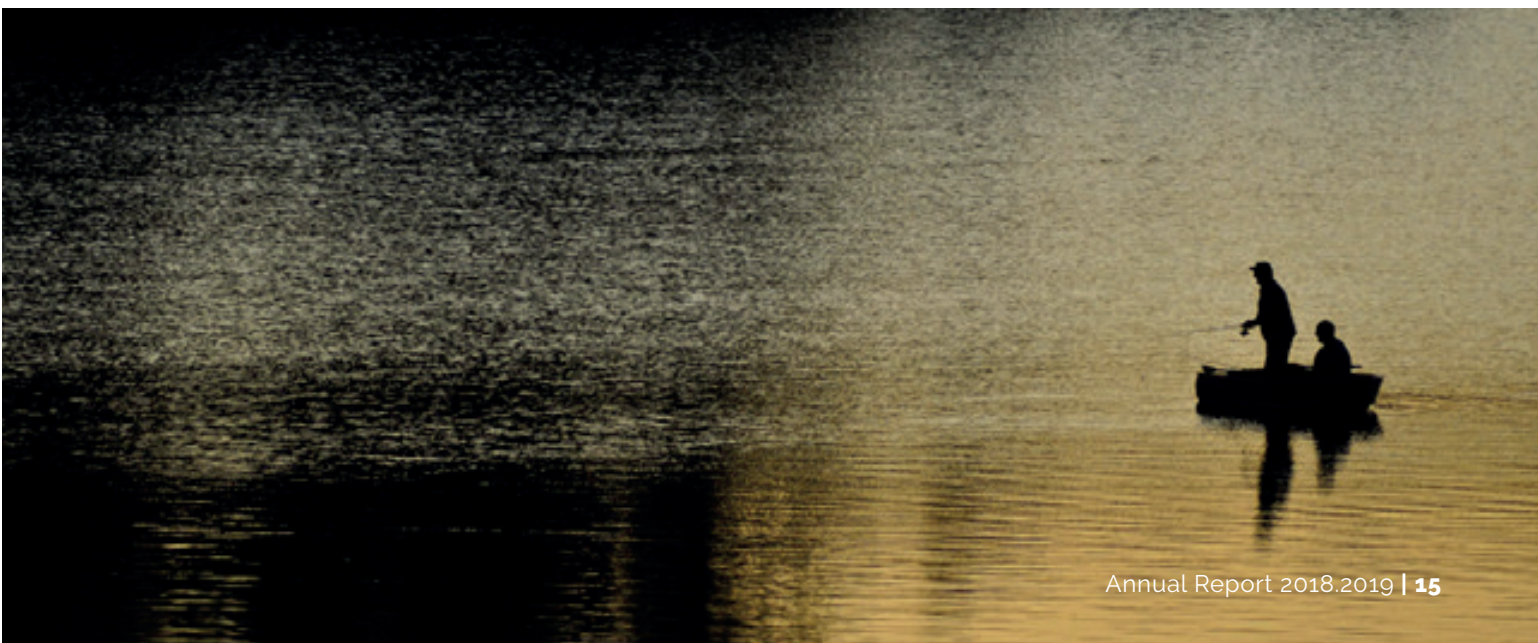
In 2003, when NordAski, the Venture Centre, Kirkland and District and South Temiskaming CFDCs became involved in the project, the program quickly evolved to a regional camp with 500 participants, which grew into an initiative supported by all 24 Northern CFDCs. By 2012 -15 the program, rebranded as Head Start in Business (HSIB), had 20 000 youth participating.

HSIB- Northern Ontario, continues the important work of culture development by delivering bilingual experiential programming that gives youth the opportunity to learn about and view entrepreneurship as a viable career option, encouraging them to engage with their community and seek innovative solutions for everyday problems.

As of 2018, Head Start In Business has reached more than 54,000 young people, assisted over 50 youth with business start up, increased participants' entrepreneurial orientation and employment, established and maintained 214 community partnerships, and created three new direct full-time jobs.

Head Start's vision, "*Young people are aware of the entrepreneurial option resulting in the development of a more prosperous, vibrant and innovative Northern Ontario economy*" is consistent with the impact and success this program has had in communities across northern Ontario, Building Entrepreneurs, One Idea at a Time.

[www.headstartinbusiness.com/cfdcsc-2/](http://www.headstartinbusiness.com/cfdcsc-2/)



## Crisis in Churchill

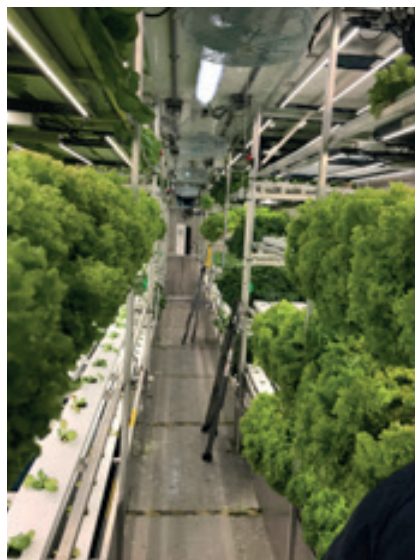
In August 2016 the community of Churchill, famous for its polar bears, belugas, and other wildlife viewing opportunities, was devastated by the closure of the Port of Churchill. The loss of Canada's only deep-water Arctic port and its 70 jobs, along with the associated reduction in the community's rail service...its only link to the rest of Manitoba...hit the community of 900 residents hard.

The Government of Canada was quick to respond, working with the Town of Churchill and Community Futures Manitoba to develop the \$4.6 million Churchill Region Economic Development (CRED) community adjustment fund. Administered by CF Manitoba, CRED was designed with flexible criteria that could allow it to provide funding to both not-for-profit and for-profit entities undertaking projects that could generate immediate short-term employment creation or long-term economic development and diversification of local northern Manitoba economies. Project applications are approved by a management committee of northern community leaders and industry representatives.

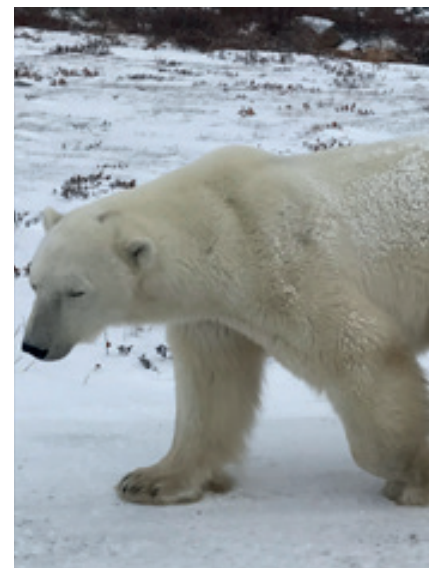
This flexibility proved crucial in May 2017 when the rail line to Churchill was washed out. After only 5 months of operation, the Fund had to quickly shift its focus from long-term economic development to provide \$726,000 worth of short-term emergency supports to keep local businesses in operation until the rail line could be restored.

The Fund has been extremely successful to date, and this success was recognized by the Federal Government through a \$2.7 million addition to the Fund in December 2017. Through June 2019, the Fund has approved 72 projects worth \$5.86 million that supported a diverse range of initiatives in the transportation/infrastructure, tourism, food security, forestry, education/training and aerospace sectors. Over \$2.5 million of the investments have been to Indigenous businesses or projects supporting Indigenous communities.

Community Futures Manitoba looks forward to overseeing further economic growth in the Region through the Fund's completion in 2021.



Rocket Greens, a project supported by CRED, provides hydroponically grown fresh produce to Churchill to encourage healthy eating habits.



CRED has supported many new tourism initiatives to enhance the opportunities to view the abundant local wildlife.



## SASKATCHEWAN

### YouthBiz competition

Growing tomorrow's rural entrepreneurial leaders requires a commitment to teaching and nurturing the entrepreneurial spirit in the youth of our communities.

The Board of Directors of Community Futures Sunrise in southeastern Saskatchewan understands this and has been happy to support the commitment of their staff to undertake a variety of initiatives aimed at growing young entrepreneurs.

One of these initiatives: the YouthBiz competition, has helped over 2,350 young people in the Sunrise region discover the world of small business.

The contest, which has been running for 12 years, awards prize money to first, second and third place winners in the Grades 6-8 and Grades 9-12 categories, along with special Achievement Awards for Serial Entrepreneur, Business Motivation, Most Effective Commercial, Pricing Strategy, and Detailed Financial Research.

"YouthBiz allows students to explore the business world by developing skills needed to be an entrepreneur. They write about a business idea that they've dreamed up and evaluate the potential profitability of their venture. Students are totally engaged in the business planning process, and they learn a lot along the way," comments Verna O'Neill, General Manager of CF Sunrise.

In 2018 YouthBiz saw an all-time high for entries, as 388 students from 17 schools registered to compete.

YouthBiz has also paid off for the Board of CF Sunrise in a way they never could have imagined 12 years ago: Justin Marcotte, a former YouthBiz winner, has gone on to become a passionate rural entrepreneur and community leader who gives back wholeheartedly to ensure the success of entrepreneurship in rural Canada.

Justin's involvement with entrepreneurship and CF Sunrise has come full circle...from attending a CF Sunrise marketing class at the age of ten, to starting a business, winning YouthBiz, serving as a YouthBiz judge, and now leading CF Sunrise as Board Chairperson.



2018 Grade 9-12 1st place winners Midale School

## NUNAVUT

### Supporting Youth in Education and Business

Nunavut offers many opportunities for its youth including post secondary education support, on-the-job-training, trade skills, summer student work programs, mentorships and entrepreneurship. A priority of the three CFDC's in Nunavut is supporting our youth, specifically in the area of entrepreneurship and business.

Baffin Business Development Corporation (BBDC), headquartered in Iqaluit and serving twelve other remote communities of the Qikiqtaaluk region of Nunavut, launched its first annual Post Secondary Business Education Scholarship Program in 2018. The scholarship is aimed to support post secondary students in a rather broad range of studies including commerce, business or accounting with a cash gift of \$1,000.

BBDC's 2018/19's successful recipient was Anastasia Webb of Iqaluit. Continuing her education in the area of Business Accounting at Algonquin College in Ottawa, she has further plans of completing a Bachelor of Commerce Degree. Ana responded to BBDC's call for applications through our social media campaign. Ana received the scholarship based on her desire to use her education in the fields of accounting and commerce and return to Nunavut to 'give back' to her community – a community that she says has offered her many opportunities to continue pursuing her goals. "This scholarship has boosted my confidence in pursuing my dreams of becoming a business woman from Nunavut" We wish Ana all the best and look forward to supporting youth such as her in the years to come.



## NORTHWEST TERRITORIES



### Thebacha Trade Show – a CED Project in the North.

Thebacha Business Development Services (TBDS), established in 2001, is a small CF located in the East South Slave region of the Northwest Territories. TBDS's service area covers three communities with a combined population of slightly more than 4,000 people and 2,500 wood bison.

Operating and marketing a business in such a small market has its advantages and challenges. Word of mouth is the most common form of advertising in a small market, but that leaves the business little control over the messaging. It's a myth that 'everyone knows' a particular local business exists and what they have to offer. There are always new residents moving to town and new services or products for businesses to promote.

TBDS steps in to help existing businesses advertise and encourages entrepreneurship by organizing the annual Thebacha Trade Show in Fort Smith, NWT.

The Thebacha Trade Show started in 2005 as an ideal means of networking for business owners, government agencies and NGOs. Exhibitors connect with current clients and hopefully establish new relationships. Artisans and retail sales of goods and services are encouraged at the trade show. Local not-for-profit community organizations raise awareness for their causes and fundraise.

With a relatively small community population of 2,300; long, cold, Sub-Arctic winters and hibernation; the trade show becomes a fun social event each April.

Neighbours catch up over lunch and a coffee, they kick the tires of the new trucks and quads on display, and many buy new wheels! Others come out to renew club memberships or sign up for something new. Approximately 800 people (and zero wood bison) attended the 2019 Thebacha Trade Show.



## ALBERTA

### An inclusive program

The Alberta Entrepreneurs with Disability Program (EDP) started in 1997, as an initiative of the program funder, Western Economic Diversification (WD), and has been operating successfully ever since.

EDP's objective is to remove barriers for clients with disabilities or health conditions starting or operating small businesses. The program is delivered directly through the CF office and offers four support options: self-management, special projects, program marketing and training.

Alberta has a group of trained EDP Coaches strategically located across the province, many of whom are entrepreneurs themselves. Our coaches work to build the client's capacity to write their business plan, market their business, launch a social media campaign...whatever the client needs.

Strategic partnerships have been formed both in rural Alberta as well as in the urban centers to supplement the supports EDP offers. One strategic partner is the Foothills Special Needs Association for Parents & Siblings (SNAPS) in High River, Alberta. SNAPS runs a local farmer's market that is a business incubator for entrepreneurs with disabilities in the beginning stages of their journey.

The program is steadily growing and producing sound results. In 2018-2019 alone, Alberta EDP served 48 clients, provided 10 loan referrals, created 18 new businesses and supported 6 special projects.

WD funds this program in each of the four western provinces. In 2017, the four provincial program coordinators worked together to create a 20th Anniversary celebration, showcasing the success of this program.

Over the first 20 years of the program in the west, EDP has served 15,500 clients, referred 1,700 CF loans for a value of \$50 million, and has created 4,760 jobs. The 20th EDP Anniversary celebration included a newly-branded social media marketing campaign that included many individual success stories of EDP clients over the years.



## BRITISH COLUMBIA



### Community Futures BC: Helping Rural Businesses Recover from the 2017 Wildfires

July 2017 marked the start of one of the worst wildfire seasons in B.C.'s history, destroying more than 1.2 million hectares of land and leading to the declaration of a province-wide state of emergency that lasted a record-breaking 10 weeks.

The 2017 wildfires had devastating economic impacts on rural British Columbia and particularly on communities in the Cariboo, Chilcotin and Sun Country regions. Recognizing that local businesses would need all the support they could get, the three Community Futures organizations serving those regions came together to help businesses recover from the fires. Through their efforts, they accessed \$340,000 from the Northern Development Initiative Trust and the Cariboo Chilcotin Beetle Action Coalition to hire a team of Business Ambassadors to assist businesses in assessing the impact of the fires on their operations.

Shortly after, working together with Community Futures British Columbia, the group successfully accessed another \$1.3 million in funding from Western Economic Diversification for the BC Wildfire Business Transition Project, a regional initiative that provides support for rural small businesses, Indigenous communities and not for profit organizations that were impacted by the wildfires. Assistance provided includes outreach and advisory services, business owner/management and employee training, and disaster preparedness and business continuity planning.

Due to the success of the project, WD contributed an additional \$540,000 to extend the program another year, expanding the coverage to include communities in northern BC, which had been impacted by wildfires in the summer of 2018.

The Wildfire Business Transition Project involves six Community Futures offices in the areas most affected by the wildfires – Community Futures Cariboo Chilcotin, Central Interior First Nations, Nadina, North Cariboo, Sun Country and 16/37.

For the period of January 1, 2018 to March 31, 2019, the Wildfire Business Transition Project assisted more than 3,524 businesses.



**community futures**  
NETWORK OF CANADA



**réseau de développement**  
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