

Annual Report 2021-2022

People who make the
difference



community futures
NETWORK OF CANADA

réseau de développement
DES COLLECTIVITÉS DU CANADA



HISTORY of the COMMUNITY



Illustration : Saragrafix

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FUTURES PROGRAM



Introduction

The Community Futures Network of Canada (CFNC) is an interconnected network of 267 Community Futures Organizations (CFOs) servicing rural and remote areas of the country from sea to sea to sea.

Offering business counselling, training, and its own unique suite of financial products to suit the small and medium-sized business needs of all communities, each CFO shares a common vision to create diverse and sustainable communities by supporting local and community-based economic development.

In collaboration with other economic stakeholders to create a favourable socioeconomic environment, each CFO member is a standalone corporation that operates as a non-profit organization reporting to, and governed by, a board of dedicated community volunteers, and is comprised of business leaders within its own community.

MESSAGE OF THE *President*



It is my pleasure to share with you the 2021-2022 Annual Report for the Community Futures Network of Canada (CFNC). This report highlights the amazing community economic development work being done by the 267 Community Futures Organizations (CFOs) serving rural and remote communities across Canada.

Since its establishment in 1985, the Community Futures Program has played a key role in the growth of small and medium-sized enterprises through its community-oriented economic development strategies. The CFNC is proud that CFOs, with the support of more than 3000 volunteers, are a major influence in directing Canada's economy and are at the forefront of a trend that has seen sustainable growth tailored to rural Canada.

As we live in a world with rapid and unpredictable changes, CFOs will certainly continue to prove to be a support to all rural communities. Dedicated, knowledgeable and passionate, the staff and volunteer boards really care for the future of local businesses.

With strong community leadership, and openness to diversity and new ideas, CFOs know how to bring everyone's good will and energy to the table like no other traditional financial institution can. For instance, who would support start-ups the way we do? Our success stories show the uniqueness of our services.

At Community Futures we open doors to opportunity by investing capital, resources, and expertise in local entrepreneurs. The CFNC is keen to inform the public that our support goes far beyond loans and encompasses a range of supports to include continuous follow-up with our clients to strengthen their projects.






On behalf of the CFNC's Board of Directors, I 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. Their financial investment and the dedication of our staff and commitment of our volunteers ensure that we can continue to support economic growth in our rural and remote regions across the country.

Troy Dungate
President of the Community Futures Network of Canada

OUR ECONOMIC PERFORMANCE

Over the Last Year

The results include all Community Futures Organizations, which encompasses Community Futures (CFs), Sociétés d'aide au développement des collectivités (SADCs), Centres d'aide aux entreprises (CAEs), and Community Business Development Corporations (CBDCs) across Canada for the year 2021-2022.

 1,386 STAFF	 267 CFOs	 3,083 VOLUNTEERS	 14,000,481 POPULATION SERVED	 4,529 LOANS
 \$270,130,820 \$ LOANS	 \$554,796,135 \$ LEVERAGE	 18,333 TOTAL JOBS	 4,595 CED*	 \$33,546,226 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

Over the last 12 months, \$270 million was invested by CFs, SADC, CAE and CBDCs in businesses across Canada through 4,529 loans (a 14.8% increase in investments compared to the previous year). These investments contributed to the creation of 18,333 jobs and leveraged \$555 millions from other sources.

In addition to the Community Futures Program, organizations continue to work with the 15,200 rural businesses who received loans from the Regional Relief and Recovery Fund (RRRF) in fiscal 2020-2021. With our understanding of the needs of entrepreneurs, the network of CFOs is able to support these businesses as they transition from the longer-term impacts of the COVID-19 pandemic, preserving more than 44,000 jobs.

Currently, the network has assets of \$1.8 billion under management to support small and medium enterprises from coast to coast to coast.

HIGHLIGHTS FROM THE NATIONAL NETWORK

Community Futures National Event in Ottawa



On the theme of "Rural & Remote Opportunities", over 600 representatives from Community Futures Organizations across the country have met in Ottawa from May 8th to 10th, 2022. Creating a rural and federal partnership is crucial in fostering community innovation and sustainable wealth by means of local and small businesses.



The Honourable Gudie Hutchings, Minister of Rural Economic Development, speaks to representatives from the 267 Community Futures Organizations across Canada.



The Honourable Helena Jaczek, who was Minister responsible for the Federal Economic Development Agency for Southern Ontario, stands with Troy Dungate (to the left), President of the Community Futures Network of Canada and Kevin Jackson (to the right), Past President of Community Futures Ontario.





Representatives of Nunavut were glad to participate at the national event.



The Twelve (12) major Community Futures Organizations regions across Canada were proud to offer Members of Parliament who attended a symbolic gift of their community as a token of appreciation for the unparalleled opportunities the Community Futures Program provides for rural small business development across Canada. Here is the link to the entrepreneurs from provinces and territories.

CommunityFuturesCanada.ca/brochure



Rural & Resilient: A Message from our Clients Across Canada
CommunityFuturesCanada.ca/video

The Community Futures Organizations are champions on behalf of their clients. It is an honour to serve clients across Canada from Coast to Coast to Coast. A short video showcases testimonies of their trust in our service, and their valued contributions to our communities.



NEWFOUNDLAND & LABRADOR

Hydroponic Greenhouses Island-Wide: An Ambitious and Achievable Challenge

Technology with a twist, **Papas Farms** delivers hydroponic produce year-round and is focused on improving Newfoundland's food security. Mackenzie Warford, the owner, noticed the lack of quality that smaller communities receive in produce, especially during the winter months and wanted to do something to change that. **Papas Farm** aims at reducing the need for importing produce by setting up hydroponic greenhouses island-wide.



A Low-Interest Youth Loan with a Huge Source of Inspiration

When they were just nine and 11, siblings Dillon and Shana Brown released their first Newfoundland CD. Find out how CBDC has supported **Shana and Dillon Music** in their journey from playing for family to sharing their love of music at paying gigs.

CBDC helped **Shana and Dillon Music** with a low-interest youth loan through the Kick\$tart & Drive program but more than that, they've been a huge source of inspiration.

Shana and Dillon Music has achieved many accomplishments for siblings of such a young age. They have a loyal following on social media and have received the Youth Ventures Award for Excellence in Arts and Tourism and the Youth



Business of Distinction Award. Mostly, though, they're just proud to bring the joy of music to others. "Music is not what I do. It's who I am," says Dillon.

 51 STAFF	 15 CBDCs	 97 VOLUNTEERS	 384,474 POPULATION SERVED	 242 LOANS
	 \$19,285,156 \$ LOANS	 \$10,980,157 \$ LEVERAGE	 667 TOTAL JOBS	

NOVA SCOTIA

A Bold Project: A Venue to Showcase Women's Artistic Talents in a Small Community

Harmony Bazaar is a festival of Women and Song held each year in Lockeport, Nova Scotia. The festival began in 2005, born of a recognition that women have been underrepresented in traditional festival stages. What started as a one-day festival is now a full weekend of music, dance, visual arts, and culture.

Their mission is to provide a venue to showcase women's artistic talents. Women's music, writing, visual and performing arts is part of a cultural community that tells a story and fosters personal and collective empowerment.



CBDC Shelburne has provided critical support for fostering stability and growth for this community-based social enterprise.

An Internationally Recognized Coffee Expert Has Chosen Rural Nova Scotia

T.A.N Coffee has been serving up organic fair-trade coffee since 2007. Founder Lay Yong Tan is an internationally recognized coffee expert who emigrated to Canada from Malaysia and brings global perspectives and contacts to the micro roastery and fair-trade products business.

T.A.N. Coffee operates four cafes in rural communities providing employment for 25 year-round staff, gathering places, and a market for local products.



 67 STAFF	 13 CBDCs	 147 VOLUNTEERS	 625,655 POPULATION SERVED	 351 LOANS
	 \$27,895,953 \$ LOANS	 \$18,755,813 \$ LEVERAGE	 1,267 TOTAL JOBS	

PRINCE EDWARD ISLAND

A State-Of-The-Art Professional Service in Western PEI

A unique observation to note is that the staff currently employed at **You Move Health & Wellness** are all young local female professionals, who obtained their professional designations and chose to move back to rural PEI to work in their field of expertise.

Their goal is to expand and align physical health with mental health. The business is also planning to recruit another physiotherapist and registered massage therapist (RMT). Another focus will be to build upon the community outreach programs by offering various classes and exercise programming such as Yoga, Pilates, etc. Amy believes that physiotherapy treatment combined with a focus on each client's specific goals, evidence-based research, and therapist facilitation result in the best outcomes.








Left to right: Lucille Brennan, Development Officer, CBDC Western PE, Amy Irving, Owner, You Move Health & Wellness, Maxine Rennie, Executive Director, CBDC Western PE

Arsenault Family Lumber: A Business Succession Great Story

Arsenault Sawmill, St. Chrysostome, PEI, originally started by bilingual, twin sisters Janelle and Janine Arsenault's grandfather (Pepe Franky Arsenault) in 1948 after returning from WWII. Son, Leonce Arsenault, took over in early 1980s with the help of his brothers and cousins. The Mill ceased sawing lumber in 2007 but continued other aspects of the logging/chipping industry. May 2021, the decision was made to restart the Mill. Now into its 3rd generation, rebranded as **Arsenault Family Lumber**, the business is booming with plans to hire additional staff to meet the market demands.



Twin sisters Janelle (to the left) and Janine (to the right) Arsenault

 15 STAFF	 3 CBDCs	 20 VOLUNTEERS	 106,286 POPULATION SERVED	 99 LOANS
	 \$7,260,547 \$ LOANS	 \$6,404,178 \$ LEVERAGE	 361 TOTAL JOBS	

NEW BRUNSWICK

A Market Niche in Rural New Brunswick

Settling in northern New Brunswick is in no way an obstacle to winning contracts across Canada and the United States. As an industrial cleaning company using dry ice as their blasting media, **Eco Valley Restorations Inc.** uses an ecofriendly cleaning process that sublimates back into a gas form where other methods are using water systems. Proud to be the only ISN Safety Certified dry ice blasting contractor east of Ontario, Steven Walsh, the owner, is expecting to stay in the beautiful region of Grand Falls while taking new steps in exploring ZERO downstream waste methods to consider for our future.

***A Rural Business on the Lookout for the Latest Trends***

For all people who need electrical service of any kind, both residential and commercial, **MXP Electric Inc.** stands out both for being a young company and its capacity for innovation to stay connected to new technologies. The owners, Marc Desmeules and Pier-Luc Levasseur are proud to establish their business in the beautiful region of Madawaska, in Northwest New Brunswick. The only authorized retailer in the province to offer a new LED lighting technology under the "Celebright" brand, the company stands out again from the competition and offers a value-added product that strengthen its development and sustainability in an ever-changing market.



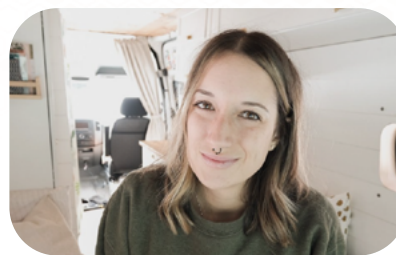
Pier-Luc Levasseur (to the left) et Marc Desmeules (to the right)

 90 STAFF	 10 CBDCs	 107 VOLUNTEERS	 514,431 POPULATION SERVED	 390 LOANS
	 \$28,117,292 \$ LOANS	 \$29,741,292 \$ LEVERAGE	 1,663 TOTAL JOBS	

QUEBEC

A Special Attention on Flexipreneurs

Is the traditional entrepreneur's story a thing of the past? Not just yet! Plenty of people still give it all up to strike out on their own, spending over 70 hours a week on their new business. However, a new model of entrepreneurship is increasingly popular in Quebec. In the Réseau, we call them flexipreneurs. These individuals have a part time or even full time job in addition to their business. They have many spinning plates up at once: they might be in school, or on parental leave, or acting as a caregiver for a loved one or doing seasonal work. They can't be summed up with just one identity. This year, we paid special attention to Quebec's many flexipreneurs. We were inspired by the SADC Shawinigan, which led a province-wide study on part-time entrepreneurship, with a particular focus with the challenges and issues faced by female part-time entrepreneurs. The study ran from 2018 to 2021 and was funded by Women and Gender



"My two jobs allow me to grow and develop different skills," said Sylvie Tremblay, co-founder of WegoVan

Equality Canada. One of the takeaways from the study was that half of respondents did not consider themselves entrepreneurs under the definition used in Quebec, especially in terms of risk taking and long hours. As a result, they hesitated to ask for assistance from organizations like SADC and CAE, which are available to help them with their projects. Following the study, we posted a series of inspiring flexipreneur portraits on our social media and on our "Oser pour réussir" showcased with CN2i's Les coopératives d'information.

The Road to Entrepreneurship: A New Website to Guide Entrepreneurs in Quebec's Regions

The Réseau des SADC (Sociétés d'aide au développement des collectivités) et CAE (Centres d'aide aux entreprises) du Québec has launched this year **The Road to Entrepreneurship** (La route de l'entrepreneur), a website designed to guide entrepreneurs through every step of starting and running a business. It will also make it easy for entrepreneurs to reach out to their SADC or CAE's business advisors, who understand their region's particular issues and challenges.

The Road to Entrepreneurship will offer entrepreneurs practical advice and tools at every step of their business endeavour, whether that's buying an existing SME, taking over the family business, or growing, financing or selling their business. The new website is chock-full of unrivalled content inspired by a 360 degree approach to entrepreneurship. More advice from other entrepreneurs will begin to be added soon.

Website: routedelentrepreneur.com/en

 400 STAFF	 67 SADC + CAE	 600 VOLUNTEERS	 4,288,379 POPULATION SERVED	 1,337 LOANS
 \$56,600,000 \$ LOANS	 \$305,300,000 \$ LEVERAGE	 5,650 TOTAL JOBS	 1,773 \$ CED*	 \$25,600,000 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

ONTARIO

Growing a Business Within M'Chigeeng First Nation

Kathryn Corbiere, owner of **One Kwe Fabrications** is a member of M'Chigeeng First Nation community located on Manitoulin Island. She is a licensed welder who creates CNC plasma cut metalwork and shaped wood. With help from Community Futures Waubetek Business Development Corporation and the Aboriginal Business Funding Program she was able to bring her creations to the national stage, including a recent sculpture commissioned by TMX Group for National Indigenous Peoples Day 2022. The funding provided has allowed Kathryn to build her 1,500 square foot studio and purchase all the capital equipment she needed to get to where she is today.

***A Health Digital Platform to Empower Individuals in a Rural Community***

When Nurse Jessica Lunshof had difficulty managing the many appointments and information as the main caregiver for her mother and grandmother, she teamed up with Health Informatics Student Madison McBay. In 2019, the two women co-founded **TAMVOES**, a health management platform with a goal to empower individuals with the ability to make more informed health care decisions. With the help of Community Futures Huron, the entrepreneurs received financing and curated focus groups to build their business from start-up to launched app, spurring job growth in their community, with plans of expansion from health management to preventative health features.



Madison McBay (to the left) and Jessica Lunshof (to the right)

 269 STAFF	 60 CFs	 1,144 VOLUNTEERS	 3,228,616 POPULATION SERVED	 773 LOANS
 \$69,553,442 \$ LOANS	 \$120,341,613 \$ LEVERAGE	 3,949 TOTAL JOBS	 459 \$ CED*	 \$3,099,664 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

MANITOBA

Promoting Snowmobiling in Northern Manitoba

Community Futures North Central Development (CFNCD) has had the pleasure to participate in several initiatives that showcase how synergies and partnerships can successfully build community-based projects. A few snowmobile enthusiasts from local clubs and communities expressed interest in raising the bar with promoting snowmobiling in Northern Manitoba. As a regional project, CFNCD joined forces with CF Greenstone and CF Cedar Lake as well as other partners such as Travel Manitoba and the Communities Economic Development Fund (CEDF) to create a strategy with the goal of making Northern Manitoba a



Here are some of the tour participants excited to arrive in Churchill on the Quest for the Bay Snowmobile Tour, in 2022.


premier snowmobile destination. Over the past 4 years or so, the partners have worked with the local snowmobile clubs and communities to execute several project objectives.

Meeting Health Care Needs in the Interlake Region

After obtaining her Doctorate of Chiropractic in Minnesota, Dr. Samantha Anderson has chosen to return home to Warren where she opened her first clinic, **Warren Chiropractic and Health Centre**. She approached Community Futures to enlist their guidance and support in purchasing a building. With the help of a business loan and grant funds from the Louis Riel Capital Corporation, **Warren Chiropractic and Health** opened their new and completely renovated clinic. "Community Futures have been a great resource for me to learn the ins and outs of running a business, developing a business plan, and obtaining a business loan that has allowed me to expand my business. Community Futures truly cares about helping small



business owners succeed and now more than ever we need that type of support," said Dr. Anderson.

 76 STAFF	 16 CFs	 157 VOLUNTEERS	 592,546 POPULATION SERVED	 79 LOANS
 \$6,352,908 \$ LOANS	 \$15,970,556 \$ LEVERAGE	 323 TOTAL JOBS	 332 \$ CED*	 \$559,599 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

SASKATCHEWAN

Ashley and Scott, Anytime Fitness

In January 2018, Ashley and her husband, Scott, opened their own branch of the **Anytime Fitness** franchise. Scott and Ashley have created a strong team for their business, all with the goal of addressing the fitness needs of Humboldt and area.

"Sagehill Community Futures is also part of the Anytime Fitness family," says Ashley. With Sagehill, they were able to make that investment into owning their building instead of turning to a lease. With Sagehill's financial assistance and expertise, Ashley and Scott were also able to keep their business for themselves.

**Tracy Kelly-Wilcox, Grain & Pulse Bakery Café**

With 30 years of experience in the service industry, Tracy Kelly-Wilcox knew that the town of Imperial, SK, needed and wanted more food options. Since the winter of 2018, she has been providing lunch, supper, and baking to her customers all while providing employment opportunities to teenagers.

Because Community Futures focus on support for rural businesses, an area where traditional financial institutions are less involved, Kelly-Wilcox was able to get what she needed to purchase and maintain her business, especially during the pandemic. When it comes to what business owners need to be successful, Kelly-Wilcox said they must be passionate about what they are doing. For her, that is feeding and supporting those in her community.



 38 STAFF	 13 CFs	 103 VOLUNTEERS	 639,960 POPULATION SERVED	 130 LOANS
 \$6,083,196 \$ LOANS	 \$5,635,755 \$ LEVERAGE	 330 TOTAL JOBS	 264 \$ CED*	 \$338,387 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

ALBERTA

A Collaborative Approach to Business to Better Expand in Rural Alberta

Lisa and Mark Watts opened the doors of **Hub Town Brewing Company** in the fall of 2019 with the help of Community Futures and have become a very popular meeting spot in downtown Okotoks drawing people from near and far. They are known for coming up with innovative programming, are constantly demonstrating an extremely collaborative approach to business, and have physically almost tripled in size since opening. In addition, Lisa and Mark tirelessly advocate for changes that benefit many businesses, such as lobbying the town to approve outdoor patios.



A Canmore Business with Sizzle

When chef Jamie Ayles first set out almost a decade ago to market his sauces and condiment blends, he hardly envisioned he'd end up as a multi-line, award-winning food industry producer. As **Bow Valley BBQ**, Jamie decided to partner with Chris Dean, a long-time industry colleague. In 2015 they acquired Boccolino Fine Foods, adding a line of fresh, refrigerated salad dressings to their products. The company now has four product lines.

Bow Valley BBQ is now recognized internationally as a producer of award-winning products. In the early days, solid guidance and support from Community Futures Centre West opened other resources, including an introduction to Alberta's Food Development and Processing Centre in



Chris Dean (to the left) and Jamie Ayles (to the right)

Leduc. The decision to bring on a partner was another critical step, and most recently, working with Arlene Dickenson, and her Venture Capital Fund is having an impact.

 130 STAFF	 27 CFs	 254 VOLUNTEERS	 1,706,635 POPULATION SERVED	 226 LOANS
 \$13,728,801 \$ LOANS	 \$9,747,555 \$ LEVERAGE	 1,705 TOTAL JOBS	 906 CED*	 \$460,888 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

BRITISH COLUMBIA

Dog Quality Provides Products that Improve the Quality of Life for Senior Dogs

A key turning point came when we received financial support from Community Futures. They believed in our mission and provided the financial support we needed to take the business to the next level.

"I will always be grateful to Community Futures for believing in Dog Quality early in our journey, helping us when no one else would. Their confidence and support helped us scale our










operations, hire more people from our community and expand into new markets," said Ann-Marie Fleming, Founder of Dog Quality.

A New Idea Can Flourish in a Small Community

The owner of **Shuswap Float & Wellness Centre**, Kate Bischke, recently expanded her business to include The Salt Apothecary. Community Futures helped her pivot. Through renovation, supplies and equipment, she now has an artisan line of scented salts and infused oils, retails other local products and can even offer custom scents for clients.

"Community Futures understands new ideas, and with their help, I was able to add a new line of business to my existing one. Our partnership with and support from Community Futures allowed that idea to flourish," said Kate Bischke.



 231 STAFF	 34 CFs	 405 VOLUNTEERS	 1,832,000 POPULATION SERVED	 837 LOANS
 \$31,445,730 \$ LOANS	 \$29,775,681 \$ LEVERAGE	 1,935 TOTAL JOBS	 851 CED*	 \$2,709,065 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

NORTHWEST TERRITORIES

Being Creative and Diversifying your Offer: A Winning Approach to Providing Services in the Community

Lumen Supply Tech is a shining example of the eclectic nature of small businesses in the North. Through its storefront, **Lumen** offers residential and commercial lighting products, as well as musical instruments and gear, instrument repair, simple computer repair and data recovery services.

As a professional musician with a history of working on his own and others' guitars and drum kits, owner Jamie Chabun said he had always wanted to have his own music shop. He opened **Lumen** in Spring 2020, in part because he felt he had a solid idea for a business that would serve certain needs in the Fort Smith community.

"It's not all financial. Some of it is retirement, and some of it is looking toward the future and operating in an entrepreneurial fashion. It's something I've always done with my adult life," said Chabun.

The initial idea for **Lumen** began with selling LED lights along with a music store. Since launch, **Lumen** has grown significantly and now serves as the Eiko distributor for the Northwest Territories. He works with most of the contractors in Fort Smith to fulfil their lighting product needs for both new builds and renovations.



The music store has also been quite successful. Fort Smith has a strong music community, and many of them go to **Lumen** for their new purchases, repairs and upgrades.

Chabun is a self-starter with an entrepreneurial spirit. He has also used the business guidance of Thebacha Business Development Services (TBDS). "TBDS, with their expediting of services and loans, the programs they offer, they've helped us in innumerable ways," Chabun said. "With their experiences with local businesses, they've seen a lot of the different businesses in town, what the pitfalls are, as well as the positives of operating businesses in the North."

 11 STAFF	 6 CFs	 28 VOLUNTEERS	 45,000 POPULATION SERVED	 42 LOANS
 \$1,265,095 \$ LOANS	 \$1,502,000 \$ LEVERAGE	 182 TOTAL JOBS	 4 CED*	 \$340,000 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.

NUNAVUT

Nunavut Qiviut

Above the Canadian Arctic Circle lies the vast remote tundra where temperatures plunge to minus 50 Celsius in the depth of winter.

Musk Oxen roam freely on this tundra. They have special coats to shelter them from the weather. Guard hair repels water, wind and blowing snow. The under hair, known as Qiviut, is a soft down fur coveted by fashion designers around the world for its warmth and durability.

Entrepreneurs Geoffrey Clark and Natalie Griller recognized the potential of this natural resource and formed **Nunavut Qiviut** in Kugluktuk Nunavut. **Nunavut Qiviut** supports as much value-added processing as possible within the community. They engage local hunters to harvest the Musk Oxen. The qiviut is removed from the hides and the hides are used by community members for traditional purposes such as sleeping mats or covers on Komatiks. The meat is distributed throughout the community.

Once the qiviut is processed into spun yarn, local knitters are engaged to create designs and knit products for sale. Popular items include scarves, gloves, socks, and toques. In addition to being sold online, they are distributed throughout the world.

For more information visit: nunavutqiviut.com



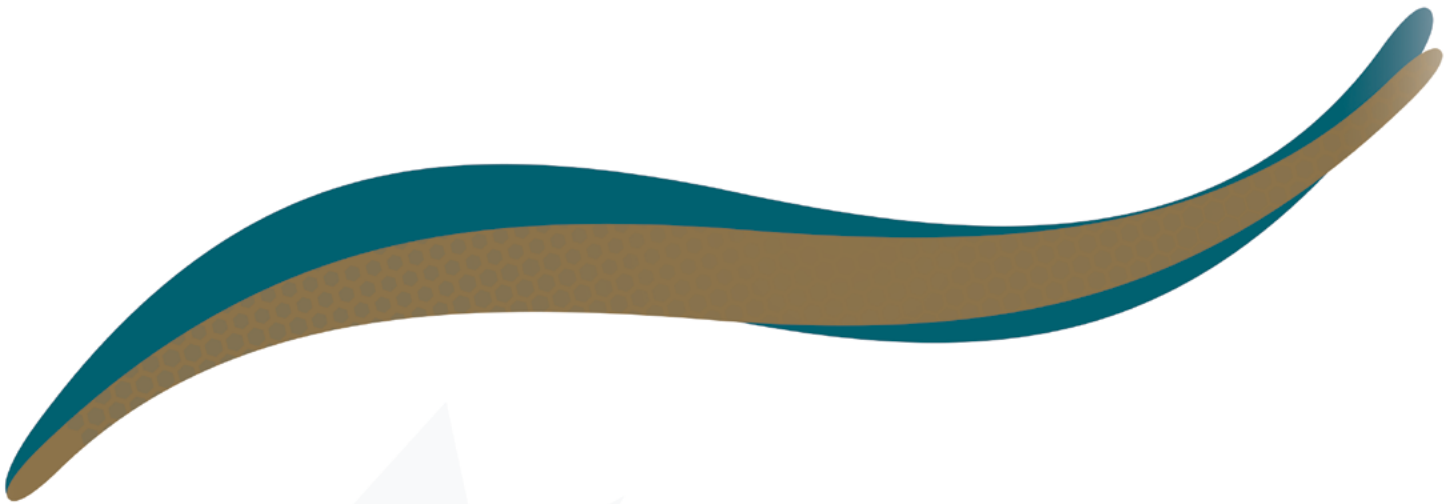
 8 STAFF	 3 CFs	 21 VOLUNTEERS	 36,499 POPULATION SERVED	 23 LOANS
 \$2,542,700 \$ LOANS	 \$641,535 \$ LEVERAGE	 301 TOTAL JOBS	 6 CED*	 \$438,623 \$ CED*

*The number and amounts invested in Community Economic Development (CED) projects.



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