



2019-2020

# ANNUAL REPORT

THE COMMUNITY FUTURES PROGRAM :  
INVESTING IN OUR COMMUNITIES



community futures  
NETWORK OF CANADA

réseau de développement  
DES COLLECTIVITÉS DU CANADA





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CELEBRATING 40 YEARS!

## MESSAGE

# THE HONOURABLE MÉLANIE JOLY MINISTER OF ECONOMIC DEVELOPMENT AND OFFICIAL LANGUAGES



Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs) are fixtures in communities across Canada. Working as members of the Community Futures Network of Canada (CFNC), you help drive economic growth, supporting entrepreneurs as they launch and grow their businesses. You help support local jobs – and local pride. As the Minister responsible for Economic Development and Official Languages, I want to thank each of you working in these important organizations for your hard work and dedication.

The past few months have forced us to readjust almost every aspect of our daily lives. The work you do at the 268 CFDCs and CBDCs across the country plays a vital role in helping our economy through these difficult times and we cannot succeed without you. Canada's economic future depends in large part on the ability of small- and medium-sized enterprises to grow, diversify and export. You help provide these businesses the support they need, now more than ever, to face an increasingly competitive economy.

With programs tailored to local needs, you have helped thousands of entrepreneurs start and/or grow their businesses, create wealth and contribute to economic stability in their area. We are so proud that your teams were among the first to reach out to clients and offer support when the COVID-19 pandemic began, and we know you will continue to work closely with businesses across Canada as they weather this storm.

We look forward to continuing this collaborative relationship as we face these challenges together. We're working with you to support good, local jobs and help Canada's economy come back strong.

**The Honourable Mélanie Joly, P.C., M.P.**



## MESSAGE

# HONOURABLE DAVID AKEEAGOK, MINISTER OF ECONOMIC DEVELOPMENT AND TRANSPORTATION FOR THE GOVERNMENT OF NUNAVUT



The Government of Nunavut is a proud partner of the Nunavut Community Futures Association and designated Community Futures Organizations in the Territory.

Together, our organizations offer important programs and services that not only help build and strengthen small businesses in Nunavut but also encourage and support diversity and innovation.

For this coming year, the Government of Nunavut is committed to continued collaboration and cooperation with not only our Community Futures partners but also with the Government of Canada and other development agencies and organizations that support economic development in Nunavut. Collectively, we will provide supports and initiatives that will assist Nunavut businesses that have been impacted by Covid-19. This will be accomplished through the provision of business relief program funding and \$3.933 million in alternative financing options to be delivered directly through the Nunavut Community Futures Association and designated Community Futures Organizations in the Territory.





## MESSAGE

# PATTY HUGHES, PRESIDENT OF THE COMMUNITY FUTURES NETWORK OF CANADA



It is my pleasure to share with you the 2019-2020 Annual Report for the Community Futures Network of Canada. This report highlights some of the ongoing community economic development work on behalf of 268 Community Futures Development Corporations and Community Business Development Corporations serving the rural and remote communities across Canada.

Since its establishment in 1985 following the Canadian Jobs Strategy, the Community Futures Program has played a key role in the growth of small and medium-sized enterprises through its rural community-oriented economic development strategies. Our success is directly attributable to local volunteer boards comprised of community members who dedicate their time, knowledge, and passion to their communities, along with professional staff delivering development services that are instrumental in growing and diversifying local economies.

At Community Futures we open doors to opportunity by investing capital, resources and expertise in local entrepreneurs. Statistics Canada studies show Community Futures- assisted enterprises demonstrate quicker employment growth, faster sales growth, and have a better survival rate compared to non-assisted enterprises.

This year, we successfully loaned almost \$327 million and created almost 20,000 jobs across the country. Our community financial investment initiatives support various client groups including women entrepreneurs, Indigenous groups, and youth. 23 of the 58 Aboriginal Financial Institutions that are members of the National Aboriginal Capital Corporations Association (NACCA) are Community Futures Organizations.

In this report you'll find stories about the collective support of community businesses, supporting youth in business, elevating the arts culture in local communities, and much more. Featured in this report is the 40-year history of CBDC Guysborough and CF Central Island which is testament to the ongoing passion and commitment to the preservation of economic ecosystem in rural and remote communities.

Our success is enhanced by the resilience of our communities. As the COVID-19 pandemic began to hit communities across Canada mid-March, the role Community Futures plays in supporting economic resilience in local communities was underscored. In the coming months, the support we provide to rural and remote businesses will be even more critical.

Finally, we would like to extend our thanks to 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 and the dedication of our staff and commitment of our volunteers, ensures we will continue to support economic growth in our rural and remote regions across the country.



## WHO WE ARE

# COMMUNITY FUTURES PROGRAM

The Community Futures Program supports economic development in rural and remote areas across Canada through a network of 268 Community Futures Organizations that include Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs).

Formally established in 1985, the Community Futures Program plays a key role in the growth of small and medium-sized enterprises in rural and remote communities across Canada. CFDCs and CBDCs provide access to capital, information and services, guidance and mentorship, and much more as needed. The goal of the Community Futures Program is to create jobs and foster new approaches to community economic development based on community strengths and infrastructures.

Guided by volunteer directors who are leaders in their community, CFDC and CBDC staff work to develop and support community projects tailored to address the unique community economic challenges faced in regions across the country. In addition to this support, CFDCs and CBDCs work in collaboration with other economic stakeholders to create a favourable socioeconomic environment;

one that encourages community engagement and investment, generating growth of successful local businesses.

The mission of the Community Futures Program is to strengthen and diversify local economies across Canada. To this end, services provided by CFDCs and CBDCs include:

- Supporting entrepreneurship among youth, women, and Indigenous Canadians
- Ensuring proper workforce training for businesses
- Conducting feasibility studies for growth-generating projects
- Implementation of basic infrastructure
- Providing businesses access to specialized expertise

This annual report focuses on some of the many local businesses and initiatives that have been impacted by the Community Futures Program, and the success that can be achieved when investing in communities.

Happy reading!

community futures  
NETWORK OF CANADA

réseau de développement  
DES COLLECTIVITÉS DU CANADA







## OUR RESULTS

### OVER THE LAST YEAR

- Over the last 12 months almost \$327 million was invested by CFDCs, CBDCs, and CAEs in businesses across Canada. When compared to last year (see the 2018-2019 Annual Report), dollars invested increased \$6.1 million this year (an increase of 2%). These investments contributed to the creation of nearly 20,000 jobs and the continued maintenance of 23,567 jobs, an increase of 16% from last year.
- The 268 Community Futures Organizations have assets of \$1.4 billion, which they use to support about 40,000 each year!

## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## CANADA



**1,310**

STAFF



**268**

CFDCs CBDCs



**2,898**

VOLUNTEERS



**14,576,733**

POPULATION  
SERVED



**5,738**

LOANS



**\$319,002,782**

\$ LOANS



**\$547,960,664**

\$ LEVERAGED  
BY LOANS



**39,875**

TOTAL  
JOBS



**4,567**

CED PROJECTS



**\$7,359,884**

\$ CED PROJECTS



OUR FINANCIAL PERFORMANCE

**CFDCs AND CBDCs ACROSS CANADA**

**NEWFOUNDLAND AND LABRADOR**



**55**

STAFF



**15**

CFDCs CBDCs



**104**

VOLUNTEERS



**410,856**

POPULATION  
SERVED



**368**

LOANS



**\$20,400,310**

\$ LOANS



**\$8,202,959**

\$ LEVERAGED  
BY LOANS



**954**

TOTAL  
JOBS



**—**

CED PROJECTS



**—**

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT  
PROJECTS ACROSS CANADA

# NEWFOUNDLAND AND LABRADOR

## NEWFOUNDLAND AND LABRADOR CYBER-ZONE

Shannon and Mary Morgan are the owners and operators of Cyber-Zone, a Laser Tag business, located at 6 Commercial Street in Corner Brook, Newfoundland and Labrador. The doors of Cyber-Zone opened on the first day of the Corner Brook Winter Carnival in 2003, and the business continues to operate in the area today.

Shannon acquired the idea for Cyber-Zone while he was in Ontario. He had started playing laser tag at a local business there and was amazed at how much fun it was. When he returned to Newfoundland, he realized that there were currently no similar businesses in Corner Brook and he wanted those in his city to experience the excitement and fun that he had personally experienced when playing laser tag.

With the help of CBDC Humber in Corner Brook, Cyber-Zone has been transforming the way Western Newfoundland and Labrador play the classic game of tag. Through the use of intricate mazes, fog machines, black lights, and laser funs,

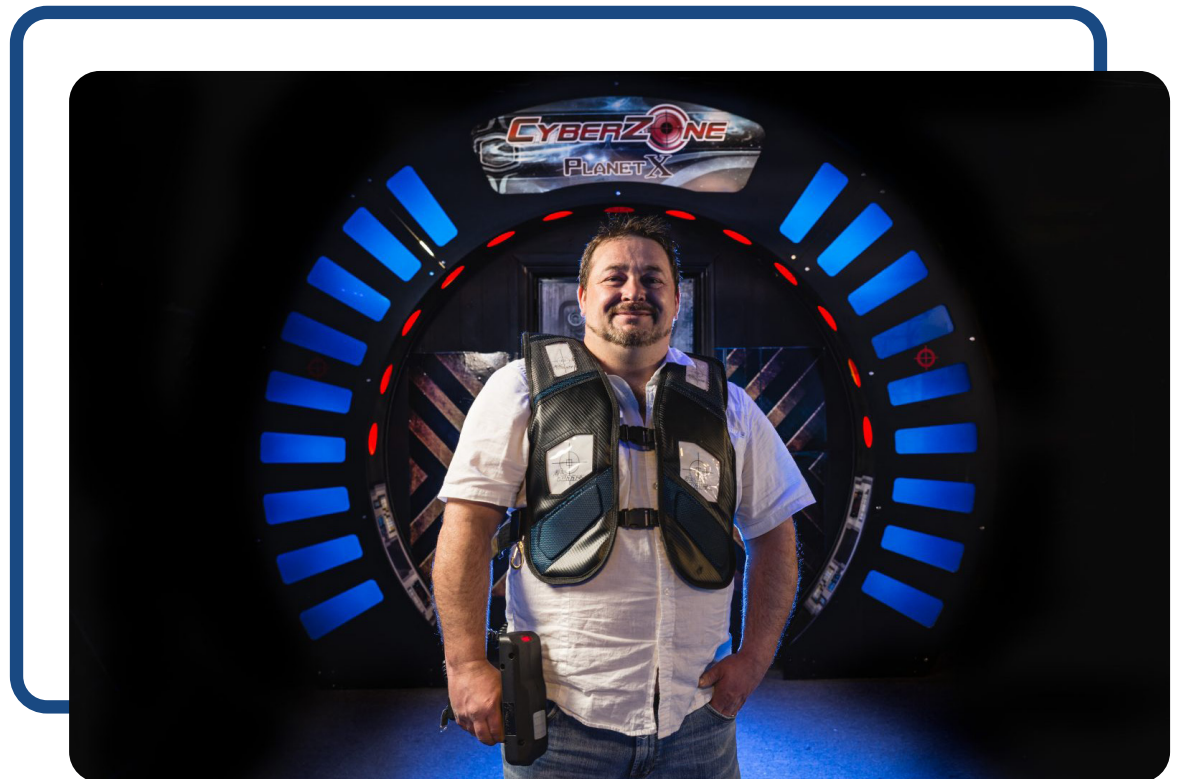
people of all ages are being introduced to the marvel of laser tag. The basic rules of the game are relatively simple, with players aiming phasers or laser guns that emit light beams at light-sensitive receivers on the opposing team's vests. The object of the game is to score points by tagging your opponent by shooting them with the light beams. The laser tag play arena is complete with a combat maze, fog machines, high-tech lighting, a sound system, an infra-red scoring system, and real-time computer communications. Visually exciting, with laser beams zipping through the air, and physically exhilarating, the game combines the thrill of the hunt with camaraderie – all in a safe, family environment.

Shannon advises that, when he originally started to look for a loan, it was hard to get anyone to take a chance on his business idea. As the game is futuristic and the business idea different from any of the other businesses in his area at the time, not many financing agencies believed that this business would be a success. The Corner Brook



Development Corporation helped Shannon bring the world of laser tag to Western Newfoundland by assisting him with his first loan and being there to help with the growth of his business over the years.

For those wanting to go into business, Shannon says that, “The only person in this world that will make a difference is YOU! No matter how hard things get, you have to believe in yourself or no one else will. Achieve all you can!”



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## PRINCE EDWARD ISLAND



**11**

STAFF



**3**

CFDCs CBDCs



**21**

VOLUNTEERS



**78,730**

POPULATION  
SERVED



**124**

LOANS



**\$5,954,217**

\$ LOANS



**\$5,830,756**

\$ LEVERAGED  
BY LOANS



**346**

TOTAL  
JOBS



**—**

CED PROJECTS



**—**

\$ CED PROJECTS





LOCAL ECONOMIC DEVELOPMENT  
PROJECTS ACROSS CANADA

# PRINCE EDWARD ISLAND



## PRINCE EDWARD ISLAND

### SOMETHING GREAT IS BREWING

Copper Bottom Brewing is a craft brewery located in Montague, PEI, and owned by husband and wife team Ken Spears and Ashley Condon, both of whom share a passion for craft beer and music that spans more than a decade. While the brewery's primary focus is producing exceptional craft beer, they have also strived to create memorable experiences through their taproom and the various initiatives that take place at the brewery throughout the year.

As plans started to develop, and the business itself grew, Condon stated they wanted to bring something unique to the brewery. They looked to her background as a musician to help. Since then, the brewery has developed its event programming significantly, having introduced Copper Bottom Presents, a monthly concert series. Copper Bottom Presents has featured several Atlantic Canadian award-winning performers, including Dave Gunning, Catherine MacLellan, J.P. Cormier, and Condon herself. The brewery also hosts songwriting workshops, community events, and a weekly event known as "Tunes on Tap", which hosts a rotating cast of fiddlers and traditional musicians in the taproom every Sunday.

Copper Bottom Brewing's passion for good beer and world-class entertainment has not gone unnoticed; they were nominated for Venue of the Year at the 2020 Music PEI Awards. "This has really grown, and it has really become a part of our identity, like a grassroots, sort of small-town community-centred place," Condon says. "It's like a community hall with alcohol."

Since opening its doors to the public in November of 2017, the brewery has grown to employ fourteen full and part-time employees. It has since doubled its original production capabilities, with plans for further expansion in late 2019. A variety of Copper Bottom's beer can be found in cans at all PEI Liquor stores, on tap at over forty restaurants across the Island, and at select bars in Nova Scotia and New Brunswick.

Copper Bottom Brewing attributes much of its success to the support they have received from CBDC PEI. Spears & Condon cite that the accessible financial programs and experienced staff have been integral in various parts of the business, whether it be through workshops, information sessions, or the numerous other resources that are available to small businesses.

Notably, the HR support they have received has been instrumental in managing and retaining skilled employees.

“We are very proud of what Ken and Ashley have accomplished in such a short time.”, said Martina MacDonald, Executive Director, CBDC Eastern PEI. “Not only do we now have local access to fantastic craft beer, but now our region has a first-class venue to gather to share our local culture, which adds so much vibrancy to our community.”



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## NOVA SCOTIA



**64**

STAFF



**13**

CFDCs CBDCs



**146**

VOLUNTEERS



**625,655**

POPULATION  
SERVED



**444**

LOANS



**\$21,574,077**

\$ LOANS



**\$10,861,822**

\$ LEVERAGED  
BY LOANS



**1,401**

TOTAL  
JOBS



**—**

CED PROJECTS



**—**

\$ CED PROJECTS





## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# NOVA SCOTIA



### NOVA SCOTIA

## LOCK, STOCK AND BARREL

When the store at the intersection known locally as Page's Corner near Lockeport closed several years ago, the community lost more than a convenience store. It lost the only local gas station too.

Around that time, Tim MacIntosh was feeling burnt out at his last job where one of the previous owners of the store happened to work. Tim thought he might like to take over the store. "We did some negotiating and I said, 'I want everything that's in it too, lock, stock and barrel.'"

The concept for Lydgate Lock, Stock and Barrel was born. "We wanted to provide gas," says Tim, "because people were driving to Sable or Shelburne. Then we said, okay, the hardware store's closing down, so we need to bring in hardware." With the addition of a small grocery section, a drive through window and the return of the popular ice cream service, Tim, his wife Ruth and two business partners opened an old-fashioned general store with a couple of modern twists.

Tim and Ruth (pictured) speak with pride about the astonishing variety of goods they stock in the small store. Tim says, "People are coming here, say, on a Sunday to get a hot water tank or a water pump. Once, I sold six hot water tanks in one day."

To get Lock, Stock and Barrel off the ground, the MacIntoshes went to CBDC in Shelburne. "Before we opened, we went to all the training available," says Tim. "They provided financing and training like accounting, advertising and promotion. CBDC's been so helpful to us." Specifically, they speak highly of Ardith Van Buskirk. "Ardith's been there the whole time providing us with what we needed," Says Tim. Ruth adds, "She comes to the store and checks in."

Tim and Ruth opened in June, 2016. "I wish I had a dollar for every time someone came here and said, 'I'm glad you guys are here – you saved me a trip to Shelburne,'" says Tim. "It makes you feel good." The MacIntoshes see their store as a community service and give the example of the Christmas storm in 2017.

“Christmas day, early in the morning we were here providing gas until it ran out,” says Tim. “I pulled every string I could and the next day I had gas here again. We had a generator providing gas for all the emergency vehicles in this area. They told me it was the biggest lineup they’ve ever seen on both sides of the road waiting for gas.” Ruth adds, “We sold a week’s worth of gas in one day.”

For some customers, they deliver groceries. They give others a lift home with their purchases. “We’ve supported everyone who comes here for donations,” says Tim. They even provide a barbecue, tent and some supplies at cost for those who want to hold a fundraiser outside the store. With Lock, Stock and Barrel, Tim and Ruth MacIntosh have created more than a variety store. They’ve become a hub of community activity.



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## NEW BRUNSWICK



**79**

STAFF



**10**

CFDCs CBDCs



**118**

VOLUNTEERS



**504,366**

POPULATION  
SERVED



**587**

LOANS



**\$26,984,574**

\$ LOANS



**\$25,835,822**

\$ LEVERAGED  
BY LOANS



**2,018**

TOTAL  
JOBS



**—**

CED PROJECTS



**—**

\$ CED PROJECTS





## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# NEW BRUNSWICK

### NEW BRUNSWICK

## 2019 NEW BRUNSWICK GROWTH SUMMIT

Unifying collective efforts for supporting business growth in New Brunswick is of core importance in a context where the province has registered a population decrease (according to the 2016 Census), and the need to propel our businesses to success is a key solution in sustaining our economy.

The New Brunswick Association of Community Business Development Corporations (CBDCs) hosted the New Brunswick Growth Summit 2019 involving a dozen key provincial and federal agencies and departments in six locations throughout the province.

A total of 177 companies were registered for the growth series with business owners and leader managers ready to engage and propel actions for growth. Local Committees have been very committed in recruiting targeted companies and sectors to attend each Summit.

Knowledge Forums, live demos, key-note speakers and one-on-one meetings with governmental representatives helped companies drive growth and profitability in topics such as human resources, talent and immigration, sales, market expansion and exportation, product innovation, advance manufacturing and digitization as well as productivity.



## CHALEUR GOLF ASSOCIATION

The Chaleur Golf Association is a not-for-profit company in Bathurst and its goal was to keep the Squire Green Golf Club alive as it had fallen on hard times. With the help and guidance of CBDC Chaleur, Chaleur Golf Association was able to acquire the business assets and within 2 weeks were up and running. CBDC Chaleur loaned the required seed money to get the business started and has also helped find funding for management and staff.

The Association's long-term vision is to give the residents of the Chaleur area a place to enjoy their favorite sport, a place to relax with friends and to give the Association a chance to give back to the area. Chaleur Golf Association is a proud supporter of the local minor hockey association and the SPCA. The Association is exploring ways to be a year-round operation as the club is close to hiking & biking trails in the summer and cross-country skiing, snowshoe and fat bike trails in the winter.

If not for the local CBDC and the dedicated members of the Chaleur Golf Association this project would never have happened. The Association was able to generate a profit in 2019 and are on the way to a very successful 2020. Profits have been used to re-invest in new carts and equipment and the Association is looking forward to even greater things in the years to come.



## YOUTH TAKE CENTRE STAGE

Established in 2019, the Community of Young Actors of Madawaska Inc. has excelled in their community by providing a place where inclusion, fulfillment, and the development of new skills are highly valued. Members of the Community of Young Actors of Madawaska, aged 14 to 24, come together to practice performing arts such as musical theatre, singing, and dancing in all their different forms. The group stands out with its original and daring ideas, and is always for ways to innovate and improve its services in order to make its community a place where the performing arts are essential.



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## QUEBEC



**400**

STAFF



**67**

CFDCs CBDCs



**1,000**

VOLUNTEERS



**4,288,379**

POPULATION  
SERVED



**1,541**

LOANS



**\$74,500,000**

\$ LOANS



**\$278,630,000**

\$ LEVERAGED  
BY LOANS



**22,712**

TOTAL  
JOBS



**1,806**

CED PROJECTS



**\$3,484,896**

\$ CED PROJECTS





## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# QUEBEC

### QUEBEC

## SUPPORT THAT MAKES THE DIFFERENCE

FOR 40 YEARS, CFDCS HAVE PLAYED A DISCREET BUT ESSENTIAL ROLE IN THEIR COMMUNITIES. THEY INITIATE STRUCTURING PROJECTS AND SUPPORT ENTREPRENEURS IN THE START-UP AND GROWTH OF THEIR BUSINESS.

### CFDC NICOLET-BÉCANCOUR

Thermoform of America is a company founded in 1994 by Guy Lacerte and Colette Leblanc. When it started, the company employed three people and manufactured 50 cabinet doors per day in a 5,000 sq. ft. factory. To support the ever-increasing demand, Mr. Lacerte has carried out multiple expansions and additions of highly specialized equipment, making it possible to manufacture on average between 2,000 and 2,500 cabinet doors per day in a 145,000 sq. ft. factory.

After Mr. Lacerte's death in September 2015, his family members wanted to continue the innovative projects of their husband and father.

From the start, CFDC Nicolet-Bécancour participated in the growth of this business with a loan disbursed in 1996 and was present at every stage of the business's development. The business's greatest achievement was overcoming the 2008 financial crash in the United States (its biggest market), thanks to intervention by the CFDC with a loan of \$150k.





## CFDC BARRAUTE-SENNETERRE-QUÉVILLION

On September 1, 2017, CFDC Barraute-Senneterre-Quevillion called on leaders of the municipality of Barraute to set up an economic development committee. The objective was to support and supervise one-off initiatives using the local CFDC as a development resource for the project. An action plan was drawn up during the first meetings and initiatives were launched, including the Accessibility to the Mountains project.

In summer 2019, the committee began discussions with representatives of the recreational tourism center to make the ski centre accessible free of charge to young people attending municipal schools. Through this unique project in Quebec, students have access to ski passes all winter, access to round-trip transport on Saturdays from the Barraute arena, and access to ski equipment. Additionally, beginner private snowboarding lessons with a certified instructor was offered. All of this was offered absolutely free! A project created to give young people unforgettable moments in the mountains.



## CFDC CÔTE-NORD

Thanks to its picturesque location on the edge of the St. Lawrence estuary in Havre-Saint-Pierre, the Les Vagues boutique is a popular destination for surfing and maritime recreation enthusiasts. From the first days of containment due to COVID-19 in early March, it became evident that tourist traffic would be paralyzed. The company quickly had to reorient its operations towards online sales to ensure its income. CFDC Côte-Nord acted as liaison agent to retain the services of a specialized web firm and to deploy a high-caliber transactional site.

From the owner of Les Vagues:

“When we were looking for financing to start the business in 2017, we met a lot of refusals. An outdoor, seasonal business in a village of 3,500 people in a remote area was too risky for many. But the CFDC team believed in us and agreed to accompany us in this great adventure. For 3 years, we have been communicating on a regular basis, they support us, they advise us, they are there for us.”, explains the owner of Les Vagues.

This spring, once again, as we prepare to face an unprecedented crisis, as refusals for requests for help began to pile up, they chose to support us and help us reinvent ourselves to get out of the crisis, stronger.

It's hard to imagine how we could have done it without you. The level of gratitude we have for you is endless! On behalf of the entire Les Vagues team, we thank you from the bottom of our hearts! “



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## ONTARIO



**235**

STAFF



**61**

CFDCs CBDCs



**638**

VOLUNTEERS



**3,338,195**

POPULATION  
SERVED



**1,260**

LOANS



**\$92,103,833**

\$ LOANS



**\$138,337,703**

\$ LEVERAGED  
BY LOANS



**6,294**

TOTAL  
JOBS



**645**

CED PROJECTS



**\$1,061,685**

\$ CED PROJECTS



## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# ONTARIO

### ONTARIO

## SUPPORTING YOUTH IN BUSINESS

Business Owner: Nick Russell

Name of Business: Haliburton Guitar Studio

The Business Incubator is a program of the Haliburton County Development Corporation (HCDC) that offers expertise, guidance and support. It also provides flexible, affordable space in a central location in the Village of Haliburton.

“Within the first few years of opening, the Haliburton Guitar Studio has enjoyed reasonably small business success and community support. This is largely in part due to the tremendous amount of guidance and service from the Haliburton County Development Corporation and the placement of the HCDC Business Incubator in a central downtown location” explains owner, Nick Russell.

Through the Business Incubator program, Nick was able to create a business that is an umbrella for all his activities including music lessons, guitar repairs, performing, recording, and music production. As a result, Nick has grown his business from part-time to full-time in under a year:

Nick Russell: “The Guitar Studio has grown to servicing 30 private music students weekly out of our downtown spot within two years. As sole proprietor, I have been able to transition from a fully freelance business model (no HST number, no business registration) to something that is fully realized, which certainly has its merits in terms of legitimacy and access to entrepreneurial programs.”

Funding through the Business Expansion & Innovation Program has supported investment in professional grade equipment to capture studio quality media content and video production as additional remote service offerings to music lesson clients.

Nick Russell: “In addition to offering private music lessons, the Guitar Studio has found a niche offering remote and in-house recording services, consultation and talent booking services. In light of COVID-19 beginning in March, it was clear I needed to provide access to online video resources and make this technology part of the business model going forward. For three months now the business has been existing by offering music lessons and music production services solely online. This shift



has allowed the business to remain open and I would say that COVID-19 has been an extremely beneficial thing, proving that the business model can exist, adapt, and be more resilient than I'd initially anticipated.

The Guitar Studio is now servicing clients outside of our local Haliburton area in Toronto, Collingwood, and other further parts of Canada via Zoom and FaceTime. Knowing how to be relatable to your community, how to market yourself, how to brand yourself are all key things for my business. These skills have been greatly enhanced and supported with the inclusion of being in the HCDC Business Incubator and being able to access services like business mentorship and occasional grant opportunities that come along. I am happy to report that the business is still growing, it seems like in our rural area the combination of both in-person and online services is key to maintaining business resiliency and adaptability."



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## MANITOBA



**68**

STAFF



**16**

CFDCs CBDCs



**174**

VOLUNTEERS



**579,700**

POPULATION  
SERVED



**108**

LOANS



**\$6,373,257**

\$ LOANS



**\$8,035,867**

\$ LEVERAGED  
BY LOANS



**437**

TOTAL  
JOBS



**327**

CED PROJECTS



**\$456,088**

\$ CED PROJECTS



## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# MANITOBA

### MANITOBA

## SUCCESSION PLANNING FOR LOCAL BUSINESSES

Rural communities in western Canada are facing a challenge: the coming wave of business successions or transitions.

In Canada, the population is aging, and many small business owners are interested in retiring and exiting their business. Rural Canada's local businesses are the lifeblood of their communities, but too few businesses are planning for their succession, leading to poor business retention within community economic development initiatives.

Rural businesses with formal succession plans that target youth, Indigenous entrepreneurs, and new Canadians could be the solution to address declining business sectors in rural communities through the purchase of transitioning businesses.

Community Futures Manitoba has launched a new initiative in partnership with SuccessionMatching.com and Community Futures Saskatchewan to assist communities in retaining these valuable community assets and to help ensure local

businesses continue with new ownership instead of shutting down.

Community Futures Manitoba and Community Futures Saskatchewan have worked with SuccessionMatching.com and Succession Plan Canada since 2014 to help business owners through the succession planning process and finding the right buyers. Given a recent surge in buyer sign-ups to this online marketplace and their interest in finding financing to purchase a business, Community Futures is in a unique position to assist these entrepreneurs.

Funded through Community Futures Pan West's Rural Opportunities Fund; the "Business Succession, Expansion and Repurpose" project offers a multistage program to assist business owners with succession plans, while encouraging youth and Indigenous entrepreneurship, international investment attraction and enhancing the economic competitiveness of rural Manitoba and Saskatchewan.



Project activities began in early 2020. 15 Community Futures organizations are engaged in delivering workshops to train 250 business owners on business transition planning, which will lead to the creation of 85 formal succession plans and the successful transitions of 60 businesses to new owners.

With guidance and assistance from the staff and professional network provided by SuccessionMatching.com, Community Futures staff are learning new skills related to business transitions, increasing the supports they can offer to local businesses, and increasing their client base and lending opportunities.



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## SASKATCHEWAN



**40**

STAFF



**33**

CFDCs CBDCs



**106**

VOLUNTEERS



**685,173**

POPULATION  
SERVED



**189**

LOANS



**\$7,473,043**

\$ LOANS



**\$4,715,251**

\$ LEVERAGED  
BY LOANS



**460**

TOTAL  
JOBS



**250**

CED PROJECTS



**\$330,445**

\$ CED PROJECTS



## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# SASKATCHEWAN

### SASKATCHEWAN

## IT TAKES A VILLAGE TO RUN A RURAL BUSINESS

Mary Campbell is the director of the board at Community Futures (CF) Sagehill and loves to contribute to meetings by being full of questions and ideas. She brings her experience as an innovative businesswoman to the board.

She has a unique business where she and her team grow fresh shoots (microgreens) and leafy greens in an organic aquaponic facility. It was one of the first of its kind in Western Canada. She hopes that her ability to think outside of the box is a benefit to Sagehill.

She first found out about Sagehill and the support they provide to rural entrepreneurs when she herself was struggling to get a bank to provide funding for a piece of equipment she needed in the construction of her facility.

Because of the uniqueness of her business, the major banks would not commit to any offering her any funding. A contractor and small business owner who was working for her was a member of CF Sagehill himself and informed her about the support that was available to her through the CF office. She called them thinking that she would be turned down yet again and was surprised by the interest they had in her project. She brought in her business plan into the Sagehill office and the staff saw value in it and in her

plan. As such, she was able to secure a loan to get her business going.

Not only did this funding help her small business move forward with construction but the loan from Sagehill provided legitimacy to the business plan and she was able to secure further lending from the credit loan.

Mary credits Sagehill with helping her rural business get up and running and hopes that by participating on the board that she able to give back to small businesses who need it.

The metaphor that comes to Mary's mind when describing the work that CF Sagehill does is

"It takes a village". Although this usually applies to raising children, she applies it to starting and running a business. Mary remarks, "We all need the help of partners in our community from customers, to suppliers, to business advisors and CF helps entrepreneurs to raise up their businesses and grow."

Mary believes that the stronger the community is as a whole, the stronger her own business will be. By helping to build up the business in an area, Community Futures help to strengthen the whole community.



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## ALBERTA



**108**

STAFF



**27**

CFDCs CBDCs



**254**

VOLUNTEERS



**2,157,362**

POPULATION  
SERVED



**336**

LOANS



**\$21,686,338**

\$ LOANS



**\$22,180,181**

\$ LEVERAGED  
BY LOANS



**1,338**

TOTAL  
JOBS



**881**

CED PROJECTS



**\$470,425**

\$ CED PROJECTS



## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA **ALBERTA**



### ALBERTA

## COMING TOGETHER TO SUPPORT A LOCAL ECONOMY

In September 2019, volunteers and staff from 27 Community Futures regions in Alberta came together in Grande Prairie, for the network's annual symposium called, "Leading the Way".

As an interactive feature during the event, Community Futures Grande Prairie & Region, led by Manager Holly Sorgen, organized a half-day walking tour of local Main Street businesses for attendees. Guests used specialized vouchers to dine at local restaurants and cafés, and shop at some of the businesses located in the downtown area.

Many of the small businesses had received funding and support from the local Community Futures program and shared their vision and experience with guests that dropped in.

Below, are some of the newly established, and Community Futures-supported, businesses that were featured on the "City Centre Food, Shops and Culture Tour":



Photo credit: Volunteer board members and employees from Community Futures regions across Alberta participate in a CED walking tour of downtown Grande Prairie

## CREE8IV INK

[www.cree8iv.ca](http://www.cree8iv.ca)

Bobbi Jo Matheson is a Cree Entrepreneur, business owner and experienced tattoo artist in Grande Prairie, Alberta, with a background in management. With the help of her family, she opened Cree8iv Ink Body Studio in 2015, a popular tattoo and piercing studio. Cree8iv Ink has also created Canada's first provincially licensed tattoo training school. With this unprecedented program, Bobbi Jo, and her team of professionals, hope to help fellow artists transfer their abilities into long-term careers in this increasingly mainstream industry.



## BROKEN OAK DISTILLING

[www.brokenoak.ca](http://www.brokenoak.ca)

Patrick Chute and Shawn Herbert founded Broken Oak Distilling in the heart of the Peace Region in Northern Alberta. They have a mutual belief that through dedication to old school distilling practices and some innovative ingenuity, they could create spirits that reflect the community they call home. From hand-selecting the finest local grains, to putting the cork on the bottle, every detail is a testament to true northern spirit.





## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## BRITISH COLUMBIA



**232**

STAFF



**34**

CFDCs CBDCs



**296**

VOLUNTEERS



**1,832,000**

POPULATION  
SERVED



**685**

LOANS



**\$36,914,368**

\$ LOANS



**\$42,825,885**

\$ LEVERAGED  
BY LOANS



**3,601**

TOTAL  
JOBS



**653**

CED PROJECTS



**\$1,251,299**

\$ CED PROJECTS



## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# BRITISH COLUMBIA

### BRITISH COLUMBIA

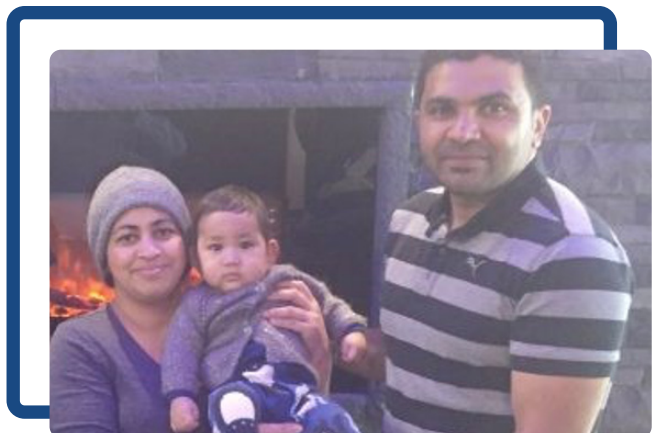
## TASTY TANDOORI

[www.restaurantvanderhoof.com](http://www.restaurantvanderhoof.com)

In 2016 Sarabjit Kahlon left his job as a chef at the University of Northern British Columbia in Prince George and struck out on his own. He moved with his wife, Simran, to the community of Vanderhoof and opened the Tasty Tandoori in the Vanderhoof Inn. The Kahlon's devise their own recipes and source their food locally. "We have very wonderful lamb and other local foods here that help us to create our fine East Indian cuisine," says Sarabjit. The couple and their East Indian cuisine were very well received by the community, so Sarabjit began to search for a more permanent location. He found a great position on the main street in Vanderhoof and began to develop a new vision for the restaurant.

It was then that Sarabjit approached Community Futures Stuart Nechako to assist him with this venture. "Community Futures helped us to acquire and renovate the new location. They helped us with contacts and advice and were very excellent to work with through the challenges," he said. One of the "challenges" Sarabjit was referring to was that the newest member of his family had arrived prematurely, which delayed the new restaurant's

opening for 10 months. The family went back and forth for many months between the BC Children's Hospital in Vancouver and the St. John Hospital in Vanderhoof. Although 9 months later than expected, Tasty Tandoori opened at their new location in September of 2019. The community turned out in full force for the grand opening, and the family gave all of the profits from the event to the BC Children's Hospital. "The hospitals and the community have been so supportive," said Simran.



## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## NUNAVUT



**9**

STAFF



**3**

CFDCs CBDCs



**13**

VOLUNTEERS



**36,886**

POPULATION  
SERVED



**30**

LOANS



**\$3,312,136**

\$ LOANS



**\$636,351**

\$ LEVERAGED  
BY LOANS



**202**

TOTAL  
JOBS



**4**

CED PROJECTS



**\$225,046**

\$ CED PROJECTS





## LOCAL ECONOMIC DEVELOPMENT PROJECTS ACROSS CANADA

# NUNAVUT

### NUNAVUT

## KAAPITTIAQ COFFEE

Pitquhikhainik Ilihainik Inc. (PII) is a social enterprise founded in 2018 by the Nunavut non-profit organization Pitquhirnikkut Ilihautiniq. The company is operated by the Kitikmeot Heritage Society (KHS). As a heritage-based organization, KHS receives no core funding and relies on a grant-based funding model. Pitquhikhainik Ilihainik Inc. (which in Inuinnaqtun translates as “the sharing of cultural knowledge”) serves as an experiment in how locally driven businesses can support the Kitikmeot Heritage Society’s (and in turn the community’s) economic, social and research priorities by providing independent sources of funding for program development. The company donates 75% of its annual profits to Inuit culture and language initiatives and seeks to build and support Indigenous business networks across the Arctic and beyond. PII’s first commercial product is Kaapittiaq, an Inuit-branded line of coffee. Kaapittiaq sources its green coffee beans through direct trade with Indigenous co-ops and growers worldwide, prioritizing purchase from businesses motivated by similar values and social missions.

Kaapittiaq’s mission is to create and market a high-quality coffee, whose purchase directly contributes to creating employment and subsidizing cultural revitalization here and abroad. As a solution to the high overhead costs of Arctic import and export shipping, Kaapittiaq’s coffee is roasted and packaged in an Ontario-based facility geared towards the employment and training of urban Inuit.

Kaapittiaq, in Inuinnaqtun means “good coffee”, a reference to both the product’s taste and desired social impact. A major drive behind Kaapittiaq is to find balance between local and global scales of production. The company—guided by a predominantly Inuit board—focuses on innovative ways to support Inuit jobs, priorities and environmental values, while still relying on the harvesting, shipment, and sales of products from around the world. The company also seeks to pioneer new models for Inuit business and social enterprise development through its unconventional governance/ ownership structure, which is founded on Inuit traditions of communal decision-making and benefit.

Over the course of the coming year, Kaapittiaq will focus on increasing its company's global reach while lessening its global footprint. They are investing in more environmentally friendly solutions for becoming a greener business, ranging from the support of sustainable forms of growing, processing, and shipping their coffee beans, to the use of biodegradable packaging and more efficient distribution networks.

Kitikmeot Community Futures Inc. is pleased to support Pitquhikhainik Ilihainik Inc. and their business venture in Kaapittiaq. We look forward to helping them grow through their next phases.

Kaapittiaq can be purchased through many small business across Nunavut, or through its online store at [www.kaapittiaqstore.ca](http://www.kaapittiaqstore.ca).



## MAYBE SOMEWHERE

Maybe Somewhere, [www.maybesomewhere.ca](http://www.maybesomewhere.ca), is owned by Inuujaq Leslie Fredlund of Rankin Inlet, Nunavut. It began in January 2020. As a married mother of four children, Inuujaq who attended Nunavut Sivuniksavut (Inuit Studies) in Ottawa, and Western Academy of Photography in Victoria, B.C., established Maybe Somewhere as a new form of flexible arts enterprise with a limited footprint business model. Inuujaq says, “I’ve always been involved in arts and have been self-taught, taught at artists workshops during festivals, and from family and friends.”

Inuujaq founded this company based on her love of the arts and crafts, and her desire to share and promote products she cares about. As a designer and crafter, she considers suppliers not only as friends and extended family but also as partners in offering customers a purchase that impacts the Nunavut economy in a positive and meaningful way. It’s a local business that supports and promotes other local businesses. Key partners and suppliers include favourite brands like Hinaani Inuit Apparel, Sikiniq St Designs, Nu Brew Co, Tundramoon Designs, Kaajuk Fine Jewellery, Cheekbone Beauty, and Kyak Boutique. Inuujaq also adds that Maybe Somewhere values and “consider all our suppliers as major players.”

“In obtaining our mobile boutique we prioritize sourcing equipment and supplies from local and Inuit companies such as JL Repair for Solar Power solutions and Arctic Buying Co. for a trailer and supplies. Our partners range from well established brands, part time crafters, and up and coming designers.”

Maybe Somewhere began as a form of “Pop-Up Shop” to reduce overhead costs and environmental impact. Rather than mobile operation of Maybe Somewhere from boxes and her home, Inuujaq sought assistance from Kivalliq Business

Development Centre (a Community Futures Association), Kivalliq Inuit Association and the Government of Nunavut’s Economic Development & Transportation business assistance programs. Her goal was to obtain an enclosed trailer for use as a mobile boutique - equipped with built in displays and powered by a clean solar power alternative energy solution. All three agencies worked together supporting her business and have approved funding for Maybe Somewhere’s capital needs.

“A mobile boutique will allow the company to diversify in location. Offering a fun experience to customers while also targeting large events to reach costumers at their convenience. Target Demographic - Our demographic is wide and diverse. Whether you are an avid Inuit Jewellery collector, someone looking to buy a special loved one a gift, you have an interest in craft brewery apparel & accessories, you love fashion and make-up, or your visiting the town and want a souvenir – your treasures await at Maybe Somewhere. We carry products ethically sourced and made by Inuit, Nunavummiut and Indigenous suppliers fit for every age and every gender.”

If you’re in Rankin Inlet and seek to shop, Maybe Somewhere may pop-up at locations or events you attend!





## OUR FINANCIAL PERFORMANCE

# CFDCs AND CBDCs ACROSS CANADA

## NORTHWEST TERRITORIES



9

STAFF



6

CFDCs CBDCs



28

VOLUNTEERS



39,431

POPULATION  
SERVED



66

LOANS



\$1,726,629

\$ LOANS



\$1,868,067

\$ LEVERAGED  
BY LOANS



112

TOTAL  
JOBS



1

CED PROJECTS



\$80,000

\$ CED PROJECTS

## CELEBRATING 40 YEARS!

# CBDC GUYSBOROUGH (NOVA SCOTIA)

In 1975, the Federal and Provincial Governments agreed to participate in a three-year Community Employment Strategy (CES). The objective of CES was to focus on projects aimed at small business development in local communities to create employment opportunities and encourage active participation in the community. As the CES program developed, it increased its focus on community development, addressing the needs of individuals as well as community economic self-sufficiency.

In Guysborough, the community is represented by the Community Employment Strategy Association (CESA), made up of a local voluntary Board of Directors elected at public meetings by residents of each municipal district. In March of 1976, CESA identified the need for a capital reserve which would be controlled locally and used to fill the gaps between entrepreneurs' equity and funding from banks or government agencies to complete viable projects that would result in the creation of jobs in local communities.

In August 1977, a study entitled, 'To determine the Feasibility of Establishing a Community Based Economic Development Organization in the Guysborough Area' was completed by Leo Gallant and Ian Spencer from the St. Francis Xavier University Management Services Centre. The report concluded that Guysborough was ready to initiate and manage a community based economic development organization.

Mulgrave, Guysborough, Canso Development Incentives Limited (MGCDIL) was set-up as the venture capital arm of CESA; a small community development fund under the direction of an autonomous Board of local citizens. MGCDIL's goal was to stimulate and assist local private employment and small business development through community participation.

During 1978 and 1979, negotiations with the Federal Government continued until grants were approved for local economic development funds in Guysborough and Nanaimo, BC, by the

THIS CANADA

## Guysborough rides a wave of success

By Sue Calhoun

It's three o'clock on Friday afternoon and the winds whipping off the Atlantic at Little Dover, N.S., are threatening rain. Inside the shell of a building that houses the Boat Builders Co-operative, hammers and saws have been hung up for the day (co-ops work long hours during the week and knock off Friday at lunchtime), while outside a handful of men hurriedly daub paint on a nine-metre Cape Islander, scrambling to finish the fishing boat's refit before the downpour. Just a few short years ago the men would have grounded the vessel when the tide went out and struggled to get the job done before it came in again, but today they have hauled the boat right out of the water on a marine slip owned by the co-op. It's the only slip for miles along the shore, and has made life much easier for fishermen in Guysborough County since it was installed four years ago.

**When people speak of Guysborough County's resources, they speak of rocks, trees and a bit of fish**

A marine slip is a relatively simple piece of equipment (this one cost \$9,000) taken for granted by fishermen in most parts of Nova Scotia. But in Guysborough, one of the most chronically depressed counties, fishermen had done without one for years. In fact, it was only after the county was chosen for Employment and Immigration Canada's Community Employment Strategy (CES) program in 1975 that the funds materialized to acquire one. Guysborough was one of 22 target communities in a three-year experiment (originally touted as a \$60-million project) set up to co-ordinate existing government programs and cut through red tape to help people find jobs. CES is now a thing of the past, but remnants of it have survived in two communities—Nanaimo, B.C., and Guysborough—largely due to the obstinacy of people who refused to see their efforts go for naught because government pulled out. "Other communities knew it [CES]



was going to end and never acted on it," says Terence Hanlon. "We thought it was ridiculous to come in and run around for three years and then hang you're finished." Hanlon, 33, is president of Mulgrave Guysborough Canso Development Incentives Ltd. (MGCDIL), a development corporation controlled by the Community Employment Strategy Association (CESA), a community-elected body set up in 1975 when the CES program started. Unlike other development corporations in Nova Scotia's history, MGCDIL harbors no lofty ambitions of attracting industrial giants. It provides seat-of-the-pants advice, and sometimes financial assistance, to individuals or groups wanting to start small companies. "We'd rather see 30 operations each employing 10 people than one employing 300," says Hanlon. So far, CESA and MGCDIL have gotten the ball rolling for 25 or so companies, from blueberry farms, cottage crafts, a bakery and a silk-screening operation to a medical centre and shopping complex. Just why Guysborough was targeted for the CES program is a puzzle since other parts of the province, in 1975, rivalled its 20-per-cent unemployment rate. But taken as a whole, Guysborough was a county of extremes. A ragged triangle of land which cuts into the Atlantic at the easternmost tip of mainland Nova Scotia, Guysborough is the only county completely bypassed by main highways. It's one of the least densely populated counties in the province—a sprawling 1,500-square-mile area with 13,000 people and only two places, Mulgrave and Canso, large enough to call themselves towns.



Donald Mott (seated) and staff at Little Dover Boat Builders (top); Members of St. It Co-operative (above); It's like playing poker—everybody ante up.

"Guysborough rides a wave of success", by Sue Calhoun, Maclean's Magazine, June 22, 1981.

Treasury Board in September 1979. In January 1980, a grant of \$500,000 was received by MGCDIL.

Local economic success was very quickly observed. By mid-1981, CESA and MGCDIL's administration of local development funds led to the creation of 231 jobs, and included the preservation of several businesses including a fisherman's co-operative, a boat-building co-operative, and the Mulgrave Road Show theatre.

In August 1984, MGCDIL signed a contract with the Federal Government wherein the Government would become a contributor to administration expenses and MGCDIL would use its own funds to invest in local businesses.

In 1988, MGCDIL became Guysborough County Business Development Centre Limited under the Community Futures Program and, 40 years on, it continues to provide the highest quality services to its community.

## CELEBRATING 40 YEARS!

# CF CENTRAL ISLAND

The Community Futures Development Corporation of Central Island has been serving the needs of the residents of the Nanaimo Regional District and Town of Ladysmith for over 45 years. The economic development organization is committed to fostering sustainable economic and employment growth within the Central Vancouver Island Region. It is operated by a dedicated and highly competent staff and overseen by a volunteer board of committed local individuals representing a broad cross section of the communities it serves.

The organization first began operating as the Community Employment Advisory Society (NCEAS) in 1975. With the guidance of Don McMillan, a well-known community advocate, NCEAS was initiated under a Federal-Provincial Community Employment Strategy Agreement. Don was a risk taker for the sake of community, not for the organization. There was no rule book, the wisdom was that he believed in a grassroots approach to Community Economic Development (CED)—bottom up, not top down. Don's passion and ability gained recognition for his community and lent credibility. He recognized that NCEAS was a gem of an idea spurred by government—he had to preserve its existence. The objective was to develop employment opportunities for individuals experiencing particular and continuing difficulty in finding satisfactory long-term employment. The premise was: local people seeking local solutions.

From 1975 through 1978, the NCEAS leveraged over \$2 million into the Nanaimo/Ladysmith area from all levels of government as well as the private sector. These funds were used to improve utilization of existing resources in the community, to develop innovative training and adult education programs, and to implement a variety of short-term job creation projects.

In 1978, the NCEAS concluded that the objective of employment development must include economic development and specifically the development of the small business sector. A proposal was put forward to the Federal Government and NCEAS received funding to continue its effort in developing and stimulating the local small business sector. In 1980, Colville Investments Corporation was incorporated as a wholly owned subsidiary of NCEAS to act as the business development arm of the organization. This pilot project – one of two in the country, would provide the framework blazing the trail and model for the CF Program we know today.

The NCEAS and Colville Investments Corporation continued to operate independently until 1985 at which time the two organizations amalgamated to form the Community Futures Development Corporation of Central Island.

**One of CFCI's first loan clients: Appleton Nursery in Nanaimo. (Left to Right) Gary Appleton, Owner; Christo Zorkin, Business Partner; Keith Hodgson, Business Analyst CFCI. Circa 1985.**

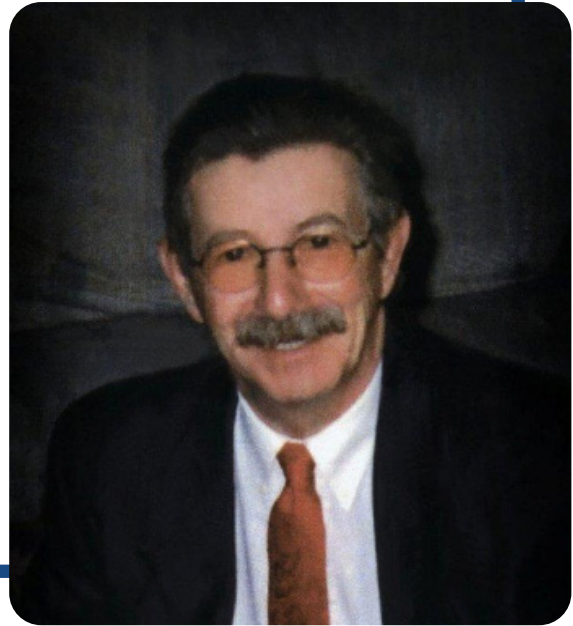




The organization is an integral part of the community; it works closely with other economic and social development organizations, and staff participate in numerous local committees, task forces and economic development initiatives. Loan policy is made and loan decisions are overseen by engaged community volunteers. Over the years loans have been made of almost every type and description ranging from loaning an entrepreneurial young 4H student the money to buy a cow to partnering with other Community Futures organizations on the Island in a syndication loan to purchase aircraft.

Since its inception in 1975, the Corporation has assisted more than 2800 businesses, both new and existing, and has provided over \$43 million in financing. In addition, approximately \$67 million has been leveraged into our area from other financial sources. It has also provided funding upward of \$5 million to several economic development initiatives over its lifetime. More difficult to quantify but of considerable value are the countless hours of advice, support, and service to local entrepreneurs and to the business community in general. Significant firsts are the first loan client through Colville Investments, Ward Optical in 1980; the first CFCI loan client, Appleton Nursery in 1985; and hosting the inaugural CF Provincial Conference at Malaspina College (today, Vancouver Island University) in 1986.

Community Futures Development Corporation of Central Island - 45 years young and still going strong.



**Don McMillan, known as the 'grandfather of Community Futures' in BC and the driving force behind NCEAS at the time and the first Executive Director of Community Futures Central Island until his passing in 1997.**



**Wanda Zink, joined NCEAS in 1979. She had many roles in the organization during her 40-year tenure. We believe her to be the longest serving employee in the Pan Canadian Network. She retired in 2019.**





| 300 South Edgeware Road  
| St. Thomas, ON N5P 4L1

community futures  
NETWORK OF CANADA

réseau de développement  
DES COLLECTIVITÉS DU CANADA

