



Annual Review 2013



community futures
NETWORK OF CANADA

réseau de développement
DES COLLECTIVITÉS DU CANADA



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President's Message

The Community Futures Program (CF) continues to contribute positive results toward the economic stability of the communities that we serve.

During 2012-2013, Community Futures Programs across Canada assisted 4,306 small- and medium-sized businesses for a total value of assistance in excess of \$208 million. Since the inception of the Community Futures Program, the CFs have helped 114,306 Canadian entrepreneurs and invested over \$3.9 billion directly into the rural economy.

In conclusion, I would like to thank the thousands of volunteer board members and staff from across the country for their tireless work and devotion towards the CF program. As Community Futures, we are very fortunate to have such a strong working relationship with the Government of Canada. I would like to thank the regional development agencies, the government of Canada as well as the territorial governments for ongoing support and assistance. As we look to the future, we look forward to working together as we assist the small business community in rural communities across Canada.

As President of your Network, it gives me great pleasure to present to you the 2013 Community Futures Network of Canada Annual Report.

Sincerely,



Harry Prummel
President, CFNC



**Community Futures Organizations
have helped
114,306 Canadian entrepreneurs**

Messages from the Ministers

A MESSAGE FROM THE HONOURABLE MICHELLE REMPEL, MINISTER OF STATE (WESTERN ECONOMIC DIVERSIFICATION)

Our Government would like to take this opportunity to recognize the successes of Community Futures organizations (CFs) in Western Canada.

CFs have played an important role contributing to the economic development of their local communities, by supporting hundreds of small- and medium-sized enterprises (SMEs) through loans and business services. Western Economic Diversification Canada (WD) is pleased to support this track record of investment by continuing to invest in our CFs and the work they do.

Thanks to our Government's support for CFs, these organizations are helping to create jobs, growth and long-term prosperity. By partnering with them, we are showing the world that *Canada's West Means Business*.



A MESSAGE FROM THE HONOURABLE ROB MOORE, MINISTER OF STATE (ATLANTIC CANADA OPPORTUNITIES AGENCY)

Healthy and vibrant communities are an essential part of our Government's Economic Action Plan, and in Atlantic Canada, one of the country's most rural regions, small- and medium-sized businesses are the true engine of community economic growth.

That's why we continue to work closely with key partners such as the Community Business Development Corporations (CBDCs) to help businesses in rural communities across our region access the tools and resources they need to start up and grow.

Over the past five years, CBDCs have provided more than \$50 million a year in investment loans in Atlantic Canada. In 2012-2013 alone, CBDCs provided 1,424 loans valued at over \$60 million, helping to create and maintain more than 4,500 jobs.

These numbers tell a remarkable story about the important role CBDCs play in our economy. By working together, we are helping to realize Atlantic Canada's full potential.



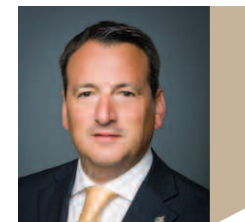
A MESSAGE FROM THE HONOURABLE GARY GOODYEAR, MINISTER OF STATE (FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO)

The Government of Canada is proud to support the Community Futures Program (CFP). Through the CFP, our Government is helping small- and medium-sized businesses in rural communities across Canada grow and prosper. Within southern Ontario, the Federal Economic Development Agency for Southern Ontario is contributing to this goal through its investments in Community Futures Development Corporations (CFDCs). We know that these CFDCs are integral to providing valuable on-the-ground resources to our rural entrepreneurs by offering a range of tools from business planning services and access to capital, to their enthusiastic support for community projects. The CFDCs' hard work, dedication and expertise continue to promote economic stability, diversity and prosperity across the region.



A MESSAGE FROM THE HONOURABLE GREG RICKFORD, MINISTER OF STATE (SCIENCE AND TECHNOLOGY, AND FEDERAL ECONOMIC DEVELOPMENT INITIATIVE FOR NORTHERN ONTARIO)

As Minister of State for FedNor, I know first-hand and appreciate the important contribution Community Futures organizations make to the economic well-being of communities in Northern Ontario. Their efforts to support the development and growth of small- and medium-sized enterprises are key to the success of thousands of local businesses and the creation of countless jobs, contributing to strengthening our collective prosperity. Examples include, among many others, businesses such as Thunder Bay Hydraulics, which expanded its operations to become a Canadian industry leader, and Timmins' Trident Group, which transformed its innovative ideas into a world-class venture. I want to congratulate all the dedicated volunteers and staff of the Community Futures organizations right across the nation. On behalf of the Government of Canada and all Canadians, thank you for all your hard work and dedication.



A MESSAGE FROM THE HONOURABLE DAVID RAMSAY, MINISTER OF INDUSTRY, TOURISM AND INVESTMENT, GOVERNMENT OF THE NORTHWEST TERRITORIES

Community-based leadership is vital to the success of many local initiatives, and Community Futures Development Corporations play a crucial role in encouraging that leadership. Providing a diverse range of services to territorial entrepreneurs, including small business financing, business training and spearheading local partnerships, Community Futures Development Corporations are building for the future.

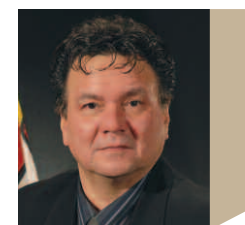
On behalf of the Government of Northwest Territories, I want to thank the board members and staff of Community Futures Development Corporations, whose dedicated efforts help build a sustainable economic future for our territory.



A MESSAGE FROM THE HONOURABLE PETER TAPTUNA, MINISTER OF ECONOMIC DEVELOPMENT & TRANSPORTATION, GOVERNMENT OF NUNAVUT

It is an exciting time for Community Futures and economic development in Nunavut. With one of the fastest growing economies in the country, Nunavut is primed and ready for business creation and expansion. In order to gain all the benefits from a rapidly expanding economy, we must encourage entrepreneurship and business expansion at the community level. By engaging and supporting businesses within our communities, we will ensure that our regions have strong local economies.

Nunavut's three Community Futures Development Corporations (CFDCs) play an important role in providing the support our local businesses need. With their help, we can all ensure that Nunavummiut have the opportunity to engage their community in entrepreneurship and economic growth.



Who We Are, What We Do

Community Futures is a community-based economic renewal initiative, established by the Federal Government in 1985. Our main objectives are to help rural Canadians start or expand a business and to help sustain and improve communities and their local economies.

Each of our 269 offices are led by a local board of directors who volunteer their time, knowledge and passion to guide a team of professional staff in providing a wide array of business and community economic development services.

These services fall under several categories that strengthen and diversify our local economies, which include:

- Business Development, Training and Counseling
- Community Economic Development
- Small Business Financing

The 2013 Annual Review highlights the successful impacts our organization has had over the years as we continue to sustain and grow our rural communities across Canada.



2012-2013 CF Program Quick Facts

- Three CBDCs in southwestern Nova Scotia are partnering with several government agencies to conduct a Climate Data Study of their region in hopes of providing accurate data on growing conditions for agriculture. The first two years of data have been very promising, with results showing that the climate in southwestern Nova Scotia is better than many areas in the Annapolis Valley in terms of the length of the growing season.
- Research Casting International (RCI) located in Trenton, Ontario is the best of only four providers of Museum Technical Services, AKA – dinosaur building! A multimillion dollar contract from the prestigious Smithsonian Institute will see casts of dinosaurs, mammals and reptile skeletons produced at the facility. RCI has been supported by Trenval Business Development Corporation.
- PEI CBDC's have been funded by ACOA to deliver the Consulting Advisory Services Program (CAS). This program provides SMEs with financial assistance to access professional services and expertise such as diagnostic assessment, management skills development, market readiness and export potential, productivity improvement and business efficiency.
- In 2012-2013, the CF Network of Alberta created and delivered a new online training program using a webinar forum. This is an effective delivery method for training across distance, saving the participating CFs travel time & money.
- HFI Pyrotechnics was able to leverage the expertise acquired through two Eastern Ontario Development Program Youth Internship projects to assist the 150 year old firm in securing over \$25 million in manufacturing contracts with the United States Navy.
- In its first year, the Wood Waste to Rural Heat project of Community Futures East Kootenay completed four business cases for communities across the BC interior. These business cases, along with the five scheduled for the upcoming year, really highlight how much interest there is in a local energy source that fuels local economic development.

SUCCESS STORIES

The following pages highlight success stories from across rural Canada that depict the diversity of our clients and community-based projects.

BRITISH COLUMBIA AT A GLANCE

NUMBER OF LOANS APPROVED	652
TOTAL VALUE OF ASSISTANCE	\$32,586,698
JOBS CREATED AND MAINTAINED	2,839
AMOUNT LEVERAGED	\$60,656,733



BUILDING THE FUTURE
TOMPKINS POST AND RAIL

Unlike many, James Tompkins can see the forest for the trees—and what he saw led him to a business opportunity that is more than just about making money.

While running a processor at his job in Beaverdell, he noticed that the treetops were just being burned. Seeing an opportunity, Tompkins began taking the tops to process himself, using them to make posts. Because the trees usually top off at three to four inches he can process and peel them to get good pine to make two to three inch, and three to four inch posts and railings, fencing, etc., some up to 16 feet long.

When his employer felt he was taking too much of his time/energy for his side business, Tompkins made the move to Houston, British Columbia and started processing and peeling while still working in the bush. He talked to forestry service and local logging companies about using the pine tops, and he borrowed a processor to use.

Tompkins approached Community Futures to borrow money for his own peeler, and the staff in the Houston office helped him work out his business plan.

“It was a real learning experience,” says Tompkins, who learned the risks and rewards of his own business.

He has since borrowed money for a truck and a processor, and he still talks to Community Futures staff regularly about the business.

Tompkins Post and Rail is in its fifth year of operation and Tompkins says he is currently building an inventory of posts so that when he gets calls for his product—and he has, from companies wanting it immediately—he can provide it.

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories



ALBERTA AT A GLANCE

NUMBER OF LOANS APPROVED	506
TOTAL VALUE OF ASSISTANCE	\$25,898,750
JOBS CREATED AND MAINTAINED	1,593
AMOUNT LEVERAGED	\$24,883,013



ALBERTA FLOOD REPORT

In June 2013, Alberta experienced its worst flood in history. Floods displaced more than 100,000 residents and countless businesses.

Following a disaster of this magnitude, the community spirit and resilience around southern Alberta remained strong and has shown strong determination to rebuild together.

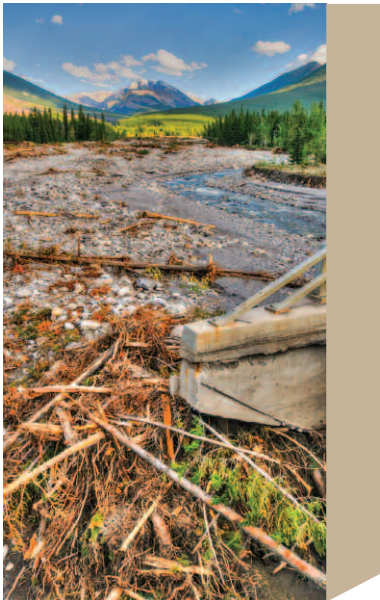
CF Centre West and CF Highwood have put tremendous efforts into their local communities and helped everyone to move forward from the devastating floods.

The CF Highwood team has worked hard on the ground in their local communities. The team worked with the government, local municipalities and town chambers on the Disaster Relief and Flood Recovery Programs, putting together community meetings, task forces, flood initiatives for businesses and residence, information distribution and future strategy teams.

The team at CF Centre West worked hard on the ground in their local communities by organizing meetings with their business clients, local chambers of commerce, economic development organizations and municipal government to work towards flood recovery and the future. CF Centre West used local media to get the information to their clients and other community members, but their most successful tool has been utilizing their website and social media. The CFNA office has asked companies who deliver CF discount group programs to extend these offers to all flood affected businesses. To date, Toshiba has confirmed that they will offer all flood affected businesses 65% off all their hardware.

We offer CFNA thanks to CF boards and staff who have put so much heart and hard work into their local communities at such a critical time.

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories



Regional Report – Pan West

SASKATCHEWAN AT A GLANCE

NUMBER OF LOANS APPROVED	252
TOTAL VALUE OF ASSISTANCE	\$12,462,608
JOBS CREATED AND MAINTAINED	720
AMOUNT LEVERAGED	\$24,525,681



YOUTHBIZ CONTEST!

School is back in session and registration for the 2013 YouthBiz contest is now open! YouthBiz is a business competition designed for grade six to twelve students in the Community Futures Sunrise area. The contest promotes entrepreneurship, financial literacy and makes a connection between young people and business. Since it was started by CF Sunrise in 2007, over 850 students from southeast Saskatchewan have competed for more than \$12,000 in prize money!

To enter YouthBiz, students simply come up with a fantastic business idea, write about it following questions in the YouthBiz Guide, and submit their entry to CF Sunrise. Students and teachers have already contacted CF Sunrise to arrange for school workshops and contest resource material. “The YouthBiz contest keeps gaining momentum every year. It’s great to see such tremendous enthusiasm for youth entrepreneurship in the southeast region. The students are really creative and continue to think up new and interesting business ideas,” says Verna O’Neill of CF Sunrise.

“Last year, approximately 250 students in southeast Saskatchewan competed for over \$2,000 in prize money. Our hats go off to the teachers in the region for encouraging student involvement, and to those students who submit their own entries without school involvement,” comments O’Neill.

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories



Regional Report – Pan West

MANITOBA AT A GLANCE

NUMBER OF LOANS APPROVED	176
TOTAL VALUE OF ASSISTANCE	\$7,106,667
JOBS CREATED AND MAINTAINED	748
AMOUNT LEVERAGED	\$9,589,140



WESTMAN ENTREPRENEURIAL CENTRE: COMMUNITY FUTURES WESTMAN

An entrepreneurial atmosphere and attitude is a necessary component of any economic development strategy and providing support to young, growing businesses can be a great way to help that spirit thrive.

It was with this goal in mind that Community Futures Westman developed the Westman Entrepreneurial Centre (WEC) in Brandon, Manitoba. The WEC is a business incubator with 12 offices designed to help entrepreneurs accelerate the successful development of their businesses through lower overhead costs.

Co-located with Community Futures Westman, Business Development Bank of Canada, and Career & Employment Youth Services in the downtown business area of Brandon, tenants in the 4,000 square foot WEC receive the added benefits of increased public awareness of their businesses and increased access to business support resources and services. Tenants in incubators like the WEC are also known to benefit from reduced barriers to market entry, enhanced networking opportunities, and collaboration among clients within the incubator.

Response to date has been excellent. Since its opening in 2011, the Centre has been consistently running at full occupancy; with local entrepreneur tenants joined by others from Winnipeg and even as far as Alberta.

The success of the venture garnered a visit from Industry Minister Tony Clement in 2012 and earned Community Futures Westman the Community Futures Award for Excellence and Innovation for Manitoba. However, the best indicator of the Centre’s success may be that several early clients have since “graduated” from the incubator into larger facilities or storefront operations; contributing to job creation and enhanced economic vitality for the Westman region.

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories



Regional Report – Northern

NORTHWEST TERRITORIES AT A GLANCE

NUMBER OF LOANS APPROVED	121
TOTAL VALUE OF ASSISTANCE	\$4,713,894
JOB'S CREATED AND MAINTAINED	253
AMOUNT LEVERAGED	\$2,106,879



ANOTHER CF SUCCESS STORY – UNITED TAXI

Hester Inuasurak, a young Inuvialuit woman, first came to Western Arctic Business Development Corporation (WABDC) because of her eligibility to participate in the Self Employment Option program that WABDC delivers under contract with the Government of the Northwest Territories Department of Education, Culture and Employment.

While exploring self-employment opportunities, Ms. Inuasurak learned that a taxi owner/operator permit and vehicle were for sale in Inuvik, where she lives.



Hester prepared her business plan and financial forecast and submitted an application for financial assistance to WABDC. Her application was approved and in early February 2013, the transaction was completed.

We have inquired widely and it appears that Hester is the first aboriginal woman to drive a taxi in Inuvik.

From the perspective of WABDC, this project is progressing right on plan.

Perhaps the best way to describe this success story is in what Ms. Inuasurak said once when she was in our office: "I love my job."

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories

Regional Report – Northern

NUNAVUT AT A GLANCE

NUMBER OF LOANS APPROVED	43
TOTAL VALUE OF ASSISTANCE	\$3,839,369
JOB'S CREATED AND MAINTAINED	201
AMOUNT LEVERAGED	\$914,600



PIRURVIK CENTRE

The Pirurvik Centre of Iqaluit, Nunavut began its work in 2003 with the goal of becoming the hub for Inuit language and cultural education. Pirurvik, meaning "a place of growth" is a unique, private centre of learning established by Leena Evic and Gavin Nesbitt.

Through the founders and other team members, Pirurvik offers a range of specialized services, programs and productions grounded in the Inuktitut language and the Inuit way of life. In addition to its range of locally grounded programs, Pirurvik set its sights globally and worked with Microsoft Corporation to develop Inuktitut language versions of the popular Windows operating system and MS-Office software. Another unique accomplishment of the company was the publishing of *Inuktitut Essentials: A Phrasebook*. Available in French and English, the book has proven very popular with travelers and newcomers to Nunavut.

With loan support from the Baffin Business Development Corporation (BBDC), the Inuit owned business was able to weather the early years of lean revenues and limited credit.

"Operating a business in the arctic is challenging at the best of times. Looking back over our past 10 years, I don't know if we could have succeeded without the line of credit provided by BBDC," said Gavin Nesbitt, Pirurvik's Operations Director.

Website: www.pirurvik.ca

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories



Regional Report – Ontario

ONTARIO AT A GLANCE

NUMBER OF LOANS APPROVED	1,132
TOTAL VALUE OF ASSISTANCE	\$61,545,662
JOB'S CREATED AND MAINTAINED	6,843
AMOUNT LEVERAGED	\$121,877,091



ARTISANAL CHEESE VENTURE INTEGRATES VISION WITH TRADITION

Gunn's Hill Artisan Cheese, near Woodstock, is rooted in equal parts of place and tradition. Shep Ysselstein's venture now produces three handcrafted cheeses based on classic Swiss varieties, using cow's milk exclusively from his family's neighbouring dairy.

Financed by a patient capital loan of \$250,000 from the Sand Plains Community Development Fund, through the Oxford Small Business Support Centre, the CFDC in Ingersoll, the cheese-maker prepared for his craft by obtaining a business degree, then taking specialized courses. He gained hands-on experience working for cheese artisans in upstate New York, British Columbia and Switzerland.

The cheese plant was carefully designed, ensuring quality control and hygienic conditions: raw milk is delivered to the receiving area, transferred for pasteurization and cheese-crafting, then salted, aged and finally packaged for sale and shipping.

The facility includes a storefront where customers can view cheese-crafting in progress, taste and purchase.

"It's important to have a vision," Shep says. "In my case, I thought about this for six or seven years before getting started; it's something I really wanted to do. It's hard if you don't have money. The Sand Plains program has made capital available at a good interest rate and with a good repayment schedule. Without it, I would have had a really hard time getting started."

Gunn's Hill Artisan Cheese is now available at over 80 cheese shops, fine restaurants, farmer's markets, and specialty food stores. In addition, new and repeat customers visit regularly.



➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories

LOWBIC RECOGNIZED FOR EXCELLENCE IN BUSINESS SUPPORT SERVICES

In order to be successful, new businesses require a few things: an idea—new and fresh—; money—enough to get started—; and advice—from someone trustworthy. Accessing these can sometimes be a challenge.

The Lake of the Woods Business Incentive Corporation (LOWBIC) has realized the potential of new businesses in the Kenora area. Along with providing loans to local businesses, a website has been created so entrepreneurs can access all of the information they need, from the comfort of their own home.

The new website was recently recognized with an Award of Excellence in Business Support Services at the Ontario Association of Community Futures Development Corporations' Annual Conference, held this year in Sault Ste. Marie. LOWBIC was given the prestigious award for the implementation and the success of the website. The award winners are selected based on how innovative the initiative is, how it impacts the community and local economy, and whether the concept can be successfully used by another Community Futures Development Corporation in a different region.

About the specialized website, LOWBIC's Executive Director Ryan Reynard says: "We wanted to create a user-friendly environment. Some place that's going to provide appropriate information to help get people who are looking to start a business or make changes to their existing business the right information and fairly easy for them to access."

The new website has accomplished three main objectives. First, it has created a valuable source of information and tools for small businesses that is incredibly user-friendly. Secondly, entrepreneurship is being encouraged through the use of this website and finally, the website has given LOWBIC a useful marketing and promotion tool.

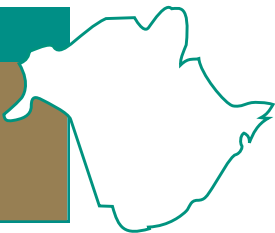


➤ For more information on this story, check out:
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Regional Report – Atlantic Region

NEW BRUNSWICK AT A GLANCE

NUMBER OF LOANS APPROVED	518
TOTAL VALUE OF ASSISTANCE	\$22,458,933
JOB'S CREATED AND MAINTAINED	2,148
AMOUNT LEVERAGED	\$47,860,446



SNAP-SHOT LANDSCAPING & DESIGN

The Grass Should Always Be Greener on Your Side of the Fence

Pierre Levesque, owner of Snap-Shot Landscaping & Design in Grand Falls, NB, really believes that the grass should indeed be as green on the homeowner's side of the fence as it is on their neighbour's.



Pierre first became interested in the landscaping industry while working with his father in his plant nursery during summer vacations.

After graduating from Maritime College of Forest Technology as a Forestry Technician, Pierre honed his craft and increased his knowledge base while working for 10 years at two other well-known landscaping companies, eventually becoming a Crew Foreman responsible for brick and paver installation.

"I have a passion for landscaping design," says Pierre. "I really enjoy being involved in the whole process, from creating a beautiful yet functional design that works around the homeowner's needs, to laying the last paving stone on their front walkway."

Pierre will be the first to admit that making the plunge into owning his own business wasn't easy. "I knew from the beginning that securing financial start-up capital might be tough. I can't thank the people enough at CBDC Victoria Madawaska South because if it wasn't for them providing me with an investment loan and a seed capital loan, I doubt I'd have taken the first steps to creating my company. Plus their ongoing support and guidance has been invaluable. I can't thank them enough for their help and I urge anyone who is considering going into business for themselves to definitely go visit their local CBDC to see what they can do to help them out."

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories

Regional Report – Atlantic Region

NOVA SCOTIA AT A GLANCE

NUMBER OF LOANS APPROVED	503
TOTAL VALUE OF ASSISTANCE	\$19,467,635
JOB'S CREATED AND MAINTAINED	1,349
AMOUNT LEVERAGED	\$13,925,663



ADAM SEMPLE

UNIVERSITY FIRST CLASS PAINTERS

Twenty-year-old Adam Semple grew up in a family of entrepreneurs. So when it was time to help pay his way through school, he turned to opening his own business. "When you grow up seeing it, you want to do it yourself," he says. "I liked the idea of being my own boss, setting my own hours, and building the experience and opportunities that would help differentiate me from all of the other business degrees when I graduate." In February 2013, Adam launched his franchise of University First Class Painters based out of Truro and employs four full-time employees and two part timers.

To get started, Adam turned to an organization he had heard of in high school. Community Business Development Corporation (CBDC) and their Students in Business program gave Adam \$5,000 in start-up funding and helped him form his business plan. "This would not have happened for me if it wasn't for CBDC," he admits. "They kept the whole application process pretty straightforward, quick and easy. While they definitely make sure you know what you're talking about, they are great in guiding you to know what you need and where you can find it."

CBDC has also provided great ongoing advice. "I've been able to go back to them again and again for further advice and they're always extremely helpful and responsive."

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories



Regional Report – Atlantic Region

PRINCE EDWARD ISLAND AT A GLANCE

NUMBER OF LOANS APPROVED	104
TOTAL VALUE OF ASSISTANCE	\$4,111,316
JOBS CREATED AND MAINTAINED	294
AMOUNT LEVERAGED	\$2,440,171



HALIBUT PEI INC.

Halibut PEI Inc. commenced operations in September 2008 with the objective of developing a land based halibut aquaculture industry on PEI. For the first 2 years, the company leased the Morning Star Fisheries plant in Victoria, PEI where their farm was established. Halibut PEI Inc. proved that Atlantic halibut could be grown to market size and survive in abiotic, geothermal moderated, low salinity water from deep salt water wells in PEI. The process begins with juvenile fish weighing 5 grams and growing them to market size of 3 kilograms which are then marketed to high end restaurants. With the help of a small business loan from CBDC Central PEI and other government partners, Halibut PEI Inc. were able to purchase the Morning Star plant in July 2010.



Recently, Halibut PEI Inc. completed a 20,000 square-foot expansion of the Morning Star facility. The expansion will enable the company to increase its production of halibut and meet a growing market demand for their product. Halibut PEI Inc. currently sells its fish to restaurants in PEI as well as to markets in Toronto, Montreal, Ottawa, Calgary and Vancouver. The expansion will increase the annual production capacity from 30 metric tonnes to 70 metric tonnes.

➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories

Regional Report – Atlantic Region

NEWFOUNDLAND AND LABRADOR AT A GLANCE

NUMBER OF LOANS APPROVED	299
TOTAL VALUE OF ASSISTANCE	\$14,301,410
JOBS CREATED AND MAINTAINED	744
AMOUNT LEVERAGED	\$2,041,253



MUSIC IMMERSION

In Newfoundland and Labrador, music is all around us. Ingrained in our history and our people, traditional music is at the very core of our province's culture. It is with the preservation of our musical roots in mind, that Maureen Chafe launched her venture, Music Immersion.

Drawing on her education and experience, Ms. Chafe returned to the province and in 2012, after much planning, Music Immersion opened its doors for business in the Town of Conception Bay South.

Maureen's passion for music is infectious and feedback from students has been incredibly positive to date. Although the business is still in its early stages, her class sizes are growing quite quickly, thanks in part to the talented, dedicated team she has recruited to assist her with program delivery. The entrepreneurial experience has been an exciting new chapter in Ms. Chafe's life, and the CBDC is proud to have played a role in her development. According to Maureen, "the CBDC has given me a lot more than financial assistance. They saw the passion I had for music, Newfoundland culture and my small business, and encouraged and helped me every step of the way. After a year in business, I still turn to Kathryn, my CBDC resource, from time to time for guidance and help. She has always been available for me."



➤ For more information on this story, check out:
www.communityfuturescanada.ca/successstories

Summary of Loan Activity

2012-2013

Province	No. of CFs/ CBDCs	Staff	Volunteers	Population Served	No. of Loans	Value of Loans \$	Amount Leveraged \$	Total Jobs
BC	34	241	336	2,025,573	652	32,586,698	60,656,733	2,839
AB	27	135	267	1,700,750	506	25,898,750	24,883,013	1,593
SK	13	49	131	618,092	252	12,462,608	24,525,681	720
MB	16	65	219	547,897	176	7,106,667	9,589,140	748
ON	61	369	718	4,032,023	1,132	61,545,662	121,877,091	6,823
QC	67	Data not available						
NB	10	81	110	526,443	518	22,458,933	47,860,446	2,148
NS	13	68	148	654,981	503	19,467,635	13,925,663	1,349
PEI	3	12	21	78,723	104	4,111,316	2,440,171	294
NL	15	61	109	384,080	299	14,301,410	2,041,253	744
NWT	7	10	35	40,130	121	4,713,894	2,106,879	253
NU	3	7	16	34,023	43	3,839,369	914,600	201
Totals	269	1,098	2,110	10,642,715	4,306	208,492,942	310,820,670	17,712

Invested \$3.9 billion
directly into
the rural economy

The Community Futures Program strengthens and diversifies rural communities.

We support community-based economic development projects and provide financing, business counselling and training to local entrepreneurs. We operate under the direction of volunteers in an accountable, efficient and effective manner.



For more information on Community Futures in your community, visit our website:

www.communityfuturescanada.ca





Community Futures Map – Carte du Réseau de développement des collectivités

WESTERN CANADA OUEST CANADIEN

Community Futures British Columbia
604-289-4222

Community Futures Alberta
403-851-9995

Community Futures Saskatchewan
306-463-1850

Community Futures Manitoba
204-943-2905

NORTHWEST TERRITORIES TERRITOIRES DU NORD-OUEST

Northwest Territories Community
Futures Association
867-695-2441

NUNAVUT

Nunavut Community Futures Association
867-979-1303

ONTARIO

Ontario Association of Community
Futures Development Corporations
L'Association des sociétés d'aide
au développement des collectivités
de l'Ontario
1-888-633-2326

QUÉBEC

Réseau des SADC du Québec
418-658-1530

ATLANTIC CANADA CANADA ATLANTIQUE

N.B. Association of CBDCs
L'Association des CBDC du N.-B.
506-548-2406

N.S. Association of CBDCs
L'Association des CBDC de la N.-É.
902-883-4797

P.E.I. Association of CBDCs
L'Association des CBDC de l'Î.-P.-É.
902-883-4030

N.L. Association of CBDCs
L'Association des CBDC de T.-N.-L.
709-745-4406