



Community Futures Network of Canada Meeting Package

October 18th, 2012

Conference Call

2:00 pm Atlantic

TABLE OF CONTENTS

Agenda	1
CFNC Meeting Notes – May29th, 2012	2
CFNC Benefits Committee Update	18
CFNC Communications Update.....	24
Management Information System Update.....	31
National Reporting Requirements Ad Hoc Committee Update... ..	35
National Event 2012 Update.....	41
Provincial/Territorial Reports.....	98

Community Futures Network of Canada
Meeting Agenda
Conference Call
October 18th, 2012

2:00 PM	Welcome and Introductions
2:05 PM	Approval of Agenda
2:07 PM	Approval of Meeting Notes of May 29 th , 2012
2:10 PM	Business Arising from the Meeting Notes of May 29 th , 2012
2:15 PM	Benefits Review Ad-Hoc Committee Update <ul style="list-style-type: none">❖ D&O E&O National Policy Update
2: 30 PM	Communications Committee Update <ul style="list-style-type: none">❖ Annual Review❖ French Board & Staff Orientation DVDs
2:45 PM	Management Information System Update <ul style="list-style-type: none">❖ Bell Wireless Proposal❖ Dell Premier Pages Pilot
3:00 PM	National Reporting Requirements Ad Hoc Committee update
3:15 PM	2012 National Event Report
3:30 PM	Quebec Update
3:35 PM	Community Futures Network - Open Discussion
3:50 PM	Other
3:55 PM	Next Meeting
4:00 PM	Adjournment

Meeting Information:

Meeting Name: CFNC Meeting

Summary: October 18th, 2012 Meeting

Invited By: Joe Brennan

When: Thursday 18 October, 02:00 PM - 04:00 PM

Conference Number(s): 1-877-250-4348

Participant Code: 8701754

To join the meeting:

<http://aaocbdcs.adobeconnect.com/cfnc18/>

**Community Futures Network of Canada
Meeting Minutes
Delta Halifax, Halifax, Nova Scotia
May 29th, 2012**

Present:

David Harris (Chair) – Nova Scotia Association
Jennifer Blackler – Nova Scotia Association
Maxine Rennie – PEI Association
Basil Ryan – Atlantic Association of CBDs
Linda Larson – British Columbia Association
Marie Gallant – British Columbia Association
Colette Close – Pan West Network
Diana Jedig – Ontario Association
Roland Dandeneau - Manitoba Association
Jason Denbow – Manitoba Association
Carmen DeMarco - FedNor
Robert Gaudet - ACOA

Karen Robinson – New Brunswick Association
Line Doiron – New Brunswick Association
Harry Prummel – Alberta Association
Sylvia Alexander – Newfoundland Association
Lewis Oteruelo – Saskatchewan Association
Terri Brischuk – Saskatchewan Association
Bill Spinney – Ontario Association
Val Kosmenko – Nunavut Association
Todd Noseworthy – NWT Association
Jon Close – Alberta Association
Jason Ferguson - ACOA
Wade AuCoin - ACOA

Resource: Joe Brennan – CFNC Coordinator

Regrets:

Roseanne Leonard- Newfoundland Association

1. Call to Order

Dave Harris, CFNC Chairperson, called the meeting to order at 9:02 AM

2. Moment of Silence – Bob Bowles

The CFNC group observed a moment of silence before the meeting began in honour of Bob Bowles.

3. Welcome and Introductions

Do to the fact there are several new faces around the table, the CFNC group took a few minutes to do roundtable introductions.

4. Approval of the Agenda

David Harris had requested to add the 2015 National Event to the agenda right after the business arising from the minutes.

Karen Robinson moved and Gerry Burke seconded that the agenda be approved as amended.

Motion Carried.

4. Approval of Meeting Notes of November 24th & 25th, 2011

The group reviewed the minutes.

Bill Spinney moved and Rolland Dandeneau seconded that the minutes of November 24th & 25th, 2011 as presented.

Motion Carried.

5. Business Arising from the Minutes of November 24th & 25th, 2011

Joe reported that there was no business arising from the minutes as all business will be covered off on the balance of the meeting agenda.

6. 2015 National Event

A discussion ensued on the location and host for the 2015 National Event. A few weeks ago, an email was circulated to all provincial/territorial Executive Directors asking for expressions of interest to host the 2015 Conference. As a result of that communication, members expressed that due to the uncertainty with respect to CF program funding, the CF Network of Canada wanted to defer the decision of selecting a location and host for the 2015 event until a later date.

Dave had mentioned that over the past several days, conversations were held with the Quebec Association and they were willing to host the 2015 National Event. With that being said, Dave noted that he had emailed H  l  ne on Friday, May 25th, 2012 stating that they could handout flyers and play their video promoting the event in the nutrition break area of the World Trade & Convention Centre.

It was the general consensus of the group that the 2015 Event being hosted by the Quebec Association would not be sanctioned as a CF event and would not be funding by the National CF Network.

7. Benefits Review Ad Hoc Committee Update

Since the last CFNC Meeting in Ottawa, the Benefit Ad Hoc Committee have been busy overseeing the deployment of the national liability program.

As of May 1st, 47 CF/CBDC offices have signed onto the new national liability program. In addition, the two provincial programs have also been initiated in the provinces of Alberta and British Columbia. As a group we have collectively saved \$90,959 as a result of those offices signing onto the new National Program.

Breakdown of National Liability Insurance Program

Name	Moved to National Program	Old Expiring Premium	New Program Premium
ATLANTIC			
CBDC Westmorland Albert Inc.	Yes	\$ 2,469	\$ 1,500
Annapolis Ventures Limited	Yes	\$ 2,458	\$ 1,500
Avalon West Community Develop	Yes	\$ 1,936	\$ 1,500
Blue Water Business	Yes	\$ 3,950	\$ 2,300
Burin Peninsula Community	Yes	\$ 5,409	\$ 1,500
Cabot Community Business	Yes	\$ 1,891	\$ 1,500
Celtic Business Development	Yes	\$ 2,145	\$ 1,500
Central Community Development	Yes	\$ 3,199	\$ 1,500
Charlotte County Development	Yes	\$ 2,459	\$ 1,800
Cumberland Development	Yes	\$ 5,877	\$ 2,300
Eastern Initiatives Community	Yes	\$ 1,977	\$ 1,500
East Prince Development Inc.	Yes	\$ 1,891	\$ 1,500
Emerald Business Development	Yes	\$ 1,891	\$ 1,500
Gander Area Community	Yes	\$ 2,458	\$ 1,800
Gateway Community	Yes	\$ 2,458	\$ 1,500
Guysborough Ventures Ltd.	Yes	\$ 4,712	\$ 2,300
Humber Community Development	Yes	\$ 2,458	\$ 1,500
Inrich Business Development	Yes	\$ 2,460	\$ 1,800
Labrador Community Development	Yes	\$ 2,788	\$ 1,500
Long Range CBDC	Yes	\$ 2,145	\$ 1,500
Northern Opportunities	Yes	\$ 3,200	\$ 1,500
CBDC Northumberland Inc	Yes	\$ 3,195	\$ 1,800
Nortip Development Corporation	Yes	\$ 2,458	\$ 1,800
South Shore Opportunitites Inc.	Yes	\$ 1,891	\$ 1,500
South Coast Community	Yes	\$ 2,458	\$ 1,500
Trinity Conception Comm. Dev.	Yes	\$ 2,363	\$ 1,500
West Prince Ventures	Yes	\$ 2,458	\$ 1,500
Yarmouth Regional Business	Yes	\$ 2,340	\$ 2,300
Nova Scotia Association of CBDCs	Yes	\$ 2,145	\$ 1,100
CBDC Madawaska	Yes	\$ 3,800	\$ 1,500
Atlantic Association of CBDCs	Yes	\$ 3,015	\$ 1,500
Coastal Business Opportunities	Yes	\$ 2,344	\$ 1,500
Shelburne County Business	Yes	\$ 4,000	\$ 2,300
Growth Opportunities	Yes	\$ 2,100	\$ 1,500
South West Valley Development	Yes	\$ 3,217	\$ 1,500
New Brunswick Association of CBDCs	Yes	\$ 3,800	\$ 1,500
Sub-total Atlantic		\$101,815	\$59,100
ONTARIO			
Bruce Community	NO	\$ 3,575	\$ 1,500
East Algoma Community	Yes	\$ 3,575	\$ 1,800
Elgin Community Futures Development	Yes	\$ 3,575	\$ 1,200
Nikel Basin Federal Developemnt	Yes	\$ 4,110	\$ 1,500
Ontario Association of CFDCs	Yes	\$ 6,000	\$ 2,300
Nishnawbe Aski Development Fund	Yes	\$ 5,900	\$ 1,800
Greenstone Economic Development	Yes	\$ 6,000	\$ 2,300
Renfrew County CFDC	Yes	\$ 10,117	\$ 2,300
Orillia Area CFDC	Yes	\$ 3,950	\$ 1,500
Kirkland & District	Yes	\$ 4,212	\$ 1,450
Innovation Centre for Entrepreneurs	Yes	\$ 2,200	\$ 1,500
Sub-total Ontario		\$ 53,214	\$ 19,150
British Columbia		\$62,900	\$59,070
Alberta Association		\$35,650	\$25,300
Total		\$253,579	\$ 162,620
Savings			\$ 90,959

As we move forward, the Benefits Committee will be working with the remaining provinces/territories on the enrollment of the National Liability Insurance Program. Currently, we are working with Manitoba, Saskatchewan, Nunavut and the remaining offices in Ontario and the Northwest Territories.

Regular updates will be provided to all CFNC members on the progress of the National Program at all future meetings.

A discussion ensued on the licensing issue with respect to the broker for the national liability insurance program. On two occasions, Fraser & Hoyt had to use their assurance partners in BC & Ontario to roll out D&O EO insurance in those provinces, as they were not licensed to do business in those provinces. The Executive Directors in those respective provinces wanted to advise other regions to ensure that the licenses are in place before rolling out the insurance as it will save a lot of confusion and questions from CF members.

In addition, the province of Ontario is conducting a risk assessment on the insurance program. Once completed, the result of that study will be shared with the group.

In addition to the national liability insurance program, the committee has also begun to explore other similar programs that could be offered on a national basis. On May 9th, a meeting was held with David Power of Cumis, to explore the notion of a national creditor's insurance program. Cumis has requested several pieces of information to provide a detailed quote in writing the creditors insurance for the CF/CBDCs. The information requested by Cumis, will be supplied in early June and another conference call will be held with the committee to review the quote and set a detailed plan of action proceeding forward. Some of the information that Cumis requires before they proceed with quoting on the CF business is as follows:

- Current book of CF business
- The number of offices that are currently with Desjardin, who are the rest with?
- Integrated service with TEA or online portal
- Claim process
- What are the perceived shortfalls with the current provider
- They will provide an education component

In addition to Cumis, the committee will also speak with CRI Canada to gauge their level of interest and ask for quotes in writing with respect to the creditors insurance for the CF/CBDCs.

There has also been a request for the CFNC Benefits Committee to explore the option of offering a defined contribution pension plan. The committee will discuss this along with the possibilities of offering a creditors insurance program on their next conference call.

8. CFNC Communications Committee Update

The CFNC Communications Committee has met on one occasion since our last CFNC meeting in Ottawa. The purpose of the meeting was to begin the work on the layout, design and production of the 2012 CFNC Annual Review, the Board Orientation DVD and discuss the National Toll Free Number in the Provinces of British Columbia and Manitoba.

2012 CFNC Annual Review

DPG Communications of Caraquet, NB has been selected as the project supplier to design, print and distribute the 2012 CFNC Annual Review. Over the next couple of the months the committee will be contacting provincial/territorial Executive Directors for content, stats and photos to include in the publication. Once completed, the committee will send copies of the publication to all provincial/territorial association offices.

Completion of the project is expecting by mid-September 2012.

Action Item

Joe to send an email to provincial Executive Directors looking for success stories and stats for the 2012 Annual Review.

Board & Staff Orientation DVDs

The CFNC Communications Committee have been working with 4k Productions out of Alberta on the completion of the French version of the Board Orientation DVDs. The draft version of the French Board Orientation Video has been reviewed and a few areas have been highlighted for edits/changes. The production company is currently adjusting the video and a final draft will be ready by in early June. Once approved by the CFNC Communications Committee, we will be distributing a copy of the DVD to each CF/CBDCs office across the country.

Production of the Staff Orientation DVD will begin early in new fiscal year with the translation of the script and screening of the actor/actresses. Once that DVD has been completed it will be circulated to all offices across Canada.

Joe noted that we are a little behind in our timing on this project, we had hoped to have the first French DVD produced by now, but do to edits/changes and budgetary constraints we had to postpone the completion of board DVD and the start of the Staff DVD until we had sufficient capital within our budget.

National Toll Free Number

Last year, the Communications Committee began the roll out of the National Toll Free Number. The group is pleased to report that the Provinces of Manitoba and British Columbia have successfully been setup on the new National Toll Free Number. A detailed toll free activity report will be included in the meeting package and reviewed at the upcoming meeting in Halifax. A special thank you to the staff at both Association offices for their cooperation and assistance with this project.

On our last call the committee discussed the notion of continuing with the pilot or actually launching this as a national initiative. Joe will be contacting all offices to survey how many CF/CBDC and Association offices have toll free numbers used by clients and their associated costs.

The benefits of a toll free number are, from a cost perspective, 5 cent per minute versus 8 cents in most provinces. Another major advantage is the possibility of marketing national initiatives with a consistent phone number and website.

At our next meeting, the committee will review the data and set a course of action going forward with respect to this project.

Action Item

Joe to send an email to provincial Executive Directors to determine how many CF/CBDC and Association offices have toll free numbers used by clients and their associated costs.

Google Analytics

In early February 2010, the Communications Committee installed Google Analytics on www.communityfuturescanada.ca. Google Analytics is a free web-based application that gives the committee the ability to track website stats that gives us a rich insight into our website traffic and marketing effectiveness.

The group reviewed a copy of the Google Analytics Report as at March 31st, 2012.

Over the next few months, the Communications Committee will look at an SEO Strategy for our website and a Social Media Campaign. The Social Media Campaign could include a Facebook Fan Page, Twitter Account and YouTube Channel to promote interesting stories, blogs and editorials on topics of interest for Canadian entrepreneurs and CF/CBDC staff and board members. The YouTube channel has been setup as another means to share CBDC commercials and video messages.

9. Business Development Banks of Canada

Representatives from the Business Development Bank of Canada were prepared to join our group at 10:15 am. However, due to a scheduling error, the folks at the BDC thought the meeting was scheduled to take place on Wednesday May 30th at 10:15 am. With that being said, the group carried on with the agenda and would work with the BDC to schedule a follow-up meeting via conference call.

10 Management Information Systems Update

The CFNC MIS Committee met on one occasion since our last meeting. The following initiatives have been worked on since the last meeting:

Standing Offer Dell

The committee discussed the notion of setting up a standing offer with Dell for the purchase of desktop and laptop equipment.

The standing offers will allow for greater economies of scale when CFs purchase items such as desktops, laptops and printers. In addition, the CF/CBDC network infrastructure will be more standardized and allow for easier/more cost effective technical support if there are consistent standards with respect to desktops, laptops and other computer equipment.

Action Item

Joe to send the proposal the committee once it has been received from Dell.

Bell Mobility National Agreement

The committee also reviewed a proposal from Bell regarding negotiated rates for mobility on a national basis. By establishing a national agreement it will allow additional features, more airtime and a reduction in monthly mobility rates for member CF/CBDCs.

These services will be another value added service for the CF Network and the CF/CBDC across Canada.

Update mobility proposal to include:

- unlimited incoming minutes
- Unlimited texting
- Unlimited cdn long distance at \$15/ month
- Bell coverage in northern Ontario
- Hardware discounts – to discuss at a later time

A discussion ensued on the national mobility program; members would also like to see a program put in place for Rodgers and MTS.

Action Item

Once the revised proposal has been received from Bell it will be shared with the committee for review and approval and then circulated to the membership through the provincial/territorial Executive Directors.

11. National Reporting Requirements Committee Update

Since our last meeting the CFNC National Reporting Committee had met on one occasion to carry out their work on the national reporting platform.

The National Reporting Ad Hoc Committee agreed at that meeting that the CFNC National Reporting Requirements Committee would continue to oversee/monitor/report on the project on a national level. However, each region would move along on different development paths. With that being said, the Atlantic, Ontario and the North would continue to pursue the project as a joint initiative and the remaining regions would come on stream at a later date.

Diana and Todd confirmed that both of their regions are on stream and proceeding with the Atlantic region on the same development path.

To date the following has been completed:

- The user profiles, performance indicators and definitions have been reviewed for completeness and accuracy.
- A project proposal, timeline and RFP has been developed in draft format. The project proposal outlines the project milestones and all components of the project.
- Spoke with Hélène at the Quebec Association. Hélène mentioned she would not be part of the committee but would work with me on the side to follow the project along
- Stephene Lamerieux of WD will ensure compliance with Performance Measurement Strategy

Next Steps

- Require compliance with the Performance Measurement Strategy from a lending perspective
- Regional meeting needs to be organized in Atlantic Canada, Ontario, North to review and approve the performance indicators and definitions
- Commitment from regions to move forward
- The timelines and project milestones will need to be updated to reflect the new timing,
- Meeting Scheduled for June 7th

12. National Event 2012 Update

The group welcomed Shaunna Scott, National Event Coordinator and Jacqui Sullivan 2012 National Event Meeting Planner. After a brief introduction they provided an update on the National Event along with a program walk through.

Shaunna began with an update on the number of registration for the 2012 National Event. As of Monday May 28th, 2012 there are 804 delegates and guests registered for the 2012 National Event. The ladies then continued with a program walk through with the group:

There is shuttle service available for the conference on a load and go basis. In addition to the regular buses, there is also a bus available specifically for those with special needs/requirements.

The event is a bilingual conference headsets are required, delegates are asked to pick up a headsets at the beginning of the conference. Delegates will be asked to show a piece of ID and then they will have to leave a business card with the technician. Once the headset is returned the business card will be given back to the delegate.

The dress for the entire conference is business casual.

Shaunna noted that the town criers and highlanders have been hired for the duration of the conference. They will mix and mingle with the delegates and their guests as well the criers will ring the bell to notify members when the next session begins.

With respect to the National Event Budget, Shaunna noted that there currently in a small surplus position, after consideration of all expenses.

After the 2012 National Event, a survey will be circulated to all delegates to ascertain their feedback, suggestions and review of the event. Members wanted to also ask why some CF/CBDC offices did not attend. Was it due to financial concerns? Perhaps we could include this question in the National Event Exit Survey.

The group viewed the CF Lip Dub Video that will be shown during the National Event on Thursday, May 31st, 2012. The video was well received by all members. Marie noted that before the video is uploaded to YouTube, that we ensure that we pay the socan fees associated with the rights to the song. Joe noted he will check into this and ensure it is done, before it's uploaded to the site.

A note was made that there is no federal presence at 2012 National Event. However, Wade Aucoin will offer remarks on behalf of ACOA, the regional agency for Atlantic Canada.

With respect to the night of the volunteer, and after the certificates are handed out, Shaunna had asked for the assistance of the provincial/territorial Executive Directors to organize photo opps for their respective region.

A 2012 national event after party has been organized at the Fife and Drum, at the Marriott Hotel. The band, the Plugs will play that evening from 9:00 pm -1:00 am.

The CFNC Group expressed their appreciation for Shaunna Scott's work and coordination of the 2012 National Event Conference.

Lunch Break – 12:00 pm – 1:00 pm

Reconvene 1:05 pm

13. CFNC Work Plan & Budget

The group reviewed the draft version of the CFNC work plan and budget.

A discussion ensued on the funding for the CFNC budget. With the recent budget cuts in the province of Ontario, they are currently at a \$30,000 shortfall with respect to their contribution to the CFNC budget. Diana noted that FedDev are not contributing to the CFNC budget for 2012-2013. Diana noted that there are other ways that the province maybe able to contribute to the overall CFNC national budget. Perhaps through their board fund.

The group discussed, with the funding uncertainty, it really affects our budget and work plan for 2012-2013. What are the thoughts of the group? Some options the group can explore are can reduce our face-to-face meetings to one meeting per year, cutting our cost in half, the other meeting can be held via conference call.

In addition to decreasing CFNC meeting costs, other options the group discussed included the following:

- ❖ Membership dues... could be raised;
- ❖ To go along with reducing travel costs, the size of the board could also be reduced. CFNC would pay for one member per region and the region could send no more than two representatives to a meeting; Maximum of 12.
- ❖ Quarterly meetings are also a possibility. The group could also meet via video conferencing to reduce costs. Colette mentioned the use of Adobe Connect; the conference calls could be reduced to an afternoon – 3 quarterly 1 face to face per year
- ❖ Pare down the budget, equal share per region, \$150,000
- ❖ Maximum is 2 members per province/territory with the exception of Prince Edward Island;

A discussion ensued on the establishment of a more detailed strategic direction over a 3-5 year period.

Next Steps

- The year-end report will be ready for members by the middle of June. Joe has not invoiced for the provincial/regional contributions for 2012-2013. What are the committee's wishes with respect to that process?

The 2012-2013 work plan and budget will be revised based on the discussions and circulated to the members for review and approval. A separate conference call will be organized following the meeting in early June for review and approval.

Action Item

The group discussed the notion of exploring the possibility of the development of an ipad/iPhone app for CF/CBDCs. The app would include things such as contact information, tips, loan payment calculator, etc.

Harry Prummel moved and Karen Robinson seconded that the Community Futures Network of Canada will reimburse for one delegate per meeting for their travel expenses, each region can send an

additional person at the Association expense. The representation per province/territory shall not exceed two representatives.

Motion Carried

14. Provincial Reports/Agency Updates

Nunavut

Val and Ike provided the following update with respect to Nunavut:

- ❖ Business case has been established for a Pan-Northern Association.
- ❖ Northern CFs are part of a pilot project with NACCA, co-finance, bid bonding. The intention after two years to go national with this program.
- ❖ All staff and volunteers from the Nunavut region are at the national conference.

British Columbia

Marie and Linda provided the following update with respect to the province of British Columbia:

- ❖ Working on a Community Futures Credit Card with Desjardin, good terms, the card is online with a line of credit;
- ❖ With respect to creditors insurance Canada life has notified BC CFs that there is no more life insurance on loans written by CFs in BC as of July 1st, 2012;
- ❖ Industrial Pacific Alliance – share with the rest of the members
- ❖ Brian Gandon, who administers the group benefits program for the CFs in British Columbia is at the conference; great program;
- ❖ Association RRSP Plan
- ❖ TEA Ad On – all inclusive tool

Alberta

Jon and Harry provided the following update with respect to the province of Alberta:

- ❖ Online training – 13 week courses (rural business clusters), case studies. Greater number of loans as a result;
- ❖ Rural diversification – Canadian and foreign case studies, diversify their business. Register online, www.cfnc.ca or by phone;
- ❖ Expanding the course material, how to be an effective business coach/manager (13 week program);
- ❖ One year extension of funding agreements for Alberta CFs with a March 31st, 2013 expiry. Funding model in Alberta is uncertain at this time.

Saskatchewan

Lewis and Terri provided the following update with respect to the province of Saskatchewan:

- ❖ Signed contract 2 weeks ago
- ❖ New agency representatives on the CF file, with the recent shuffle in the province;
- ❖ 13 Regional Development Agencies offices received 2 weeks' notice before closing;
- ❖ There is a new Ministry of the Economy established in the province
- ❖ Loan partnership, sharing employees, 5 offices have already met targets
- ❖ Tele-conferencing project, a 2 year extension for the program in the west
- ❖ Partnerships with the mining industry
- ❖ Have begun the discussion surrounding self-sustainability

Manitoba

Jason and Rolland provided the following update with respect to the province of Manitoba:

- ❖ A recent announcement that there is no more funding for the regional development agencies in the province;
- ❖ Established 3 committees on modernization;
- ❖ A discussion paper has been developed looking at redefining of CF regions;
- ❖ Operating efficiency projects – VOIP initiative. \$18.99 per user per month;
- ❖ An RFP has been developed for bulk accounting services.
- ❖ All bases of operations to look at to create efficiencies;
- ❖ Looking to drive our performance higher, the association has created a performance committee. 13 of 16 CFs are represented at the CFNE12;
- ❖ Rolland noted that this maybe his last meeting, great learning curve, great relationships.

Ontario

Diana and Bill provided the following update with respect to the province of Ontario:

- ❖ 36 of 61 representatives at CFNE12;
- ❖ Lending activity down 40% in south Ontario and 23% in northern Ontario (based on value of closed deals.) Number of loans down by 21% in south and up 6% in the north;
- ❖ Cash in the bank 70% south Ontario and 59% in northern Ontario. \$83 million in total;
- ❖ CF Investment pool are off the table in Ontario;
- ❖ Investment monies are used by CFs to cover shortfall such as funding the costs associated with TEA X
- ❖ Southern Ontario, Regional Innovation Funds – \$ 8 million in Eastern Ontario, \$12 million in South-western Ontario. Not limited to rural. Specific funding for innovative initiatives. Two separate funds.

A discussion ensued on modernization:

- ❖ Alberta noted that they were leading the charge with respect to the Future of the Community Futures Program in their province and have worked diligently on that for 4 years. An ad hoc committee was established, the membership brought forth recommendation, partner with other CFs, and lots of scenarios were brought to the table;
- ❖ It was a general consensus of the group that there is a need to modernize, the economy is changing. We need to change and create efficiencies;
- ❖ We don't have the authority; the members need to do it;
- ❖ Basil noted that ACOA was our partner from the beginning in Atlantic Canada; member driven in Atlantic Canada;
- ❖ Look at the modernization from a national perspective;
- ❖ Using the monies in a better fashion;
- ❖ A lot of work to achieve the desired outcomes;
- ❖ How can government change the restrictions on the program that will allow us to be more responsive to the changes in the economy?

New Brunswick

Line and Karen provided the following update with respect to the province of New Brunswick:

- ❖ Line spoke on the announcement that would see funding cut to all RDAs in province of New Brunswick;

- ❖ With respect to results/targets, same dollar figure for loans as compared to last year; the stats are consistent;
- ❖ There will be a new CF volunteer representative for New Brunswick for our next CFNC meeting;
- ❖ Participating in an action plan meeting with the minister, for the role with the province.

Newfoundland and Labrador

Gerry and Sylvia provided the following update with respect to the province of Newfoundland and Labrador:

- ❖ With respect to loan activity there was a 23% increase for a total of \$83 million in loans;
- ❖ The uptake is picking up with regards to loans for the new Entrepreneurial Training Fund (ETF) loan clients and non-loan client;
- ❖ Conducting a AES review of EAS, SEA exclusively by the CBDCs in NL;
- ❖ Extended the funding for one more year, EAS;
- ❖ The Red Zones received their year notice; (75% - 25% provincially) CBDCs may look at picking up this work;
- ❖ Strategic plan to align our work together with the Atlantic Association.

Prince Edward Island

Maxine provided the following update with respect to the province of Prince Edward Island:

- ❖ With respect to loan activity, increase in the value of loans \$3 million, \$1.15 million leveraged, 461 business counselling;
- ❖ Provincial AGM is coming up on June 15th;
- ❖ CBDC Day was a success with events held throughout the province;
- ❖ Youth Form, supported by services Canada Youth Strategy.

Nova Scotia

Jennifer and David provided the following update with respect to the province of Nova Scotia:

- ❖ Jennifer is a Project Manager with the Nova Scotia Association, Erinn will be returning the association office in July;
- ❖ Continue to administer the SBIP program;
- ❖ Business engagement project, Atlantic population table;
- ❖ Student in Business, 92.4 % success rate;
- ❖ 2,300 youth exposed to workshops;
- ❖ Small business week support for CBDC offices throughout the province;
- ❖ Youth internship program.

Atlantic Canada

Basil provided the following update with respect to the Atlantic Association:

- ❖ With respect to modernization it took 2 years of work and both the investment and operational side were examined as part of the exercise;
- ❖ The new model was based on performance and need;
- ❖ Can use investment for operational purposes, based on agreements in the work plan with the ACOA;
- ❖ A one-time conversion of debt to equity in the amount of \$20 million;
- ❖ Recapitalization of CFs on a go forward basis;
- ❖ Ongoing consultation with the agency on the allocation of the \$12.6 million;
- ❖ \$500,000 per year for recapitalization;
- ❖ Establishment of the RMF;

- ❖ Key to the CFOT – continuity, ACOA and the CBDCs to work through the changes. Oversight committee, improved the process, RMF same principal;
- ❖ Another item that the region is dealing with is governance. Engaging as many volunteers as possible;
- ❖ External reviews of CBDCs. Will not be recapitalized until a review is conducted. With respect to payment, if a review is needed for recapitalization it paid for by the CF, if the review is needed for ACCBIF, then ACCBIF pays for the review;
- ❖ RDA funding cuts in a year. Not asking CBDCs to take on that business.

Nutrition Break 3:15 pm

Agency

Carmen provided the following update with respect to the FedNor:

- ❖ Carmen noted it is the status quo for FedNor, FedDev is a little different;
- ❖ Tony Clement is a champion for the CFs in Northern Ontario; Diana and Bill noted that Carmen is a champion for CFs in Northern Ontario as well;
- ❖ Budget covers the operational support for the CFs, CF Associations, and the TEA Program;
- ❖ Economy in northern Ontario is a little spotty, mining is a key industry;
- ❖ Reviews of CFs in northern Ontario, operations audit;
- ❖ Total CF budget in north \$8.3 million;
- ❖ 1-3 year agreements;
- ❖ Investment funds- up/down – pool arrangement;
- ❖ Re-examine the TEA Program on a cost/benefit.

PanWest

- ❖ Colette provided an update in PanWest;
- ❖ Leadership institute is now being offered to Ontario CFs;
- ❖ Two sessions will be offered at the National Event;
- ❖ 12 modules, face-to-face workshops
- ❖ Staff development program sales and growth oriented businesses

15. Next meeting

Later part of August via conference call

16. Other

A discussion ensued on which members can make the BDC Meeting on Wednesday morning at 10:15 am. Diana noted she would be able to meet, in total 5 members were able to make the meeting at 10:15 am. Other members have made other plans and the Atlantic members will be in their Annual General Meeting.

Joe will speak with David Moody and apologize for the mix-up, and look at scheduling a conference call to discuss the matter at a later time.

15. Adjournment

With no further business the meeting was adjourned by Bill Spinney at 3:55 pm

**Community Futures Network of Canada
Annual General Meeting Minutes
Delta Halifax, Halifax, Nova Scotia
May 29th, 2012
4:00 pm**

Present:

David Harris (Chair) – Nova Scotia Association
Jennifer Blackler – Nova Scotia Association
Maxine Rennie – PEI Association
Basil Ryan – Atlantic Association of CBDCs
Linda Larson – British Columbia Association
Marie Gallant – British Columbia Association
Colette Close – Pan West Network
Diana Jedig – Ontario Association
Roland Dandeneau - Manitoba Association
Jason Denbow – Manitoba Association
Carmen DeMarco - FedNor
Robert Gaudet - ACOA
Loretta Davis – NS Association

Karen Robinson – New Brunswick Association
Line Doiron – New Brunswick Association
Harry Prummel – Alberta Association
Sylvia Alexander – Newfoundland Association
Lewis Oteruelo – Saskatchewan Association
Terri Brischuk – Saskatchewan Association
Bill Spinney – Ontario Association
Val Kosmenko – Nunavut Association
Todd Noseworthy – NWT Association
Jon Close – Alberta Association
Jason Ferguson - ACOA
Wade AuCoin – ACOA

Resource: Joe Brennan – CFNC Coordinator

Regrets:

Roseanne Leonard- Newfoundland Association

1. Call the meeting to Order

The meeting was called to order at 4:01pm

2. Approval of Agenda

Terri Brischuk moved and Rolland Dandeneau seconded that the agenda be approved as presented.

Motion Carried.

3. Election of Officers

The following positions are open for election for the Community Futures Network of Canada:

The positions are two year terms – with one exception, the position of president does not change in the year of the national event.

The same person may hold the offices of Secretary and Treasurer.

President

Joe defined the role and responsibility of the President. The President must be during the entire term of the President, a member of the Board of Directors of a CFO. Any person while employed by a CFO or member of the Corporation or any organization of members, including the Atlantic Association of Community Business Development Corporations, Community Futures Pan West Network and like

organizations is not eligible to be President. Otherwise, his or her position as President shall be automatically terminated.

Note: The President-Elect will assume his/her duties at the close of the National Event on June 1st.

Todd moved and Diana seconded to nominate Harry Prummel for the position of President of the Community Futures Network of Canada.

Rolland moved that nominations cease.

Vice-President

Rolland moved and Sylvia seconded to nominate Linda Larson for the position of Vice-President of the Community Futures Network of Canada.

Bill moved that nominations cease.

Past-President

David Harris will assume his role as past-president at the close of the National Event on June 1st.

Secretary/Treasurer

Todd moved and Bill seconded to nominate Karen Robinson for the position of Secretary/Treasurer of the Community Futures Network of Canada.

Bill moved that nominations cease.

4. Financial Reports

Joe reviewed the CFNC financial report for the year ending March 31st, 2012. Both set of statements were reviewed by the board, the two sets of statements were the unincorporated CFNC statements and the incorporated statements that began on September 22nd, 2012. Joe noted that going forward we will use the incorporated network statements.

Gerry moved and Bill seconded that the financial statements be approved as presented.

Motion carried

5. Appointment of Auditor

A discussion ensued on the appointment of auditor. It is our recommendation to use the Atlantic Associations of CBDCs Auditor, David Moeller, FCGA as the auditor for 2012-2013 for the Community Future Network of Canada financial statements.

6. Other Business

A discussion ensued on the need to establish an ad hoc committee on modernization. The ad hoc would need to be called something other than modernization, as it may cause some concerns in most regions of the country.

A term of reference will be developed and members will be selected from each region to sit on this committee to discuss common concerns, issues with respect to the future of the CF program.

A special thank you was extended to all members that served on the CFNC Board.

7. Adjournment

With no further business the meeting was adjourned Bill at 4:45 pm.



Benefits Committee Report

October 2012

Benefits Committee Report October 2012

Since the last CFNC Meeting in Halifax in May, the Benefit Ad Hoc Committee has met via conference call on two occasions to continue their work on the national liability program.

At their August 29th meeting, the committee reviewed the recommendations/coverage enhancements outlined in the Intech Risk Management Report and agreed that those recommendations/coverage enhancements be included in the renewal of the National D&O E&O Program effective September 30th, 2012. (Please see the attached Intech Risk Management Report for your review.)

Also on the August 29th conference call, the committee discussed the notion of proceeding with an RFP/RFI for broker services for the national program. With that being said, and after further discussions with Intech, they recommended that we proceed with an RFP/RFI.

During the October 16th conference call the committee was provided with the following update on the National D&O E&O Program:

As of October 1st, we are happy to report that 115 CF/CBDC offices have signed onto the new national liability program. In addition, the broker has provided provincial program pricing for the provinces of Alberta and British Columbia. As a group we have collectively saved in excess of \$100,000 as a result of those offices signing onto the new National Program.

In addition there are three players in the marketplace for CF/CBDCs to choose from. Our broker is working with Royal Sun Alliance (RSA) to provide pricing within our program. The three companies are:

- Lombard which are now Northbridge
- Royal Sun Alliance
- Encon

With respect to the recommendation/coverage enhancements outlined in the Intech Risk Management Report, 7 out of the 10 recommendation have been incorporated into the National Plan. The benefits consultant is currently working with the insurance company to incorporate the remaining recommendations/coverage enhancements.

It is important to note that these recommendations/coverage enhancements have been made with no mention of increase in premium to member CF/CBDCs.

With regard to the RFP/RFI process during the October 16th conference call, it was a general consensus of the CFNC Benefits Committee to recommend and approve to the full CFNC Board for ratification the retention of Intech Risk Management to assist with the Request for Information (RFI) for brokerage service.

**Community Futures Network of Canada
Meeting Notes
Benefits Review Committee
August 27th, 2012
3:00 pm**

Present:

Harry Prummel – Alberta Association
Diana Jedig – Ontario Association

Jason Denbow – Manitoba Association
Basil Ryan – Atlantic Association

Resource:

Joe Brennan – CFNC Coordinator

Purpose:

The purpose of the conference call was to address the recommendations/coverage enhancements outlined in the Intech Risk Management Report and to discuss the notion of proceeding with an RFP for broker services for the National Program.

The following update was provided to the members since the last meeting:

When we began this process, our goal was to leave no CF/CBDC or Provincial/Territorial Association office in any worse off position with regards to their D&O E&O insurance.

The committee offered varied approaches to accommodate each province/territory. i.e. Alberta and BC selected different policies with their own aggregate limits.

The adoption of a National Program led to reduction in premiums and increased level of coverage for most, if not all, offices. Factors that attributed to a reduction in premiums included the following:

1. Competition in the market – Encon/Lombard
2. Truth in numbers –acting as a group
3. Single aggregate limit

We also had the National Policy reviewed by Aon Canada and Intech Risk Management for accuracy and completeness. The review process conducted by Intech provided a list of recommendation/coverage enhancements to the National Program. The committee discussed the need to have them incorporated into the National Policy in time for the renewal of September 30th, 2012.

With that being said, the rollout of the program was temporarily put on hold until these recommendations could be incorporated into the National Program.

RFP for Broker Services

A discussion ensued on whether to proceed with an RFP for broker services for the national D&O E&O Program. After a lengthy discussion it was the general consensus of the committee to proceed with drafting an RFP for review by the committee.

Joe noted that he would prepare a draft version of the RFP and circulate the document to the committee for review and feedback.

Items to include in the RFP process:

- ❖ Commission/Management Fee
- ❖ Licenced to do business in all provinces/territories
- ❖ Recommended improvements in coverage/structural for the national policy

With no further business the meeting was adjourned at 3:50 pm AST.

**Community Futures Network of Canada
Meeting Notes
Benefits Review Committee
October 16th, 2012
12:00 pm**

Present:

Harry Prummel – Alberta Association
Diana Jedig – Ontario Association

Jason Denbow – Manitoba Association
Basil Ryan – Atlantic Association

Resource:

Joe Brennan – CFNC Coordinator

Purpose:

The purpose of the conference call was to review the recommendations/coverage enhancements outlined in the Intech Risk Management Report and discuss the notion of proceeding with an RFP/Questionnaire for broker services for the national program.

The following update was provided to the members since the last meeting:

As of October 1st, we are pleased to report that 115 CF/CBDC offices have signed onto the new National D&O E&O Program. In addition, the broker has provided provincial program pricing for the provinces of Alberta and British Columbia. As a group, we have collectively saved in excess of \$100,000 as a result of those offices signing onto the new National Program.

In addition, the committee were made aware that there are now three players in the market place for CF/CBDCs to choose from; our broker is working with Royal Sun Alliance (RSA) to provide pricing for our national/provincial program:

- Lombard which are now Northbridge
- Royal Sun Alliance
- Encon

With respect to the recommendation/coverage enhancements outlined in the Intech Risk Management report, 7 out of the 10 recommendations have been incorporated into the National Plan. The benefits consultant is currently working with the insurance company to incorporate the remaining recommendations/coverage enhancements.

It is important to note that these recommendations/coverage enhancements have been made with no mention of increase in premium to member CF/CBDCs.

RFP/RFI Broker Services

The committee reviewed the proposal received from Intech to assist with the RFI/RFP for broker services. The committee felt by having a company such as Intech aid in the process, it would add credibility to the National Program.

It was the general consensus of the CFNC Benefits Committee to recommend and approve to the full CFNC Board for ratification the retention of Intech Risk Management to assist with the Request for Information (RFI) for brokerage service. The amount for this piece of work shall not exceed \$4,000.

With no further business the meeting was adjourned at 1:10 pm AST.



CFNC Communications Update

CFNC Communication Committee Update

The CFNC Communications Committee met on two occasions since our last CFNC meeting in Halifax. The purpose of the meetings were to begin the work on the layout, design and production of the 2012 CFNC Annual Review, continue with the revisions to the French version of the Board Orientation DVD and discuss the further developments on National Toll Free Number.

2012 CFNC Annual Report

DPG Communications of Caraquet, NB has been selected as the project supplier to design, layout, print and distribute the 2012 CFNC Annual Review. The document is in its final layout and the committee will be meeting in the coming days to review and approve the final proof for print and distribution.

Board & Staff Orientation DVDs

The CFNC Communications Committee has been working with 4k Productions out of Alberta on the completion of the French version of the Board Orientation DVDs. The draft version of the French Board Orientation Video has been reviewed and a few areas have been highlighted for edits/changes. The production company has been adjusting the video and a final copy is now complete. Once approved by the CFNC Communications Committee, we will be distributing a copy of the DVD to each CF/CBDCs office across the country.

Production of the Staff Orientation DVD will begin once the Board DVD has been completed. Thus far we have completed the translation of the script and screening of the actor/actresses. The committee is looking to have the Staff Orientation DVD finished by the end of the year.

National Toll Free Number

The committee continues to monitor and track the National Toll Free Number. Currently the provinces of Manitoba and British Columbia have been enrolled into the National Toll Free program. The committee will be looking at enrolling another province/territory into the program over the next several months.

Google Analytics

In early February 2010, the Communications Committee installed Google Analytics on www.communityfuturescanada.ca. Google Analytics is a free web-based application that gives the committee the ability to track website stats that gives us a rich insight into our website traffic and marketing effectiveness.

CFNC Communications Committee Meeting
Meeting Notes
Tuesday, August 21st, 2012
Conference Call 3:00 pm AST

Present:

Line Doiron - New Brunswick Association
Jason Denbow – Manitoba Association
Todd Noseworthy - Northwest Territory Association
Val Kosmenko - Nunavut Association

Resource:

Joe Brennan

Regrets:

Lewis Oteruelo - Saskatchewan Association

1. Call to order

The conference call was called to order at 3:05 pm by Joe Brennan.

2. Purpose

The purpose of the conference call was to review the following items:

- a. Layout and design for the 2012 Annual Review;
- b. French versions of the Board Orientation DVD project;
- c. Deployment of the national toll free number in the other provinces and territories;

3. 2012 CFNC Annual Review

The committee reviewed the proposed layout/design supplied by DPG Communications and selected layout option number three with the following changes:

- ❖ Update the numbers in the Presidents Message;
- ❖ Add a few design accents on page 3;
- ❖ Add Harry's signature and picture;

- ❖ Include a photo and message from each of the Ministers;
- ❖ Email each of the provincial/territorial EDs to get stats for insertion in the CFNC Annual Review;

The committee reviewed the stories and has selected the following success stories to be featured in the 2012 CFNC Annual Review:

- ❖ BC Tech Story - Diversification
- ❖ Beausejour Peat Moss – Diversification
- ❖ Trident Holdings – Small Business
- ❖ R-BIZ – CED
- ❖ Boulder Buster – Business Services
- ❖ Cheese ipad App – Business Services

With that being said we still require a story from the North, one CED story and a small business story.

4. French version of the Board Orientation DVD

The committee was provided with an update on the Board Orientation DVD Project. The final revisions to the project will be completed over the Labor Day weekend. Once the voice overs and video pieces have been completed they will be shared with the committee for review and approval. We will then shift our focus to begin the production of the French version of the staff orientation DVD.

5. National Toll Free Number:

A discussion ensued on the continuation of National CFNC Toll Free Project. To date, British Columbia and Manitoba are the only two provinces that have been brought onto the new toll free platform. Each province pays a \$25 system access fee on a monthly basis plus the applicable toll charges. The committee reviewed the toll charges since the project started. Since the inception of the project there were 86 calls logged in Manitoba and 134 calls logged in British Columbia for a total cost of \$522.12.

A survey has been circulated to all provincial/territorial EDs early this month; Joe is still waiting to hear from a few more offices before he shares the results of that survey with the committee.

Action Item

Joe to send an email to all provincial/territorial Executive Directors to ascertain which provinces/territories currently have a toll free number and how much do they pay on average per month.

It was a general consensus of the committee to conduct more analysis on the toll free project before deployment in other provinces/territories.

With no further business the meeting was adjourned at 3:35 pm AST.

CFNC Communications Committee Meeting
Meeting Notes
September 14th, 2012
Conference Call 3:00 pm AST

Present:

Line Doiron - New Brunswick Association
Jason Denbow – Manitoba Association
Todd Noseworthy - Northwest Territory Association
Val Kosmenko - Nunavut Association
Lewis Oteruelo - Saskatchewan Association

Resource:

Joe Brennan

1. Call to order

The conference call was called to order at 3:02 pm by Joe Brennan.

2. Purpose

The purpose of the conference call was to review the revised version of the 2012 CFNC Annual Review.

The committee reviewed the revised version of the 2012 CFNC Annual Review and suggested the following changes:

- ❖ Update the numbers in the table of contents;
- ❖ Fix the formatting in the title for the Minister Message;
- ❖ Add stock photos on page 6 for the section “who we are, what we do”;
- ❖ Add photos for each of the success stories;
- ❖ Update the provincial/territorial abbreviations to be consistent with what was used in previous editions;
- ❖ Update the map and change the color of the two islands closest to Quebec, should be navy blue, the same color as Nunavut.

- ❖ Contact Helene at SADC Quebec to see if they would like to include their numbers in the annual review.

The committee noted they would review the document over the next several days and respond to Joe with any additional feedback or comments.

With no further business the meeting was adjourned at 3:30 pm AST.



MIS Committee Report

October 2012

CFNC Management Information Systems Report

The CFNC MIS Committee met on one occasion since our last meeting. The following initiatives have been worked on since the last meeting:

Bell Mobility National Agreement

The committee reviewed the revised proposal from Bell Mobility for a National Agreement for CF/CBDCs. By establishing a national agreement it will allow additional features, more airtime and a reduction in monthly mobility rates for member CF/CBDCs.

These services will be another value added service for the CF Network and the CF/CBDC across Canada.

The MIS Committee revised the Bell proposal and would like to recommend to the full CFNC Board that the national mobility agreement with Bell be approved for distribution to the CF/CBDC offices across Canada.

Standing Offer Dell

The committee continued their work on the establishment of a standing offer with Dell for the purchase of desktop and laptop equipment for CF/CBDC offices. The standing offer would incorporate a high-end, mid-range and lower-end customized PC/laptop tailored for the CF/CBDC office environment. The proposed solution would use Dell's new service, Premier Pages, where a CF/CBDC could order PC/laptops through a web-based portal using their own respective account. By having a customized PC/laptop pre-configured for the CF office environment, this will allow for increased level of discounts that Dell will be able to offer as part of this program.

The committee had asked that the standing offer PC/laptop requirements be updated on a quarterly basis.

A discussion ensued on the deployment of the Dell Premier Pages. It was a general consensus of the committee agreed that they would pilot the Dell Premier Pages in the Province of Alberta, Ontario and Atlantic Canada before proceeding with deployment of the service to all CF/CBDCs across the country. The piloting stage would last for a three to four month period.

**CFNC MIS Committee Meeting
Meeting Notes
September 19th, 2012
Conference Call 3:00 pm AST**

Present:

Diana Jedig – OACFDC
Todd Noseworthy - NWT Association
Jon Close- Alberta Association
Lewis Oteruelo - Saskatchewan Association

Stacey Morrey – Alberta Association
Marc Barrette – FedNor
Brian LeBlanc – Atlantic Association
Sean Sweeney – Ontario Association

Resource:

Joe Brennan – CFNC Coordinator

Regrets

Jason Ferguson - ACOA
Barry Lake - WD

Robert Gaudet – ACOA

-
1. The conference call was called to order at 3:05 pm by Joe Brennan.
 2. The purpose of the conference call was to continue the discussion on the establishment of a standing offer with Dell. In addition, the committee also reviewed a revised proposal from Bell Mobility regarding a negotiated national agreement.
 3. A discussion ensued on the establishment of a Dell standing offer, Brian explained that a standing offer with Dell has been in place for Atlantic CBDCs since 2006. The standing offer allows for greater economies of scale when CFs purchase items such as desktops, laptops and printers.

The standing offer would incorporate a high-end, mid-range and lower-end customized PC/laptop tailored for the CF/CBDC office environment. The proposed solutions would use Dells new service, Premier Pages, where each CF/CBDC could order PC/laptops a web-based portal using their own respective account. By having a customized PC/laptop pre-configured for the CF office environment, this will allow for increased level of discounts that Dell will be able to offer as part of this program.

The committee had asked that the standing offer for PC/laptop requirements be updated on a quarterly basis.

A discussion ensued on the deployment of the Dell Premier Pages. It was a general consensus of the committee that they would pilot the Dell Premier Pages in the Province of Alberta, Ontario and Atlantic Canada before proceeding with deployment of the service to all CF/CBDCs across the country. The piloting stage would last for a three to four month period.

Next Steps:

Joe will work on developing minimum standards for PCs/Laptops to be included on the Dell Premier Pages Platform. Once those specifications have been developed they will be sent to representatives in the provinces of Alberta, Ontario and Atlantic Canada for review and approval.

4. The committee reviewed the revised Bell mobility proposal and offered the following change:
 - ❖ Incorporate an android phone in the list of the hardware discounts that apply to this national agreement.

After the aforementioned change is made, the MIS Committee would like to recommend to the full CFNC Board that the national agreement with Bell be approved for distribution to the CF/CBDC offices across Canada.

With respect to a distribution plan, the CFNC program coordinator will circulate the Bell Mobility National Agreement and contact information to the Provincial/Territorial Executive Directors for those offices interested in finding out more information about the program. The provincial/territorial association offices will then forward the information along to member CF/CBDCs.

With no further business, the meeting was adjourned at 3:40 pm



CFNC National Requirements Reporting Update

The CFNC National Reporting Committee met on one occasion since our last CFNC meeting in Halifax. The purpose of the meeting was to continue with the development of a common reporting platform for the CF/CBDCs across Canada.

Please see the following update on the project:

In December 2010, the CFNC group established a National Reporting Requirements Ad Hoc Committee that was tasked with moving the CF reporting project along on a national basis.

Throughout the past year, the National Reporting Ad Hoc Committee continued their work on the new national platform. By reviewing and categorizing user profiles (12 user profiles - 6 RDA and 6 CF/CBDC), defining performance indicators, developing a project scope and RFP to carry the project to a successful completion.

In early 2012, a few things changed with our western CF colleagues; questions surrounding funding and the uncertainty of upgrading to TEA X made them push back their timing and focus on the project.

The National Reporting Requirements Adhoc Committee agreed that they would continue to oversee/monitor/report on the project on a national level. However, each region would move along on different development paths. With that being said, the Atlantic, Ontario and the North would continue to pursue the project as a joint initiative and the remaining regions would come on stream at a later date.

The national group agreed that separate meetings would be held in each region over the summer months and the national group would have another meeting in early fall 2012 to continue to move the project forward on a national basis (update project scope, timelines and RFP).

In Atlantic Canada, the Atlantic Association of CBDCs spoke with ACOA in early June to formulate an action plan for the Atlantic region. It was agreed that, prior to the MIS meeting on August 1, 2012, separate meetings would be held for CBDC and ACOA respectively. As a result of those meetings, each group (CBDC/ACOA) would have a clearer direction on the approved performance indicators and definitions (CBDC/ACOA reporting profiles) to be rolled up and included in the national reporting platform.

In preparation for the meeting, the CBDC group reviewed and incorporated the following reporting elements in the new Atlantic region reporting profile for CBDCs based on a number of reports currently being submitted by CBDCs to ACOA :

- CF report (e-reports)
 - Investment activity
 - Business services
 - SEA/SEB
 - CED
- Special purpose report
- Risk mitigation report
- Marketing tracking tool
- Business number report
- 70% active loan requirement report

The overall objective in reviewing these reporting elements was

1. to examine each performance indicator and definition to determine whether each performance indicator and definition was still valid and required for purposes of CBDC reporting;
2. flag/modify any definitions that appear to be unclear and/or contradict other definitions;
3. remove any performance indicators that are no longer valid or required for regional reporting purposes;
4. and, add any missing performance indicators that are required for regional reporting purposes.

During the CBDC group conference call on July 13, 2012, a number of reporting elements were flagged by the CBDC group. These comments/suggestions were added to the Atlantic region reporting requirements working document and were then shared with ACOA in advance of the face-to-face meeting that was scheduled for August 1, 2012. ACOA then created a spreadsheet which included all Atlantic region reporting indicators/definitions and added additional columns such as the source of each indicator, the frequency (reporting cycle), if it was part of a formula, if it was required by ACOA, and finally a column with CBDC/ACOA comments. The Atlantic region reporting requirements spreadsheet was then shared with the Atlantic MIS Committee prior to the meeting on August 1st, 2012.

On August 1, 2012, the Atlantic MIS Committee met with ACOA reps in a face-to-face meeting to review the Atlantic region reporting requirements spreadsheet. The meeting resulted in a number of reporting indicators being removed due to them no longer being required by ACOA/CBDC and a number of definitions requiring follow-up for clarification purposes.

Since the face-to-face meeting, the meeting notes are being drafted up and all action items will be followed up on as soon as possible for a follow-up meeting with the Atlantic group and the national group in early fall 2012 to present the finalized PIs and definitions for the Atlantic region.

It's the intention of the national reporting committee at their next scheduled conference call to share the progress that has been made by the regions and to update the project scope, timelines and RFP.

**Community Futures Network of Canada
Meeting Notes
National Reporting Requirements Ad Hoc
June 7th, 2012
3:00 pm**

Present:

Sean Sweeney – Ontario Association
Christina Hopkins - WD

Jason Denbow – Manitoba Association
Todd Noseworthy – NWT Association

Brian LeBlanc – Atlantic Association

Resource:

Joe Brennan – CFNC Coordinator

Regrets:

Robert Gaudet – ACOA
Marc Barrette – FedNor

Jason Ferguson – ACOA

Purpose:

The purpose of the conference call was to continue the work of the development of a common national reporting tool for the Community Futures program.

The following update was provided to the committee since the last meeting:

- ❖ Since the last meeting, the project timelines, scope of work and project RFP have been updated/revised.
- ❖ Updated the draft version of the PM strategy definitions and performance indicators from a CED perspective. With that being said, the performance measurement strategy is still needed from a lending perspective. Joe will speak to ACOA and ask for a copy of the performance measurement strategy from a lending perspective.
- ❖ Once we have the required information (PM strategy – PI and definitions) we are asking that each region hold separate meetings to review and approve their respective regional user profiles from both an RDA and CF perspective (during the summer months).
- ❖ For those performance indicators and definitions that are not included in the PM strategy we will agree on a performance indicator and definition for those term(s) at our next conference call.
- ❖ Ontario, Atlantic and the North are continuing to proceed with the same development path. Is the PanWest ready to proceed? A discussion ensued with respect to the PanWest's involvement in the project. Jason mentioned that they are not ready to proceed at this time. They will still be involved in the project from a national perspective.
- ❖ Joe noted he had spoken with Helene from the Quebec Association; they are happy with their current reporting platform. Helene agreed to work with the CFNC office in the same fashion as she has done with the National Event Committee, she will Work with the coordinator, rather than sit on the committee.
- ❖ A discussion ensued on project financing; the Atlantic Association has budgeted \$82,000 in the 2012-2013 budget to go toward the completion of the new regional/national report. On the next conference call, we will have an indication of the dollar amount Ontario and Northwest Territories will be able to commit to the project.

- ❖ The group had a discussion on training and deployment of the new platform once completed. It was a general consensus of the committee to incorporate training into the RFP. The group discussed various forms of training such as online webinars and onsite classroom training. It was a general consensus of the committee to examine the cost/benefits of each training option before making their choice.
- ❖ The committee agreed on an invitation only RFP and to distribute the document to several firms across the country once the project scope, RFP and timelines have been completed (Fall 2012).

The committee discussed the following next steps for the project:

Next Steps/takeaways

- Require compliance with the performance measurement strategy from a lending perspective
- Regional meeting needs to be organized/held in Atlantic Canada, Ontario, North to review and approve the performance indicators and definitions over the summer months: another national meeting will be held in the September to continue with the project on a national basis.
- The timelines and project milestones will need to be updated to reflect the new timing once the regional/provincial meetings are held.

With no further business the meeting was adjourned at 3:53 pm.



2012
COMMUNITY FUTURES NATIONAL EVENT
Waves of Change: Oceans of Opportunity



World Trade & Convention Centre
Halifax, NS
May 30th – June 1st, 2012

Final Report & Recommendations

Prepared by: Absolute Conferences & Events Inc.
August 2012

Table of Contents

INTRODUCTION	3
GENERAL REPORT	4
Accommodations	4
Audio Visual	5
Budget	5
Food & Beverage	5
Language	6
Program	7
Tours	7
Transportation	8
REGISTRATION STATISTICS	9
Total Registered Participants by Registration Category	9
Total Paid Registrations	9
Cancellations	9
Participants by Province (paid)	10
DELEGATE FEEDBACK	10
General Event Evaluations	10
Participant Information	24
Workshop Evaluations	27
Facilitated Discussion Group Evaluations	39
Summary of all Workshop/Discussion Group Evaluations	55

INTRODUCTION

The following is a general report prepared by Absolute Conferences & Events Inc. This report is intended as a tool for future reference, and general guidelines to assist in planning future National Events.

We have included our observations and recommendations for the continued success of this event in the general section of the report. Stakeholders including suppliers and participants were consulted for the preparation of this report and their observations have been included here. Please note that these comments and recommendations are made solely based on our experience with the 2012 Community Futures National Event, with the understanding that each future Event will be unique and special with it's own set of challenges.

Statistical information has also been included in this report and comparisons are made to the 2009 National Event where appropriate. If we can assist with any additional information at any time, please do not hesitate to contact:

Jacqui Sullivan, CMP
Absolute Conferences & Events Inc.
144 Front St. W., Suite 640
Toronto, Ontario
M5J 2L7
Phone: 416-595-1414 x222
Fax: 416-979-1819
E-mail: jacqui@absolutevents.com

GENERAL REPORT

Accommodations

A variety of downtown Halifax hotels were contracted to provide accommodations for participants, at a variety of price points. There were 7 hotels contracted including:

Hotel	Rate	Room nights in block	Notes
The Prince George	\$219	260	No attrition when unsold rooms released 60 days prior
Delta Halifax	\$179	650	Attrition not applicable, block filled
Delta Barrington	\$179	350	Attrition not applicable, hotel sold out
Marriott Harbourfront	\$199	260	100% Attrition applicable with no option to reduce block within 180 days
Radisson Suite Hotel Halifax	\$169	120	No attrition – unsold rooms released 30 days prior
Cambridge Suites Hotel	\$179	150	No attrition – unsold rooms released 90 days prior
Atlantica Hotel Halifax	\$125	90	No attrition – unsold rooms released 30 days prior

TOTAL Nights blocked: 1880 room nights

Rooms at most hotels picked up well, or rooms were released to avoid attrition charges. The Marriott Hotel Harbourfront, being on the high end of the price scale and one of the furthest away from the Convention Centre did not pick up as anticipated. There was a potential Attrition charge at the Marriott for 102 rooms representing a cost of over \$21,000. In order to mitigate this risk, several speakers, interpreters and staff were moved to the hotel which reduced the risk by 36 room nights. A further 42 nights were reduced after a room audit was conducted by the meeting planner. In the end, 24 rooms, representing just over \$5,000 were charged as attrition. The AACBDC are in talks to host a future meeting at the hotel, as a settlement in lieu of this charge.

It is important to note that some hotels had a high number of late cancellations. This appears to be a trend with Community Futures participants and should be factored into future negotiations.

Recommendations

- Begin the RFP process for 2015 as soon as possible.
- Attempt to reduce attrition penalties where possible, or extend opt-out/reduction/release dates as long as possible.
- Book reduced blocks at hotels further from the conference venue
- Provide a shuttle bus option early in the process to give participants a comfort level in booking hotels that are a further distance.
- Share host hotel pick up reports with future facilities.
- Book a small block of rooms for early arrivals/late departures.

Audio Visual

Following an RFP bid process, the in-house company AVW Telav was selected to provide the audio visual equipment and technical staff for the event. Due to specialized audio and lighting requirements of the selected entertainment, AVW Telav sub-contracted a sound and lighting production company. The two organizations worked fairly well together however; there were some technical glitches in the plenary session room.

The overall quality of audio visual services was good and the audio visual company was very generous in supplying additional equipment at no extra charge, in order to adhere to the budget. A few technical glitches were dealt with in a timely fashion.

Budget

The budget was produced and managed by the Atlantic Association of CBDCs. The meeting planner had little input on the budget and was not responsible for reconciliation of all expenses. It is known that some additional expenses that were not on the original budget were incurred in order to enhance the participant experience in the areas of shuttle bus service (including accessible buses), printing of handouts, welcome signage around the city, translation and entertainment. In general it is expected that the national event will realize a modest profit.

Recommendations

- If a professional meeting planner is used in the future, have them develop an initial draft budget for committee review and approval.
- In early stages, continue to include a contingency line item in the budget.
- Budget for bedrooms to accommodate support staff, entertainers, speakers and technical staff at the hotel.
- Attempt to negotiate a special reduced rate for staff, entertainers etc.

Food & Beverage

In general, the quality of food & beverage was excellent at the World Trade and Convention Centre and 53% of participants indicated that they were very satisfied and over 30% being satisfied.

As a change from the 2009 National event, there was a change to the structure of the Welcome reception and opening ceremonies. The opening reception was well attended and more substantial food was provided due to the timing of the event. This left little room in the budget for a full dinner on the Thursday and Friday nights. In the end, a networking reception was offered on the Thursday night, leaving ample budget and an opportunity for participants to get out and explore Halifax on their own. The free time seems to have been appreciated, however, the reception was not very well attended.

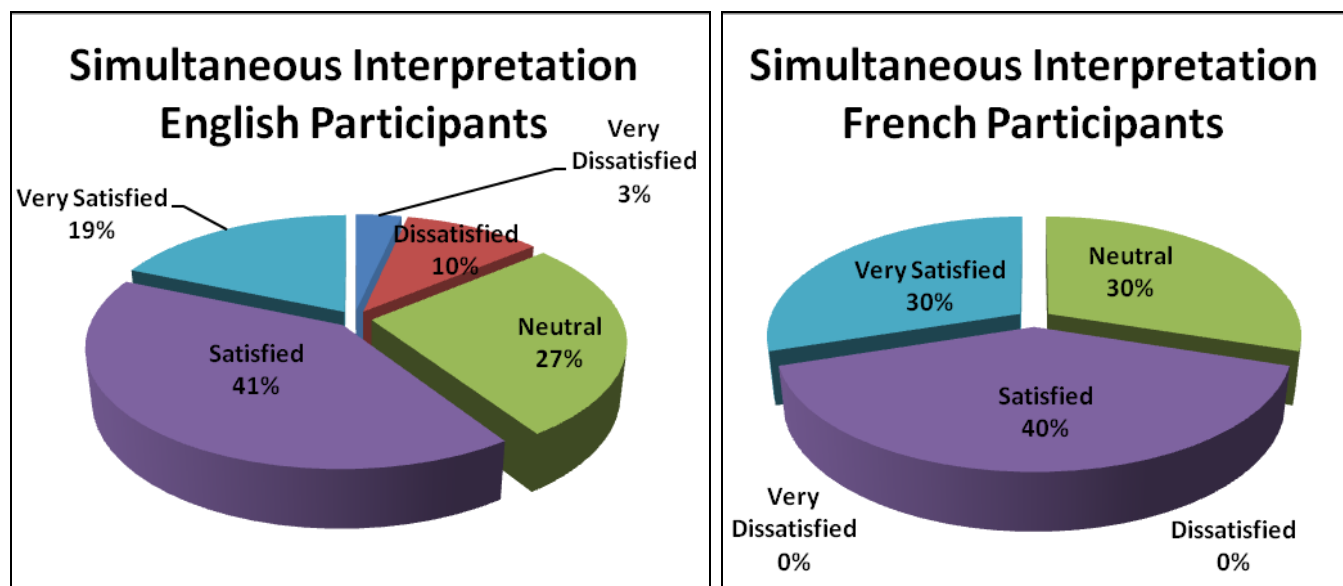
Language

It was an important goal of the National Event to make all aspects bi-lingual. It was indicated that this had been an issue at past National Events.

All pre-promotion including mailers, web site and e-mail announcements were available in French and English and simultaneous interpretation was provided for all sessions. On-site signage and printed materials were also made available in both official languages. Speakers were encouraged to speak in either official language and all delegates who were not bi-lingual were encouraged to wear headsets at all times during the sessions.

In the beginning a local Atlantic translation company was being used to provide written translations. It was pointed out that the participants in the Quebec region were not happy with the translation and a Quebec based firm was contracted, with very good results.

As is often the case, French speaking participants were overall more satisfied with the translation service provided than English speaking participants. In particular, participants had a great challenge with the translation of Keynote speaker Janice Butler. Her presentation delivered in French is very lively, upbeat and humorous, which was not well captured by the translators.



Recommendations:

- Continue to produce this event bilingually to allow inclusion of all regions of the country.
- Simultaneous Interpretation is a challenging skill and there are a limited number of individuals who are government certified in Canada.
- The cost of Simultaneous Interpretation can be high, we therefore recommend that organizers always apply for a Heritage Canada which can offset costs by up to \$5,000.
- Try to program speakers where high emotion/drama or comedy are not a critical component of the content – it is very difficult to capture in translation

Program

A committee made up of representatives from the Community Futures Network of Canada put the National Event program together. The overall program consisted panel discussions during breakfast sessions and professional keynote presenters during lunches. Keynote speakers were selected based on their ability to appeal to both participants and guests and were meant to be inspirational. Many participants noted that Friday Keynote speaker General Rick Hillier was the highlight of the National Event for them.

Concurrent sessions were designed in two formats including:

Workshops: Presented largely in lecture format, with built-in interactive components.

Facilitated Discussion Groups: Designed to encourage group participation, networking and sharing of ideas, these sessions were facilitated by professional or volunteer leaders from within the organization.

Due to the number of registrants, the workshops were a bit of a challenge as they had to be set theatre style, which is not the best to encourage networking. We recommend setting workshop rooms in cabaret style if possible which would be more comfortable for participants.

In addition to the business program, there was local entertainment offered for the Opening Ceremonies and the closing East Coast Kitchen Party. Local performers including costumed Town Criers, Pipers, Musicians, step dancers and others were also contracted and were a big hit with participants – giving them a flavor of the local area and providing direction within the World Trade and Convention Centre.

Recommendations:

- Attempt to book function space that will allow for rounds or cabaret style seating in workshop rooms
- Continue the practice of engaging local performers to give a sense of the local culture

Tours

Based on feedback from the 2009 event, tours were offered for both companions and participants each afternoon. Participants had the option of a visit to a local client site (Acadian Maple) with a visit to Peggy's Cove, or a Halifax guided tour, each day. Tours were booked through a local small tour operator and were offered in both official languages.

Participants paid a small additional fee to cover the costs and all tours were very well attended. In most cases, additional buses were booked. Many participants noted a challenge with offering bilingual tour guides rather than a guide for each language. Some felt the bilingual guide put too much focus on one language or the other. This is a particular challenge to solve without operating 1 bus for English

speaking participants and 1 for French speaking participants. This approach would be easier for participants, but more divisive of the group.

There was an incident with one tour where a participant was left behind at Peggy's Cove as she did not arrive back to the designated meeting place on time. The bus company was prepared to send another vehicle to pick her up, however, she found a group of friends and managed to secure a ride home. The participant was offered a refund for the tour and her entire conference registration fees. In spite of this incident, the tour company was very good and even offered larger buses when possible, at no additional cost so that additional participants could be accommodated.

Recommendations:

- Continue the practice of offering tours for companions and participants
- Visits to local client sites can be very popular and allow the business tie-in and educational value as well
- Where possible, offer more than one guide per bus to serve each language or separate buses for French/English tours
- Have tour operators specify their policy regarding late comers to participants when making scheduled stops. Ensure that all participants have their clocks on the same time zone.

Transportation

Due to the distance of some of the host hotels, it was decided that shuttle bus transportation would be provided in the morning and afternoons. One route served the Delta hotels/Marriott and the other served the Cambridge/Radisson. At the time of booking, there were no participants booked into the Atlantica hotel, however, during the first shuttle run it was determined that there were in fact several people, so one bus was re-routed by the meeting planner to add a stop at this hotel. A Wheelchair accessible bus was also provided to serve all hotels on demand and was used to transport participants on one of the tours.

Overall shuttle bus service was not highly used, but very appreciated by those who did take advantage. Usage was much higher in the evenings than in the mornings when more participants opted to walk to the WTCC.

The original quotation provided by the bus company, offered pricing for 2 shuttle buses. It was discovered just prior to the event that the operator had in fact made an error and had only priced for 1 bus. Considering the incident that happened with one of the tours, the National paid for 1/2 of the 2nd bus, representing a savings of just over \$2,000.

Recommendations:

- If host hotels are a long walk from the conference site, offer shuttle service early in the process.
- Attempt to book large, wheelchair accessible buses.
- Depending on distance, offer reduced shuttle service in the mornings and higher service in the evening (especially after a late evening function)

REGISTRATION STATISTICS

Total Registered Participants by Registration Category

Registration Category	2009 Totals	2012 Totals
Paid Delegates – Early rate	409	480
Paid Delegate- Regular rate	n/a	61
Paid Delegates – Late rate	213	80
Paid Guest – Early rate	95	117
Paid Guest – Regular rate	n/a	12
Paid Guest – Late rate	46	15
Other (Includes complimentary, sponsors, technical staff, professional speakers)	27	52
TOTAL PARTICIPANTS	790	817

Total Paid Registrations

Registration Category	2009 Total	2012 Total
Delegates	622	621
Guest	141	144
TOTAL PAID PARTICIPANTS	763	765

Cancellations

Registration cancellations were significantly reduced from 2009. There were 13 total participants that cancelled for various reasons.

Participants by Province (paid)

Province	2009	2012
British Columbia	39	37
Alberta	40	58
Northwest Territories	9	12
Saskatchewan	51	98
Nunavut	13	16
Manitoba	64	74
Ontario	347	113
Québec	79	141
New Brunswick	27	50
Nova Scotia	33	76
PEI	10	19
Newfoundland and Labrador	51	71
Total	763	765

DELEGATE FEEDBACK

General Event Evaluations

Summary

A post-event survey was made available in hard copy on the final day of sessions and an electronic copy was sent to participants immediately following the event. It is important to note that because administrative personnel registered many participants, an e-mail address was not provided for all delegates. The survey was sent to 416 participants and 139 responses were received (31.7%), which is considered slightly above average for this type of survey.

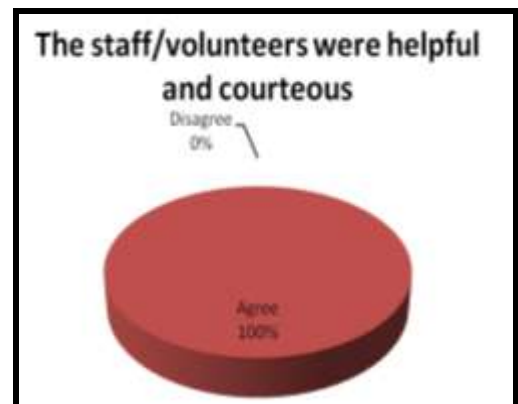
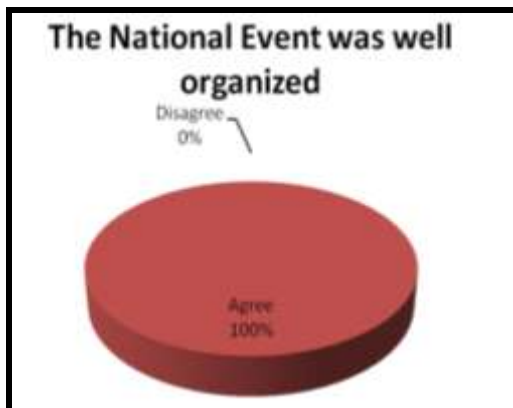
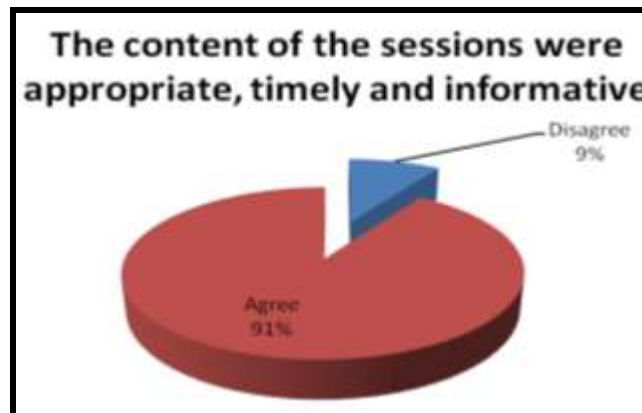
Section 1 – General Impressions

Please rate your level of satisfaction with the following elements of the National Event:					
Answer Options	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
Pre-Conference Registration			7%	41%	52%
Time of Year the Event was held		7%	5%	31%	63%
Length of the Event				44%	56%
Workshops	1%	5%	19%	51%	23%
Facilitated Discussion Groups		13%	29%	41%	29%
World Trade and Convention Centre			3%	45%	52%
Quality of Food and Beverage	3%	27%	9%	31%	53%
Networking Opportunities		13%	5%	48%	46%
Overall Conference		7%	4%	48%	46%
Simultaneous Interpretation	3%	9%	27%	41%	20%

Comments:

- La nourriture était très bonne mais il aurait été normal tenant compte du cout d'inscription qu'au moins un verre de vin ou apéro soit offert aux 2 soupers./ *The food was very good but it was normal considering the cost of registration at least one glass of wine or drink is offered to two dinners.*
- J'ai apprécié pouvoir rencontrer et échanger avec des collègues des autres régions du Canada, nous poursuivons tous des missions semblables./ *I appreciated the opportunity to meet and interact with colleagues from other parts of Canada, we all have similar missions.*
- Discussion groups I attended were a bit more like talks and did not allow for much discussion.
- With animated speakers, it is difficult to appreciate the intensity of their remarks when hearing a monotonous translation. I appreciate the work that translators have to do but the passion is lost during a simultaneous translation.
- The food was awesome, the facility wonderful and I can't say enough about the M.C's and the entertainment.
- The choice of workshops/discussion was excellent. Topics were informative and the quality of discussion was very good in the sessions I attended.
- Dress code was confusing. It would help if for each evening event for a dress code to be stated.
- In certain sessions, when French people would talk fast, the translators could not keep up.
- I am bilingual - therefore did not use the simultaneous translation
- Did not use simultaneous interpretation.
- Some technique/event needs to be provided at this type of meeting to encourage (force) interaction with other CF offices/staff in Canada. Tendency was to find all CFs of one area or one specific CF sitting together!! If best practices of other CFs is a key to the value of a national conference, more work needed to get that interaction/networking. I saw few examples of people trying to make that work.
- The conference was very well organized. Information about sessions, their locations and the timing of events was well communicated. The individual cards and schedules were a nice touch. The simultaneous interpretation was well done. The only downfall was the translation of the dynamic female speaker about being positive. The man translating was flat in his delivery and the message was somewhat lost. I loved General Hillier. I have proudly clicked my heels when walking places, Overall very well done. You should be high fiving each other!!
- The conference proved to me the fact that while we all have problems with the changes ahead they are surmountable and not all change is bad. Everyone seemed to agree that more dialogue from the powers that be would be very helpful going forward.
- One of the translators was very slow and made it difficult to understand the presentation.
- Interpretations were slow and confusing hearing both languages spoken at the same time, especially the interpretation being slow
- Not enough info was provided in terms of spousal programs/costs well in advance of the conference. It should not be all or nothing. There should be a full slate of choice of meals and other opportunities - select and pay for what you want.
- Simultaneous Interpretation idea was great however the tone and delivery of the interpreters was not good.
- My dissatisfaction is with the lack of non-alcoholic beverages during the hospitality portions of the conference. Why was there no coffee, tea or other alternative to alcohol?
- During the translation a lot of what was being said by the speaker was being lost Missed a whole lot of information. Also hands of power point presentations should also be handed out.
- A good conference.
- Interpreters were often behind and did not intone expression of speaker so much was lost through translation.

- Great opportunity to meet others and learn from their experiences.
- Translation of Thursday afternoon keynote speaker was terrible. By far the majority of the audience spoke English yet the entire presentation was in French.
- Translation services made it very difficult to get into the groove if you will. Service was monotone and lacked personality. Made it very difficult to sit and listen to a presentation. Do recognize the amount of work that went into the event and congratulations go out to the organizers.
- Other than a few A/V issues, I thought it went great.
- It was my first CF National Event. I was expecting more from the group discussions... more "best practices" to be shared. The Investment Fund discussion had presenters speaking "at" us, not "to" us or "with" us. Perhaps my expectations were too high.
- simultaneous interpretation of Ms. Butler was less than satisfying!
- Excellent Job!!
- Did not use simultaneous translation. Am bilingual.

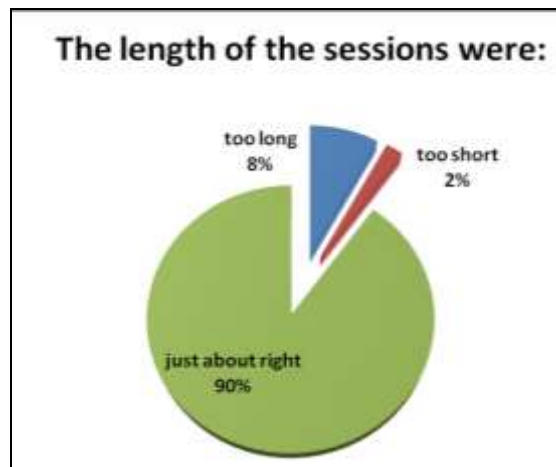


Comments:

- Excellent, merci!
- Bravo! pour les bénévoles et les excellents services qu'ils ont rendu tout au long de l'évènement.
- *Bravo! for volunteers and the excellent service they have given throughout the event.*
- All the staff and volunteers were extremely welcoming and courteous. Thanks!!
- Some sessions were better than others.
- Thank you for adding the shuttle bus service to the Atlantica hotel on short notice - this made a big difference to us!
- Communication to participants about events was lacking and/or confusing - ie: Breakfast at 8am or 9am. Is there a banquet Friday? where what time?
- It was the most excellent conference that I have ever been to. I was really impressed

- with the organization and how fast everyone was accommodated at every event.
- Very well organized, excellent layout, much more "user friendly" facility than some of the other we have attended.
- They were very helpful.
- Logistics/staffing were superb - very satisfied, as participant and as presenter. Need more content that makes use/takes advantage of the significant resources in the participants themselves (eg round table discussions on topics where CF staff/directors learn from one another, not just presenters. I realize the translation issue has to be considered but interaction of participants is needed.
- Wish a scale like the one for question 1 was used for question 2, as 3 out of 4 sessions were good and communications with volunteers could be improved.
- True Maritime hospitality at it's best! Loved the Town Crier and the other costumed folk. It all added flavour to the mix. Thank you so much.
- Well done!
- Some sessions were excellent, others not so much!
- Excellent work on the part of the organizers.
- The on-site staff were Great, very helpful and friendly!!!
- Volunteers always seem to outdo themselves
- Disappointed in content. Expected to be more "expert" instruction. Presenters were not as advertised. Facilitated discussion groups did not provide same level of information.
- I felt it was very well organized and everyone was most helpful
- Staff and volunteers were very friendly and helpful.
- very well thought out and implemented, lots of opportunities to network or explore (your choice)
- Very well organized and great volunteer support.
- Not all sessions were well presented.
- Very well organized, staff and volunteers were very helpful.
- Staff/Volunteers were amazing
- Excellent Job!!

Timing



Comments:

- The sessions I attended were excellent with good interaction
- The discussion sessions appeared to be dominated by only a few speakers and it would have been nice to hear others opinions.

- The M.C.'s and their enthusiasm really added to the workshops. The facilitators were very knowledgeable and easy to understand and I liked the fact that questioners were obligated to use a mike for their questions.
 - more sessions of about 1 hour each would be my preference.
 - Workshops were right time length. Need to police the questions from participants - kept short, to the point, no second question before many others have their first question, no soapboxes (speeches barely related to the topic of the presenter)!
 - I think that they were good for timing. To get into anything meaningful about a topic you need more than a 1/2 hour session.
 - Need to add some time for people to network and build in some time to see the city.
 - Some too long and some could have been longer, just depended on individual interests.
 - It was tough to go back into sessions on the Friday afternoon, especially after such a dynamic, excellent lunch speaker....perhaps the conference should have officially ended then?
 - maybe an hour instead of 1.5 hours
 - It really depended on the session and your interest in it but for the most part the sessions were timed ok.
 - When discussing operational and funding issues more time would appear to be appropriate
 - I LIKED IT VERY MUCH MET LOTS OF PEOPLE AND HOW WE ALL WANTED THE SAME THING, KEEP RURAL CANADA GOING AND IMPROVING.
 - The chair placement in some of the rooms was awkward when the panel was at the front and all the chairs were facing sideways
 - Some sessions need more time than others but simultaneous sessions makes it difficult to adjust.
- I enjoyed the workshops more than the discussion groups. There is discussion in all sessions but the workshops tend to have an expert whereas the discussion rely on peer input which may or may not be accurate.

What type of sessions would you like to see included at future National Events?

- Key points on how to analyze a project.
- I would like to see all of the sessions facilitated by people like Martin Latulippe etc as they really know how to keep things on topic etc.
- More chances to learn from each other and hear from others who are in similar situations.
- workshops or working sessions divided by sector/categories i.e. General Managers, Chairs, Board members...
- Nothing from Stats Canada
- More networking opportunities. Chance to meet with peers from other provinces. Managers groups, Board groups, Chair groups, etc.
- More chances to network and share ideas with other board members from various regions - many sessions were giving information with little chance to share ideas... appreciate that space was limited and our group was very large.
- i think it was fairly obvious that board training was needed and i would like to see more training at events such as these.
- Partage d'informations sur des initiatives qui ont connu une réussite et un impact significatif sur le développement des communautés ou elle se sont tenues
- plus de conférenciers qui nous présentent des dossiers d'actualité
- Les sujets traités sont normalement tous d'actualité et intéressants, cependant les relations entre les associations et les agences des régions du Canada sont différents et ne sont pas toujours d'intérêt pour le développement économique des entreprises canadiennes. J'aimerais mieux que les agences se parlent un peu plus afin d'offrir des conditions semblables pour les associations qui sont insatisfaites du traitement qu'ils reçoivent.
- The sessions available in Halifax were excellent. The issues in rural areas in Canada are very similar - rural issues would be my suggestion since solutions for one area can be

used in most areas.

- More discussion groups where there is an opportunity for opinions / operations , etc., sharing from region to region
- I would like to see the panel discussions again, I found those very interesting and informative.
- I am not sure.
- Less discussion groups unless with agency or association reps
- I thought this year was great!
- Simultaneous workshop sessions on operational/CF matters in which key operational matters are discussed in round table format with key concepts/best practices written on flip chart pages at the front (eg CF lending decision-making/ loan demand process/ key TEA documentation in CF reporting / funding for CED projects/ Board Director replacement/etc. Learn in group discussions around tables.
- N/A, at least not until it returns to NS. Smile.
- Business Incubation -- Debt Collection
- More information about what other CF's do. Ideas for programs, changes ideas...
- One with proven templates that could be used in individ. The sessions were really good as well. ual CF<s
- Legal matters pertaining to CFDC operations, and not Law 101, we are far beyond that level.
- more discussion around best practices
- Discussion groups, professional development
- Continue with the discussion groups
- There was a wide range of diversity on how organizations are run and volunteers solicited -future sessions could probably look at more board governance issues
- How Bureaucracy and Politics play an influential role in CFDC/CBDC decision making. How Associations take on a negotiating role as opposed to advocacy role and the impacts Associations have on membership decisions/Governance role/autonomy of individual CFDCs/ CBDCs.
- More workshops on governance
- More of the same, comparisons of all provinces.
- TEA Training. More teaching and examples than reading from power points word for word.
- More on what to do to encourage rural growth in starting and growing a business.
- Keep us engaged. Some of the presentations were a little dry.
- practical hands on ideas and innovative ways of doing things. Updates on new legislation and business news.
- More meat and potatoes, more non CF people...We saw too much of the same voices/faces in the sessions.
- Financial information - how to analyze
Training for leaders/chairs of boards/organizations
- Presentations about completed Community Economic Development projects versus ones that are just starting.
I like to hear what went right/wrong and would change in the future.
- more expert led sessions. Sometimes facilitators who are leading discussion groups did not provide much input. Discussion groups should have a clear outline so the discussion doesn't become too broad and run out of time. Participants will also have a better idea of what to expect.
- Information on what regions and individual CFs are doing - best practices and innovative programming.
- Best practices for setting up/follow-up on loans, security issues, collections, etc.
- A "CF 101" session that outlines the differences in program delivery and funding from region to region might be helpful.
- It would be helpful for greater out in front interactions, led by WD instead of representation primarily from the provincial associations. We get enough of this at our provincial meetings, and it gets confusing, even at the conference, whether our offices are

working for the associations, or for our funder, WD.

- I would like to see a little more advanced workshops. Ones I attended were great for a new volunteer.
- More workshops / speakers on the importance of CED and community planning to our rural communities.
- HR Policy & Procedures (Staff Performance Reviews, Executive Director performance Reviews)
- Funder - fundee relationships.
- Funding models - presentations by RDAs.
- Risk Management (internal and external) Best Practices
- This was my first time attending and I found all the sessions that I attended to be excellent!
- Une table ronde, au sujets ouverts et réservée aux directeurs généraux.
- Des visites terrains (ateliers sur place portant sur des initiatives réussies)

What did you like most about the National Event?

- La diversité des ateliers proposés
- Entendre parler de projets en cours dans d'autres régions du Canada
- Reconstruire d'autres CBDC du pays et échanger sur leurs pratiques.
- Bonne réception et bonne organisation
- La discussion sur l'état de PDC au Canada
- La conférence du général
- La conférence du Général Rick Hillier fut vraiment inspirante, les installations et les services offerts par les bénévoles étaient de très bonne qualité et ce fut très plaisant de découvrir Halifax, la Nouvelle-Écosse et de revoir les collègues Canadiens
- Chance to meet new people who share the same challenges.
- The General's talk
- The Convention Center was close distance and all session that i attended was great.
- It was good that the agenda wasn't jammed packed to give attendees a chance to network and explore the area
Networking opportunities and to see the diversity across Canada.
Enjoyed Rick Hillier
- The talk by the General - he was very inspirational.
- the networking, learning about other CFDC's
- I liked that it was delivered more bilingually than the previous National Event. There seemed to be a lot more French and English throughout the activities. Great.
- Hearing about happening in other regions
- Keynote speeches
- Rick Hillier and his companion - very moving story, best speaker I have heard!
- General Rick Hillier was so inspirational.
- i appreciated the opportunity to discuss the trends and issues with other districts and to look at their solutions. the speakers were excellent.
- Sessions were great, tours were great, location was great, organizers were wonderful, loved Halifax
- The size of the venue, the food, the organization & setup.
- Networking, entertainment, after dinner speakers
- That is was well organized and things were on time.
- General Hillier's Presentation
- I liked everything but I really did like the uplifting remarks of Gen. Hillier. The M.C.'s were just terrific and I came away feeling refreshed and optimistic about the future of C.C's
- Networking opportunities!
- plenary sessions with associations and agencies giving a broad overview of approaches and results across the country

- Discussion workshops, panel, questions from the audience.
- location, meals, speakers.
- Everything was ok. This was my first and I was impressed!
- Good opportunity for interaction with other CF staff/directors (when time taken to make links). Big picture sessions (associations on adjusting to change, agencies on BN output, etc) gave perspective to that happening in one's own area. Halifax/Nova Scotia setting was superb. Enhanced for me was my own side trip prior to the conference to the CBDC NOBL in New Glasgow - got feel for local CF operation.
- Guest speaker Gen. Rick Hillier and Wednesday nite entertainment was fabulous.
- I liked the body on the table workshop, aka the presentation by the four organizations on their investment portfolios, strategies, and outcomes.
- Quality of Speakers / Performers / & Location
- DRUM was excellent and I really enjoyed the keynote address by General Rick Hillier - hands down the best part of the conference. Thank you to the organizers for securing such a high calibre of talent.
- It was an opportunity to see what other CF's were doing in Canada. A great chance to network and see what could be done at home. Location was fabulous. close to everything. Food was very well done.
- Well at the risk of being thought trivial I would have to say, the talk regarding having more energy, Gen. Hillyer, and the Kitchen Table Party
- General Rick Hillier's talk
- General Hillier's address, very inspiring
- Hillier first and then the opening panel
- Networking, opportunity to learn what other CFD's do.
- Emcees were awesome
- The panel
- The entertainment and luncheon speakers were fantastic.
- General Rick Hillier
- Workshops
- all in one place. easy to get at.
- I really enjoyed Rick Hillier, the workshop on Chairing a Meeting (we had Jason as an instructor) and the workshop on doing your own business videos.
- Panel discussions and follow up Q & A sessions. Well done.
- Location. Gen. Rick Hillier Keynote. He was great.
- Drum, General Hillier, networking
- Good interactive workshops. I enjoyed General Hillyer
- Keynote speakers were fantastic! Networking with other regions was great as well.
- Discussion groups and smaller workshops. Key note speakers were very good.
- The city of Halifax and it's people! The conference Volunteers were so friendly and helpful!
- Halifax was a wonderful place. The workshops I attended were addressing real time situations. General Rick Hillier was an amazing speaker
- General Rick was fantastic!!! His time slot absolutely flew by. His message was great and very motivational, however, could it have been tailored more to fit with the mandate of Community Futures. No mention of CFs during his presentation - did he know what we do?

The location was wonderful, Halifax knows customer service and we had a fantastic overall visit.

- Round table discussions. Motivational speakers. Networking sessions.
- The opportunity to hear from all regions of Canada...as much as we think we are different or unique, we all seem to share the same opportunities and barriers.
- General Rick Hillier, Rallins' Cross and Social media session
- The initiatives and programs other areas where implementing.
- Networking opportunities and General Hillier's presentation. Kitchen Party was very god.

- Networking, guest speaker
- The city. Halifax was fantastic.
- Just about everything!
- Great venue, I loved listening to the General. He had me laughing and crying. He also made you think and go hmmm! Opening ceremonies were wonderful.
- Networking opportunities with other CF managers who were able to share best practices regarding increasing our Investment Fund ("getting the \$\$\$ out").
- Opportunity to network with CFO stakeholders and government reps.
- Quality of guest speakers was great. Really enjoyed General Hillier
- Ability to learn best practices from other RDAs.
- Great location.
- General Hillier
- Hard to pinpoint one thing. The sessions were informational and just the right length. The motivational speakers-Janice Butler was excellent and General Rick Hillier was worth the exorbitant sum that you no doubt paid him! Made me proud to be a Newfoundlander. The entertainment was excellent...though Rawlin's Cross was too loud.

What did you like least about the National Event?

- L'explication des méthodologies statistiques des présentations des évaluations du Programme de développement des collectivités
- Discours d'ouverture et de clôture exclusivement en anglais= manque de respect élémentaire à l'endroit de la délégation francophone fortement représentée lors de l'événement
- Certains ateliers étaient trop vagues
- L'absence tangible de l'implication du Réseau des SADC du Québec sur les sujets d'actualité
- Tout se passait trop à l'intérieur du Centre de congrès. Pas assez de visites terrain.
- Les discussions sur les contrats offerts aux associations. Tant qu'il y aura plusieurs agences à travers le Canada qui signent les ententes, il y aura des différences sur les contrats signés et il y aura aussi des associations moins satisfaisantes que d'autres sur les conditions de renouvellement.
- Not enough time to explore the city.
- Ms. Butler's talk
- Everything was great.
- I thought there should have been more signage to direct participants, especially in the long hallways etc leading to the Trade & Convention Centre
- The music at the closing party was very loud.
- absolutely nothing, I truly enjoyed the event
- Can't think of anything
- The morning breakfast did not have enough food. I arrived at 8:55 when breakfast was to start and there was no food left. Breakfasts were poor both days.
- Getting to know the layout of the breakout sessions and being able to find friends in a sea of people :)
- The tours had far too much French on them, seemed to cater to the French speaking population in many aspects at the expense of the English speaking
- Janice Butler, hard to understand - her message is hard to translate and she seemed better suited for a much younger group
- it would be nice for the presenters and the opening speakers to realize that the microphones work...there is no need to yell into the mike and obliterate the words you are trying to express.
- Cold food - buffets are better when serving that many people

Tours - I think there should have been a French speaking bus and an English speaking bus. It was VERY hard for the tour guides and it took away from the tour. One tour the

guide favoured French so he tended to talk more in that language and the English speaking people missed out on what he was saying. The other tour was the opposite and some French people actually got off the bus because they could not understand most of the presentations. Too bad because it could have been very good.

- The spread out accommodations. There was little opportunity to network outside the World Trade & Convention Centre except for our own group.
- The panels tended to be a bit painful!
- The Delta Halifax hotel was very disappointing. Not what I expected from a Delta, dated and smelly rooms.
- Nothing
- discussion group sessions other than the two with the associations and the agencies
- H'orderves were scarce.
- Language choices for sessions. Essentially you had about 50% of the entire event in French, while only about 20% of your participants speak French. You had a Motivational Speaker for an audience of 600+ who spoke entirely in FRENCH and the audience at that time (according to a show of hands) was about 90% English.
- Unfortunately the tour guide. BUT, not really controlled by you.
- Too often question time in a session was hijacked by soapbox presenter's view on topic, often weakly related to the presentation.
- The discussion session on aging / smaller communities, as it did not address the areas I had hoped, i.e. how to deal with shrinking communities.
- Nothing - completely well executed
- Did not enjoy the motivational speaker at lunch on Thursday. Also, the English translators at some of the breakout workshops were very weak which made it challenging to get a lot out of some of the sessions.
- The panel discussion on the second day.
- Truthfully, I would have liked to know if the Federal Government has a strategy for All Canada Cf's or if the strategy is to divide and conquer as it seems here in Ontario??
- The lunchtime motivational speaker on the Thursday
- Length of time and distance cvfrom hotel
- some of the meals
- Panel discussion from Associations on first day should have had one from each region (West, Ontario, Quebec and Atlantic), three from the west was too many
- all sessions were not available to attend
- Nothing
- Presentations that had to do with stats and number crunching-lost interest after about 5 minutes
- Overall satisfied
- DELTA HALIFAX RESERVATIONS AND MIX UPS. ROOMS WERE GOOD BUT MIXUPS AT REGISTRATING AND DEPARTING CHARGES.
- The panels
- Ms. Butler – appreciate trying to offer something for French speaking participants, but to the majority of the audience she just seemed to be jumping around and yelling
- Pleneries starting the mornings off. Would prefer motivational speakers to get people going.

There was no East Coast Entertainment at the Banquet. I was looking forward to a Kitchen Party, but was disappointed.

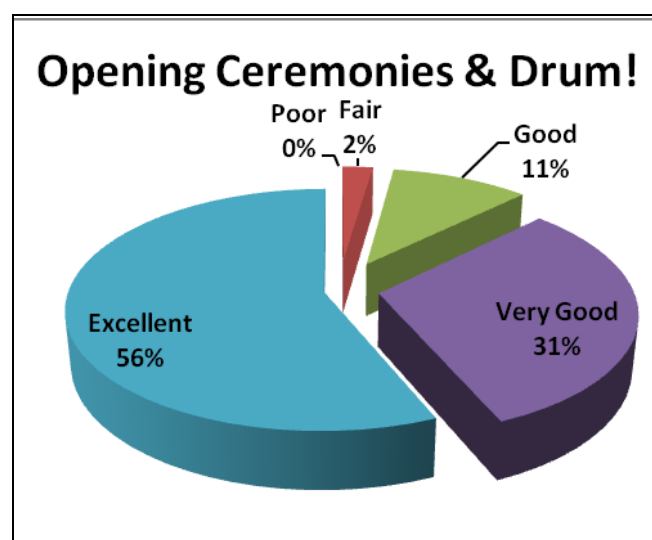
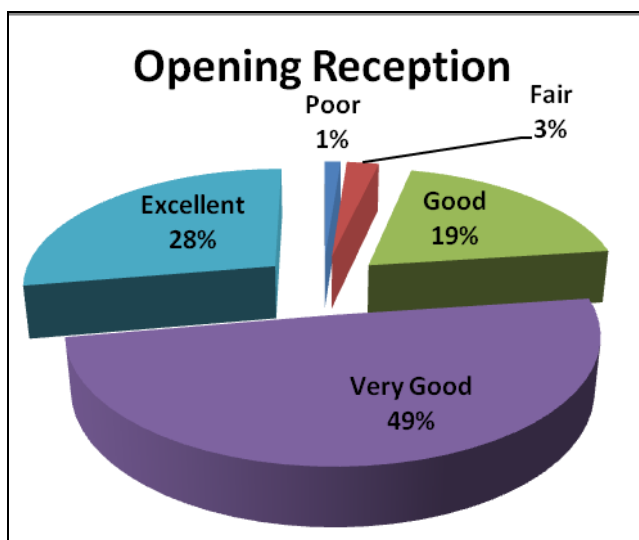
- Days are long, maybe could be done by 3:30 when you start early morning.
- The travel time was long to get to Halifax but the venue was worth the time
- content of workshops.
- I couldn't be in two places at once, as there was more than one workshop I would have like to attend.
- Having to leave :)
- The chair set up in some of the rooms.

- The banquet was a bit disappointing, I was really looking forward to it, being dubbed "East Coast Kitchen Party" ... thought there could have been more details to really showcase the area at the banquet and throughout the conference.

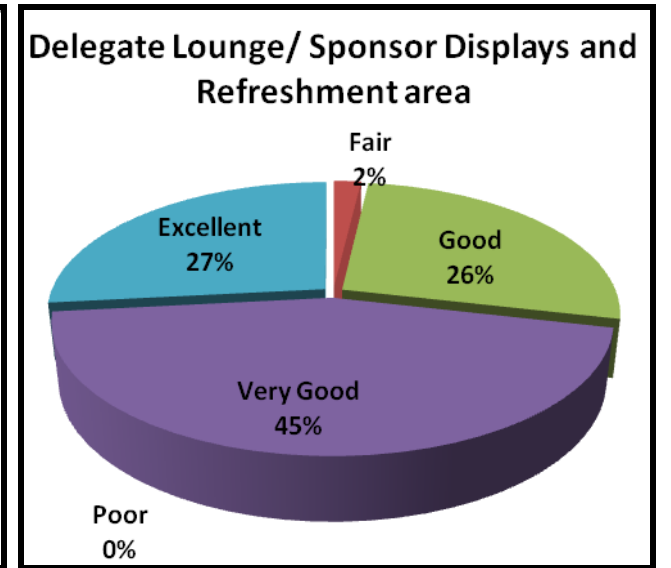
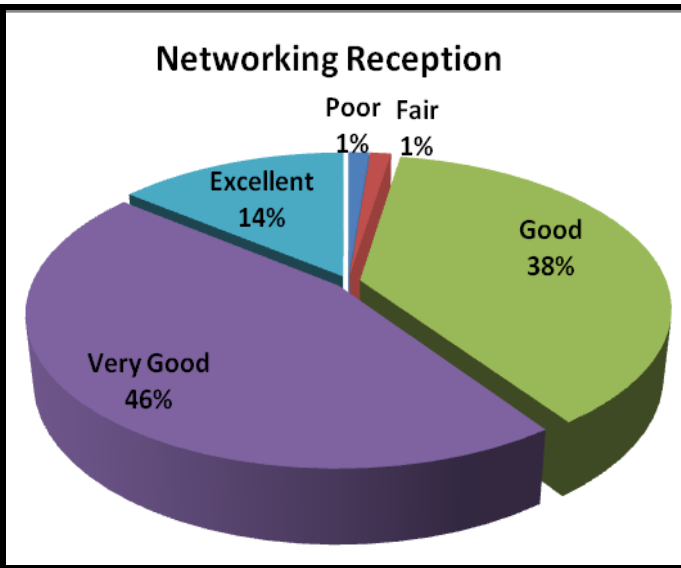
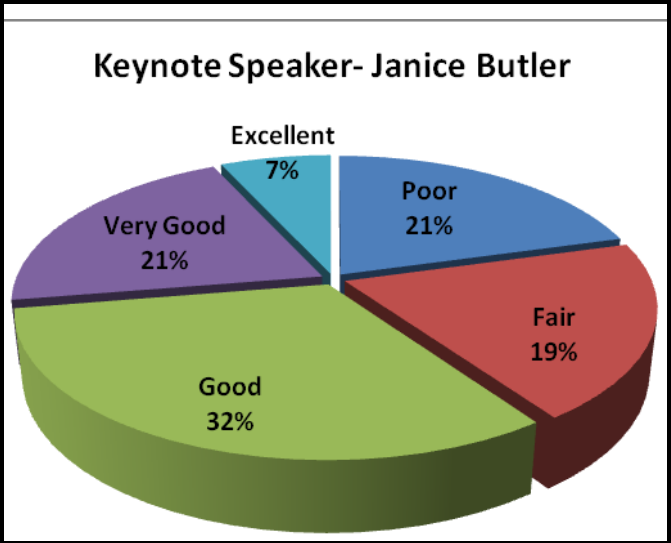
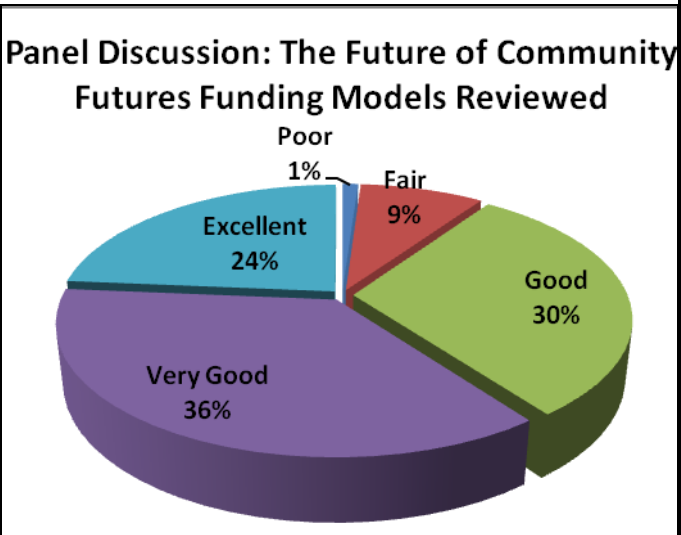
I participated in the Acadia Maple tour, there was no information on their experience as a CF client and question & answer period was rushed. The owner was very personable and I enjoyed his presentation, could have been much longer.

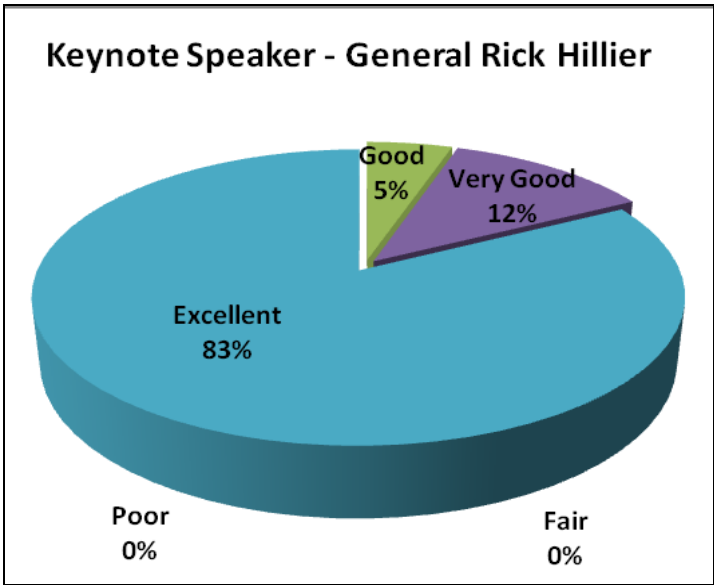
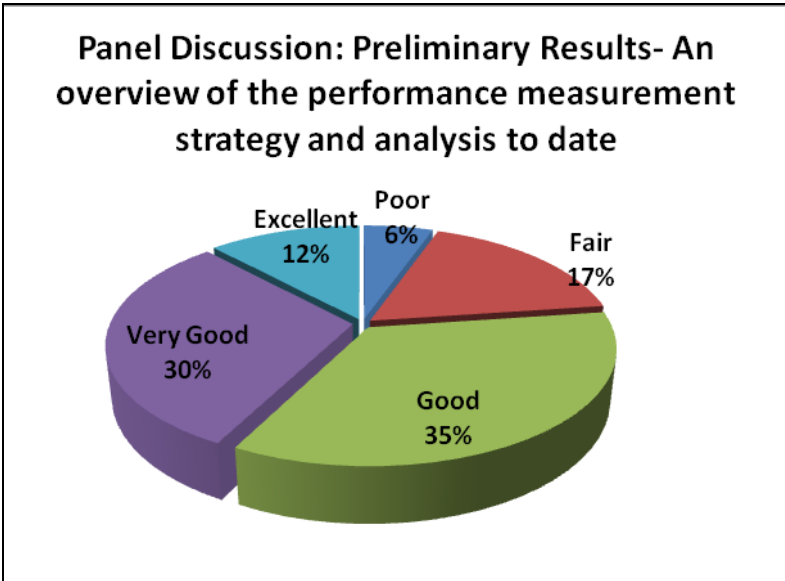
- Nothing...well done!!!
- Janice Butler session
- Statistical reporting
- Unfriendliness of most French speaking attendees who would not have the courtesy be quiet when individuals were at the microphone. Their conversations seemed to be more important than what was being said at the microphone.
- The motivational speaker in french, when I don't understand french. Motivation was definitely lost in the translation by the male interpreter when the speaker was female. Next time have two motivational speakers, one for the french and one for the english. My colleagues and I left after 20 minutes. For the workshops not so much a problem for translation but for a major motivational speaking event. Two thumbs down.
- The motivational speaker on Thursday at lunch was god-awful.
- The final night dragged on with music that was far too loud – did not allow conversation at the table
- Nothing comes to mind.
- How our province (SK) was represented on a specific panel. Nothing that CF Network of Canada could have done about that, I guess.
- The very large delegation prohibited some planned networking activities, as folks couldn't be found!
- nothing comes to mind
- No real complaints to speak of.
- Nothing; even the weather cooperated in that it kept participation of delegates at sessions high throughout :)
- Can't think of any negatives from my point of view! Hats off to the organizing committee!

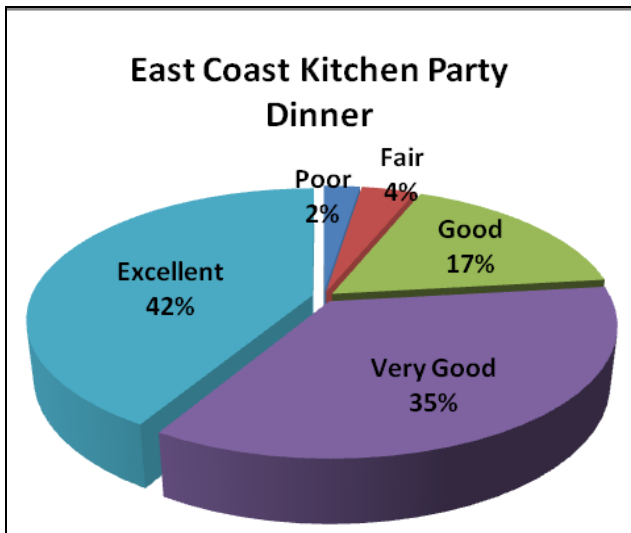
Wednesday, May 30th



Thursday, May 31st



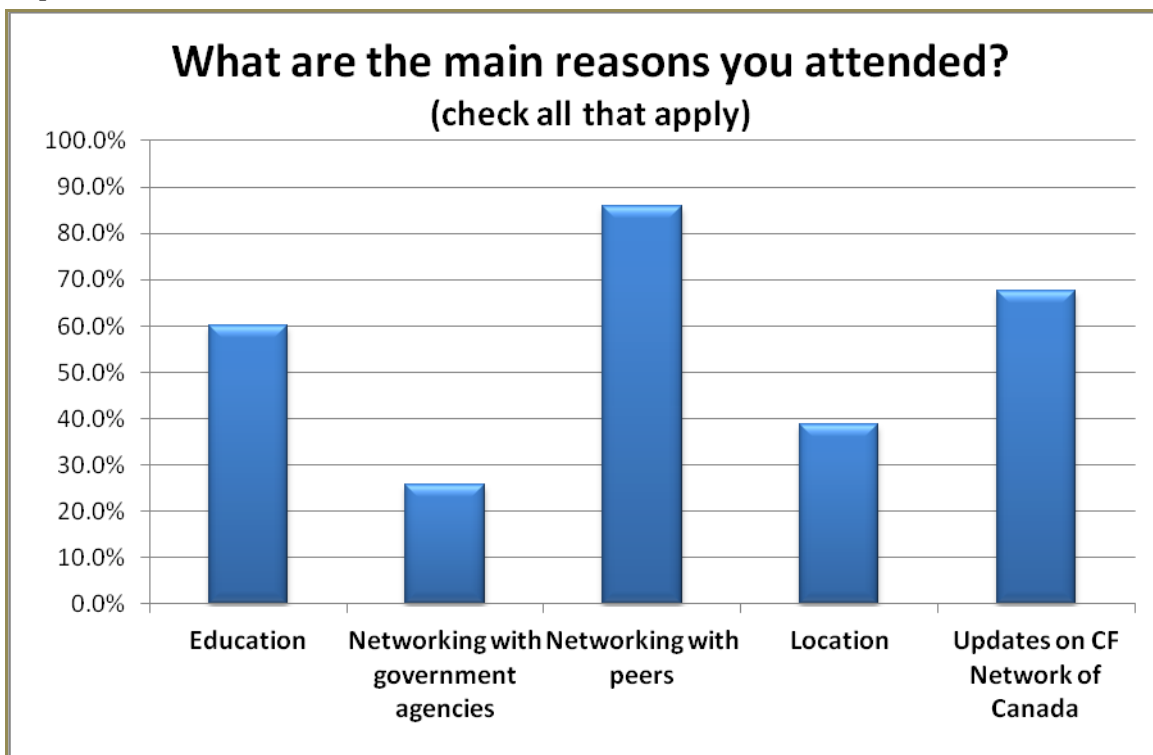




Comments:

- Did not stay the entire night, it was a very long day.
- Very loud music, hard to have a conversation.
- ACOA's analyst seemed to make his date complicated... instead of just giving facts and good information.
- For the Panel Discussion: Preliminary Results, there was too much information and the slides were too busy - keep it simple!
- Said it before - music was too loud
- First band was awful and second band was way too loud.
- The evening and dinner were good, we are just not ones for such loud music at a networking event.
- Band on the last night was far too loud, more of a rock concert than a kitchen party
- The music was great but far too loud. Had to leave couldn't here myself think.
- General Hillier was inspirational and funny. The entertainment was top notch
- Rick Hillier's presentation was the stand out event in my view. Great keynote speaker!
- Rick Hillier was awesome!!!!
- No "N/A" options so I selected good for those. Smile.
- Rawlins Cross was a disappointment - music was unbalanced and hard on the ears. Bleu was excellent. Could have used a little more "surf" on the dinner plate!
- While I think Janice Butler is very good at what she does, having it translated took away from the quality and the words. Her music was loud and she was loud, and trying to listen to the translator on the headset was difficult.
- Difficult to please a large diverse crowd-but it was a good job
- ENTERTAINERS WERE VERY GOOD BUT WAY TO LOUD. COULD HAVE TURNED THE SPEAKERS DOWN SEVERAL OCTAVES. WOULD HAVE BEEN A LOT MORE ENJOYABLE.
- Did not attend the final night
- The Entertainment was good. But would have preferred more East Coast type music over rock n' roll.
- I am sure Janice Butler was good but the translator was not able to share her energy. I know we are a bilingual country but everyone speaks English....
- Both keynote speakers were awesome.
- the panel discussions were a little rushed.
Janice was enthusiastic about her subject matter but I felt the content was very poor and, if she was able, she should have switched back and forth between English and French.
- Rawlins Cross was too loud
- Not being familiar with any of the songs of the two bands made it hard to get into them. I actually liked all of the bands that I saw in the bars better; including the after-party band.

Participant Information



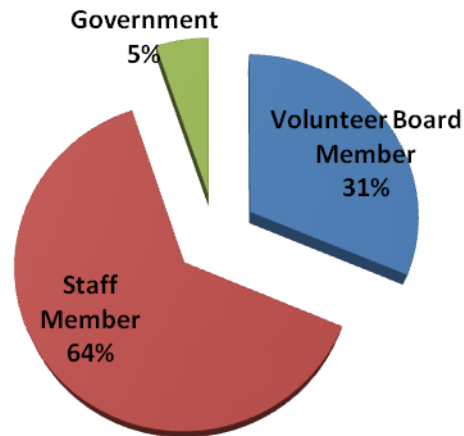
Other:

- I was also delivering a workshop
- it is great to bring everyone to a single location...you can really learn a great deal about the broader picture
- presenter of workshop
- Networking
- As incoming chair, I wanted to learn all I could that will benefit me
- Great event to really see how big and how really effective the Community Futures Program is across the country.

Please rate the importance of the following factors to your decision to attend:

Answer Options	Little or No Importance	Somewhat Important	Important	Very Important	Critical
Event Theme	35%	19%	28%	15%	3%
Networking Opportunities	3%	6%	33%	36%	22%
Workshop Topics	1%	5%	27%	50%	17%
Discussion Group Topics	1%	10%	28%	45%	16%
Keynote Speakers	2%	12%	34%	38%	14%
Government Participation	9%	14%	31%	34%	12%
Location	10%	16%	35%	35%	4%
Price	7%	16%	45%	25%	7%

Which one of the following best describes your role in the Community Futures Organization?



Other:

- Also volunteer on provincial association
- Service Provider

Please provide any other comments we may use to make the National Event more useful or interesting to you for the future.

- Les efforts consentis pour accomoder les francophones durent appréciés. Merci
- *Efforts to accommodate the French were appreciated. thank you*
- Vous etes un comité très accueillant, merci beacoup!
- *You are a very welcoming committee, thank you very much!*
- Il faut continuer les recontres Pan canadiennes aux trois ans, c'est l'unité du Réseau qui fera en sorte que le PDC sera un programme permanent et nécessaire pour nos régions.
- *Continue the Pan Canadian Encounters every three years, it is the unity of the Network will ensure that the PDC is an ongoing and necessary for our regions.*
- Keep up the good work. Looking forward to Quebec
- Merci
- *Thank you*
- Event was well organized, thank you for all of your hard work and dedication.
- This was an exceptional event to attend...
- Wonderful event and the organizers did a great job.
- Thank you for a well run conference!
- I would appreciate the Minister and the Director General of FedNor to be in attendance, bring updates and to present any awards that are being given out.
- I can't think of anything.
- The event was fantastic and I learned a lot regarding other offices in the country and where ours stands. There was a lot of french.
- Mentioned earlier - facilitated networking is needed!!

- Many thanks. Enjoyed the experience
- Overall, the experience was excellent given the circumstances.
- This was an excellent event....congratulations to the planning team. Timing it with the CBDC AGM was also valuable as it allowed for more of us to attend both rather than doubling the travel costs etc.
- I quite enjoyed the conference. Do like the casual atmosphere. Had a balanced approach to sessions and networking time. WELL DONE!!!
- An excellent conference, very well done.
- Keep making good choices for relevant topics for volunteer board members
- Offer TEA Training. Not every CF has TEA 10 (our office does not). This would have been a good opportunity to introduce it and/or provide training. Have motivational speakers start the mornings off to get people pumped.
- Great conference overall. I think the CF success should be illustrated / demonstrated as much as possible throughout the conference through the video presentations, handouts, etc. More success stories could be gathered over the three years prior to the conference and used to demonstrate CF effectiveness, more statistics, perhaps the effects of the stats if possible, client testimonials, etc.
- Well done...
- Thanks to the planning committee for all their work! Hosting a successful event of that size is a huge job!
- Would be nice if event was held on the prairies for a change. Not as if facilities aren't available.
- Really enjoyed the conference. Events were well organized and appropriate. It is great to have reinforced that the work carried out by staff and volunteers is making a positive difference and is important.
- keep the format the same. it worked!!!
- Am hoping to be able to attend the next one in Quebec! If it is anything like this one, you are right on the mark!

Workshop Evaluations

Board Governance Essentials: Move from Micro-management to Macro-governance

Speaker: Karen Buchamer

61 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	3.75
How well did the workshop/discussion group meet your learning needs?	3.38
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.54

How could the workshop/discussion group have been better?

- Smaller Group
- Larger area
- Presenter could have better prepared/adapted her presentation to the CFDC/CBDC
- Seating arrangement discouraged discussion
- Enough handouts should have been printed
- More knowledge from the presenter about how a CF board governs
- More organized paper flow - support for presenter
- Room not properly set-up for group work
- Concrete examples for learning
- Could have been louder
- More focus on CBDC Organizations
- Could have been a longer more in depth discussion. Has left a lot of unanswered questions/opportunities to work with at our board.
- Amélioration (?) de la salle.
- *Improve the room layout?*
- Permet de mieux connaitre les responsabilité d'un conseil d'administration.
- *allows a better understanding of the Responsibility of a Board of Directors.*
- Disposition de la salle. Difficulté de voir sur les sièges arrière
- *Layout of the room. Difficult to see on rear seats*
- Learning how different the regions were
- More info on Board members appointments
- Too large a group for that type of presentation
- Better seating - in smaller groups
- Room was too small for the amount of ppl in attendance.
- Room too crowded; hot; could not hear; could not see screen translation booth could be heard over speaker/presenter. Group discussion was brutal as it was too crowded.
- Should have been better prepared re handouts also the presenter should NOT have proceeded when the French slides were not in sync with the English slide & the presenter
- More focused to the CFCs structure/mandate
- More organized, French handouts not available, group may have been too large
- Better qualified & effective presenter. Presenter did NOT meet the standards expected at a national convention workshop
- If it is not busted don't fix it. I think the whole discussion was great.
- Big crowd - smaller workshops would have worked
- Bigger space, more room
- If it is not busted don't fix it. I think the whole discussion was great.
- Facilitator - knowledge of community futures
- It would have been helpful if presenter had knowledge about CFDC mandate.

- Session could have been more focused on CBDC's rather than "General" board governance
- Generally okay - due to the diverse make up of CF boards, one size does not fit all.
- Smaller Group
- Contradiction in presentation, initially said strategy was under staff, later under board
- More clarity, more defined
- Apply to BDC
- Better sound, ensure everyone had handouts & a place to sit. Limit access, more people attended than registered. Lots walked out part way through.
- Break out new members
- The facilitator could have more knowledge on CF structure. General information shared
- Better sound and room to move around
- Smaller Group

General Comments:

- Overall satisfied
- didn't seem that the leader knew our main purpose for existence was the lending of money for the start up of new business.
- This was general - would like to see presentation directed to CF boards.
- Room too hot and crowded
- Presenter should have focused on CFDC work. I don't think she knew her audience
- Good content & info for boards
- I know I have to participate more as a good board member
- Avoir un plus petit group pour meilleur suivi avec chacun de eux. Cet atelier nous donne des outils pour mieux travailler avec la direction
- *Have a smaller group to better follow with two each. This workshop will give us better tools to work with management*
- We are doing 90% of what was presented. We lend money to people ect.
- Good presentation
- A lot of information - More questions to consider in the board I serve
- Ran out of copies of presentation and none were available for French speaking
- Excellent & relevant workshop - Great info & the presenter was well versed in subject for sure. Thank you!
- Les questions devraient être posées à la fin de la question
- *Questions should be asked at the end of the question*
- Overall not a very good workshop - I was disappointed.
- Overall good content. Ability of attendees to provide input/feedback
- Bad that handouts in French were available late. Presenter needs better support by staff or volunteers
- very good session!
- Une présentation très intéressante
- *A very interesting presentation*
- Interesting discussion but BIG topic. Hard to do it justice in such a short period.
- Well presented, Very easy to hear and listen to
- Our board already operating at a high level - some minor adjustments have been learned.
- Overall - excellent presentation
- Too large a group/small room to have a workshop session, as we could not dialogue with others
- as outlined in program would have been relevant
- I am discouraged
- Seemed very unorganized. Presenter wasn't very interesting to listen to - she didn't keep people's attention so lots of side conversations
- Good job, great info & resources - thank you
- Great, Informative

How to Produce Winning Proposals

Speakers: Hélène Deslauriers, Jolin Ferland & Alexandra Jones

31 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	3.81
How well did the workshop/discussion group meet your learning needs?	3.61
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.93

How could the workshop/discussion group have been better?

- Not clear who was presenting on the Quebec model until after the session. Not clearly introduced and why it was included. Thought I was in the wrong room for the first 45 minutes. Became clear as the session progressed. Could have been better introduced. Translator seemed to struggle at the beginning.
- Maybe a handout of successful proposals send a pdf!
- I thought it was proposals as in loan application proposals. I don't have any dealings with proposals at all
- More relevant to the content CF's uses. I find it was to general, not specific enough to the way CF's get the reports together
- Just hand outs
- I thought the session was specifically on winning proposal writing.
- More proposal breakdown as opposed to general facts
- To have actual hand on experience. Split into groups to discuss and present proposal or even during networking sessions
- if it was stated in the agenda that this was both English and French we could have been better ready for this. We totally missed the French discussion/facilitation.
- it made me think about having a system of measurement
- no idea. It was well done
- Wasn't a lot of new info for me- good info though
- All good
- C'etait Excellent!!
- ok

General Comments:

- would have been interested to know how Quebec model compares to Tea10
- Tres revelateur que des bons resultats menent a un avenir prometteur!
- *very telling that the good results lead to a promising future!*
- La presentation d'Alex etait trop theorique du sufficement illustre des exemple. (?)
- *The presentation of Alex was too theoretical example illustrates the sufficement (?)*
- excellent info. Very well presented. Congrats!
- I am a board member so not so relevant
- Content was great. Found it difficult to follow translators. Hoping for notes.
- Couldn't see bottom half of screen
- great general tips
- Thank you. Enjoyed this course.
- Great moderator
- Excellent Session
- Very Interesting. Quite Relevant. Some eye opening points. This will go back to my Director
- None

Supporting CED with University Partnerships

Speakers: Jeff Dixon, Craig Desjardins, Wayne Kelly

17 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.18
How well did the workshop/discussion group meet your learning needs?	3.76
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.35

How could the workshop/discussion group have been better?

- Allow participants to use the website
- Craig (Pele CFDC) shared examples of how the research has had a community impact. A bit more time to further discuss would have been useful for the presenters.
- Very good for large scale, we are very small
- Would have liked some Q time after 1st presentation
- I can't think of any suggestions. I really enjoyed the session. Perhaps a few direct examples of the results achieved through the CFDC & University Partnership would be beneficial.
- Thanks!
- Really the best. We should receive a copy of the power point presentation.
- Copy of powerpoint
- 1. More time for Q&A 2. Tie session objectives more clearly in the prework. 3. Share the agenda or topics flow at the beginning
- CED is dry...needs to be livened up!
- More concrete examples/success stories in other regions.

General Comments:

- I'm converted as to the value of research in CED practice. Thanks.
- Very timely concise-knowledge based. Well presented - information helps!
- This is very relevant to Saskatchewan needs.
- Very useful
- Practical presentation
- The first 2 speakers were relatively clear and concise, the 3rd speaker far too verbose.
- Very good & valuable info. Great examples of CED work being done in specific areas of Canada. Inspirations! in terms of what can be done in partnership with university & colleges in my own region.
- CED tool looks interesting. I will explore further.

Food, fun and prosperity- regional collaborations for entrepreneurship, business creation and growth!

Speakers: Denise Deschamps & Cindy Reasbeck

31 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	3.36
How well did the workshop/discussion group meet your learning needs?	3.29
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.61

How could the workshop/discussion group have been better?

- Details are needed on some of the initiatives
- Like the youth programming. Didn't get to hear enough about it
- never been involved in this type of activity, Interesting proposal / project just the same. Keep up the good work
- More details on each project
- More comprehensive examples - ie greater variety of types of collaborations
- More focus, too general at times
- I didn't really find the video valuable. It is always my preference to have the project leaders make the presentation
- Hard to follow different programs, didn't always get purpose
- Was not aware - pres was in french

General Comments:

- Difficult to follow translators
- The facilitators packed a lot of info into the presentation
- Good info share; ideas of what could be related elsewhere
- Very wonderful ideas. Got my juices flowing especially re: youth
- Not aware of projects led by other groups and or organizations in my area
- In the first video the captions were all in French and no translation was offered. If we could have understood what was shown it would have been more informative
- Just not for us
- The description of the workshop did not capture the specific focus of the presentation/content
- The third choice for the chickens should be don't know than abstain
- Very interesting case studies of collaborative projects. Wish we could access funding as N Ontario has been able to get
- Interesting presentation
- I like the interaction part
- Good news

Thrive online: your secret weapon for stand-out social media success!

Speaker: Melissa Schenk

29 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.60
How well did the workshop/discussion group meet your learning needs?	4.62
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.86

How could the workshop/discussion group have been better?

- Part 2
- Very good
- Awesome!
- Great - not enough time for this session
- Excellent!
- Great learning opportunity
- Would love to have had more time with you!!
- Great combo - talk education video
- Could use more time
- Screens higher so we could see them. Volume lower!
- A hands on approach would be great to help individuals build own video (or get started). Could have used more time.
- Great education - wonderful info
- Very relevant
- More time

General Comments:

- Great - WOW!
- Excellent content & Presentation - Thanks!
- Wonderful!
- Awesome presentation
- Very interesting information that can be immediately put to use.
- Very educational
- Social media and the internet marketing is THE most important way to reach an audience who wants to do business with you!
- Interesting
- Very Good - Very Energie
- Great, easy to understand even for French people. Clear, direct!
- Fantastic!
- Thanks for the handout. You make it sound easy!
- Very Good!!!
- Excellent presentation
- Thank you! It was very NICE!
- great session. great speaker

Supporting Organizations in Sustainable Development

Speakers: Paul Gauthier, André Boily, Bill Spinney, Carmen Demarco

16 Evaluations were returned, it is assumed from 14 individuals.*

*Note: 4 evaluations refer to one part of the presentation or the other, it is assumed that 2 people rated each part of the presentation, but it could be separate individuals in one case.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.00
How well did the workshop/discussion group meet your learning needs?	4.00
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.21

How could the workshop/discussion group have been better?

- Rating for Bill Spinney and Carmen Demarco only. Presenters were very knowledgeable however not very dynamic (kind of dry)
- Rating for Paul Gauthier and Aundre Boily only
- Merci du partage de votif expensti si (?SP)

General Comments:

- Great showing of this syndicated loan process
- The content of the workshop was much different than anticipated based on the registration package
- Very Informative
- Interesting Model

So You Want To Be a Chair- Chairing With Confidence

Speakers: Marie Gallant, Jason Denbow

36 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.47
How well did the workshop/discussion group meet your learning needs?	4.34
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.63

How could the workshop/discussion group have been better?

- Good for all board members
- The first part was very basic. I realize that you had to start there but I received more from the afternoon. First Part 1, Second Part 4
- More information on difficult area and less anecdotal talking about how it is in various boards
- More feedback from participants on past experiences
- Not enough time to cover total
- La formule est bonne
- Presenter makes less adherences to written text
- Most time was spent with the facilitator reading to us out the manual. We have the information in front of us- don't go through every sentence! Let the discussions and sharing of information and practices happen. She didn't allow or encourage discussions when they were supposed to happen.
- very well prepared. Very good animation

General Comments:

- Well presented and delivered
- Excellent
- Very good and educational presentation
- An excellent workshop. Gained lots of meaningful info
- Very Good Job!! Thanx!!
- best one so far
- Workshop was excellent. Jason is a wonderful facilitator
- This session I feel was very informative, the presenter exceptional, and my favourite of the entire conference, Thank you Jason and thank you to the Community Future Networks
- Merci
- Excellent examples and participation from group
- Très bel atelier! Tres enrichissant et j'ai bien aime le document qui avait ete preparee dans les 2 langues: tres bel outil!
- *Very nice studio! Very rewarding and I really like the document that had been prepared in two languages: very nice tool!*
- overall good session
- good
- Most info presented was simple and common knowledge. I don't feel that as a training module there is any benefit to this. Didn't focus on the chair role but moreso the whole Board's role.
- very well presented
- booklet informative
- Mon meilleur atelier- enfin! une vraie formation!/ *My best workshop last! real training!*
- Cette atelier etait vraiment interessant/ *This workshop was really interesting*

Marketing training for SMEs, the pilot partnership SADC-BDC

Speakers: André Granger, Jean-François Bélanger

16 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	3.94
How well did the workshop/discussion group meet your learning needs?	3.81
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.19

How could the workshop/discussion group have been better?

- are they selling a program to us? Access to our clients
- would like to have seen the actual binder for the marketing program

General Comments:

- bien fait
- excellente presentation. jaimerais organiser une activite de sensibilisation pour mes entre. prises de mon territoire
- good program - much needed
- permet de comaitre limportance davoit un plan marketing afin de se different cier de la concurrence, dameliorer son service and effiacite de l effort de ventes
- Merci
- un gros merci!

Environment, entrepreneurship and prosperous communities at the heart of economic development

Speakers: Martin Thibault, Denise Deschamps & Cindy Reasbeck

33 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	3.88
How well did the workshop/discussion group meet your learning needs?	3.67
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.91

How could the workshop/discussion group have been better?

- What a dog's breakfast. Pick one theme and stick with it! Presenters were very good though
- More materials, the packages were all gone by the time I got there. however will ask for one at the end of session.
- Fournir toutes les presentations power point
- excellent initiative
- Very interesting initiatives from other parts of the country (I am from Manitoba)
- good for me
- Great, practical examples were shared. Workshop was excellent.
- more "how to" for watershed. Great handout ingo
- English transalction was week for this session
- Plus d'echanges avec les presentateurs. Trop de projects eu court temps.

General Comments:

- excellent session. Thank you
- excellentes informations and initiatives
- Good Info
- well rounded # of Business idaes to stimulate possible ideas for our area
- Futurama/Centrallia- hopefully these types of events will be increased with participation by CFDC's
- belles experience qui partagent avec nous.
- Good format and informative.
- interesting partnership
- Good session- very interesting
- J'entepreudrai des echanges avec les presentateurs plus tard.
- Funding should be made available to all businesses not just francophone.

Investment fund opportunities: the future is here!

Speakers: Gordon Potts, Andy Campbell, Ron O'Brien, Sean Blewett
40 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.33
How well did the workshop/discussion group meet your learning needs?	4.08
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.30

How could the workshop/discussion group have been better?

- Very Good!
- Merci!
- Presenters needed to speak more clearly and louder. Good information provided
- En changeant la maniere dont s'est présenté 4 ans assist et un table, ce vient plate après 1 hour
- *By changing the way in which was presented four years and assist a table, this is flat after 1 hour*
- I was mislead by the title. I though you were going to speak about investment fund opportunities like work being done in Central Ontario
- Highlights on problem solving & comparisons of a variety of ideas across CF programs
- We know where we need to go - interest transfers.

How do we get past the agencies to gov. what is only common sense?

- I think it was Andy some were saying cap at \$15,000 I don't think that is fair. Things to consider, employees impacted to the area could change things or loans.

General Comments:

- Very Good!
- Very interesting to see the differences among the different regions of the country.
- Good presentations
- Good
- Will take the matrix home and apply to our 7 office region.
- Gained some investment fund opportunity ideas; however wished for more. Good though to see what others have done, are trying and will try in the future.
- Best session of conference!
- Great to pick up a few tips on fees and/or interest rates.
- Je n'attendais è vais des méthodes et non des resultats. Je suis un peu déçu.
- *I was expecting methods, not results. I'm a little disappointed.*
- Comparing each CF is a great idea. You learn from them.
- Thank you!
- Good discussion
- Good workshop/discussions
- Great information
- Got some good ideas on policy for loan mgmt.
- Traduction Déficiente
- *Translation Deficient*

Rural communities in the digital age

Speakers: Alexandra Jones & Georges Bourdages

21 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	3.74
How well did the workshop/discussion group meet your learning needs?	3.37
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.74

How could the workshop/discussion group have been better?

- text heavy presentation - one presenter seemed to be reading slides - it is rather tedious listening to what you can read for yourself. much too long spent too much time stating issue and not enough elaborating project
- would have been very interesting to look at this project 1.5 years into it...see stats/results
- More real life examples
- Love the idea but the description in the agenda made it sound like there were going to be "results" released to the group, rather than the introduction of a new project.
- Was not a training session but rather a presentation on the program they are going to deliver - would have been better year or 2 down the road when they could show actual program.

General Comments:

- liked the english/french split. liked the polls done with the ipad
- tres bien, merci
- I thought that this workshop was to deal with using new technologies
- Interesting
- Translation was slow to start up when switching to English at times hard to understand.
- j'auraes aimé que notre province puisse participer à ce project mais je comprends vos raisons pourquoi vous avez selectionné les 5 provinces mentionées.
- Well done!!!

Facilitated Discussion Group Evaluations

The Future of Community Futures- Funding models reviewed, continuing the conversation

Facilitator: Martin LaTulippe
55 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.38
How well did the workshop/discussion group meet your learning needs?	3.95
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.27

How could the workshop/discussion group have been better?

- more examples
- keep the questions to questions and not editorilism
- Nice if more interactive to get info about other CFs and how they are dealing with change in models. Understand that language creates a challenge
- lenders needed to be at the table and discuss their wants and needs. very disappointed they dont do this
- better to have had targeted questions to the panel. Discussion was not focussed enough
- perhaps involve funders as part of the discussion to show commonalities and diversity between funding models
- Great job Martain and Marshall
- Some of the soap box comments could have been limited
- Could have finder reps participate
- no representation from Northern canada in the presentation. I realize their model is much different but it would be good to hear. Particularly in their negotiations and with government
- hilarious!!!
- good session
- good session
- excellent
- we do not have the answers as yet...but the discussion alternatives is very useful
- excellent facilitation and content
- learned a lot - good discussion
- was good
- Sask. was not represented by our group org. It was the comments from one of the thirteen CFs in sask - I do not agree
- I cannot identify needed improvement
- Have questions linked to same three sections of content as done in the delivery of associations: current situation/changes/future. Keeps questions from being too wide ranging
- more ideas needed
- Salle vroiment trop petite (marque l'espoce)
- provide written template and policies of the different funds

General Comments:

- more like this, thanks was great
- well presented, well done
- a difficult topic to address. good job in handling it well
- pourquoi le Quebec pas ete represente. Pour quil partage son experience sur le developpe ment des collectivites et leurs financexcrets au Quebec?
- looking forward to the minutes
- liked the seating arrangement
- like seating arrangement
- good job
- Excellent, Thank you
- Thanx, would have liked to hear from Quebec
- questions/answers are direct and relevant
- well done
- being a board member for conf for one year, it was very valuable
- Excellent
- so much to learn, not cookie cutter, but good governance will keep it on track
- extremely interesting and pertinent
- As a sask CF our board and staff are embarrassed by some of the comments
- very good
- Great panel, great participation, great session
- well moderated by Martin
- some visuals might have helped

Understanding the financial health of your organization

Facilitators: Danik Mallet & Pierre Monette

31 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.03
How well did the workshop/discussion group meet your learning needs?	3.37
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.71

How could the workshop/discussion group have been better?

- Mieux structurer les elements de discussion
- More detailed content on evaluation and analysis of fund accounting
- Need a format and good description of workshop. Did not define the content
- ne pas attendre de les commentaires des participants mais avoir un canevas de formation au depart
- *Do not wait for the comments of participants but have a canvas departure training*
- Ne Pas oublier les petites blogs
- *Don't forget the small blogs*
- Could have started better
- The set up could be changed
- More participation, more questions so as to have greater response
- Enjoyed the openness and involvement

General Comments:

- Je Suis nouvellement membre du CA, done +/- an courant
- *I'm a new member of the Board, therefore + / - current year*
- Some new ideas overall
- Good Session
- Common issues with innovative solutions
- Good Sharing
- Interesting to hear about situations in different parts of the country
- Very informative, good discussions
- Better outline
- Well controlled session

Rural Canada- doing business with a small and older population

Facilitator: Mary Heffernan

83 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	3.50
How well did the workshop/discussion group meet your learning needs?	3.45
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.57

How could the workshop/discussion group have been better?

- reunir les gens autour de table (difficile d'ecrire sans table) et avoir un adjoint a l'animateur pour traduire a mesure
- *reunite people around table (hard to write without a table) and have an assistant facilitator was able to translate some*
- too short
- questions were very similar
- more specific program to be shared
- smaller group - larger facility, noise level was confusing for my old/ ears/brain
- out of control of the facilitator, the focus of the 4 main breakouts could have been better
- clearer instructions
- a little more time
- less crowded, it was short. We could have brainstorm longer on this interesting and such a part of our reality .
- explained better, made less cumbersome. too many people!! chaos
- set up was a little difficult to work around, a little confusing, had to be explained a few times
- didn't touch on smaller population
- we were all there to learn about how to do business with smaller and older population. didn't really learn anything that I haven't thought of myself
- larger room, clever instructions
- bigger room, a bit too noisy. interesting process. cumbersome to gather ideas in both languages
- larger room **(8 comments)**
- little clearer on instructions
- good discussions, some overlap of questions and answers
- larger room, very noisy
- less confusion, used kiss principle, we are not grade school students
- smaller room
- facilitator - question format - record results (might promote more discussion)
- i believe it was very informative/great job
- overall group discussion could have had better focus
- if the workshop had been specific to the socio economic climate
- questions seemed to miss the boat, no discussion on doing business, seemed like RDA type questions
- a lot of confusion to begin with, unclear directions
- question interviews did not work with topic of session
- more time unfortunately
- larger room, maybe but practices of things that have been done in either area that have been worked
- larger room we had difficulty to maneuver from seats to charts. and very difficult to partners when interviewing due to people at your elbow

- more space
- clearer instruction
- the questions were all very similar in content and thus difficult to give fresh answers to each
- more time but interesting and enjoyable
- little better explanation how sheets would work
- less duplication
- larger space to reduce background noise to make it easier to follow conversation
- questions were all very similar, hard to distinguish between the questions, and desired answers for many

General Comments:

- Tous les administration devrait etre former sue le contenu du PRC. Reconnus comme un des meilleur programme par l'OCDE
- *All administration should be trained on the content of PAC. Recognized as one of the best program of the OECD*
- Sujet bien amorcé pour obtenir des reponses precises
- *Subject well underway to obtain precise answers*
- more emphasis on shrinking problem
- enjoyed very much
- an excellent way of gathering a lot of info from different points of view in a short time
- good
- opened some great discussions
- a little crowded
- bad choice on my part
- good for meeting people, poorly done, confusing chaotic
- good session - great ideas and discussion
- towns will die if the young people leave seniors to be with the grandchildren. when the school closes the town dies
- good session - everyone had to participate
- this was an unusual session
- very repetitive , questions all seemed the same
- good networking potential
- good
- good interaction - opportunity for everyone to participate
- overall awesome workshop that generated ideas that normally would go unnoticed
- have group order, changes written out on wall etc...
- it was an eye opener for me. as a baby boomer a lot of the comments hit home as to what i may expect or would like to see as i age (gracefully of course)
- energizer, good format
- great facilitation, small rotating group work, very comfortable environment for sharing ideas
- very frustrating
- lively discussion
- good and general - can apply some ideas to my community
- very good, generated a lot of ideas
- facilitation was weak. our group was confused about process, but it seemed to work out anyway
- limited group interaction because of using this type of format (interview matrix) would have been more effective as a small group process.
- more directed at community development
- very focused on seniors
- overall good...liked the engagement with members from other areas
- i learned from others and this is what makes this extremely worth while for me
- well done

- very good
- excellent think tank for getting info
- great focus for workshop

Managing change effectively

Facilitator: Natalie Chavarie, Lisa Richard

40 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.08
How well did the workshop/discussion group meet your learning needs?	3.83
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.21

How could the workshop/discussion group have been better?

- It went well
- Time limits on comments
- more participation from all provinces
- I was pleased with it
- Could have had more people from Ontario and West
- audio interference was distracting
- Case study like the Atlantic Province Ass negotiating with ACOA (?) with the result that both parties objectives were met
- Great discussion - facilitators were open and frank and good at keeping the flow
- A little more structured, good info, just repeated a few times
- Presenters were just facilitators. Not what I expected but ended up working well
- I don't think it could have gone any better. There was participation and good discussion
- Emphasis on food available could enhance the session
- Great discussions
- Noting more than one range can take place at a time. Discussions of impact on staff and resources available to them
- Got Some Great ideas

General Comments:

- Good Presenters
- well done
- Tres Bien
- Lots of information on challenges and possible solutions for change
- The recent experiences of AACBDC and ACOA will hopefully provide Western Canada with some workable strategies for their CF funding model
- I was looking for more local changes. We discussed more the CF of T changes and how Alberta etc...would need to move forward
- Excellent job by facilitators
- Excellent
- Time flew by...could have stayed longer
- Shared some insight into successful models for dealing with change and some key points we need to keep in mind as we move forward
- I enjoyed the discussions and found the information interesting and overall informative
- Good discussion
- Good job on the workshop
- Great topic, excellent facilitation, good dialogue
- I Hope Western Canada will be able to use some of the advice given by Atlantic Canada members related to change
- excellent exchange of information - bigger pictures of what happened in Atlantic Canada - focusing on the positives as per the theme of todays lunch speaker
- Informative finding how other CF's operate...Great

- Good Open discussions
- Good
- In Western Canada we consider Canada to include Quebec
- Interesting to hear the problems of other regions and how the successes of some regions like the Atlantic may help others

Understanding the relationship between the Board and the CF Manager

Facilitator: Diane Allain

54 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.06
How well did the workshop/discussion group meet your learning needs?	3.63
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.04

How could the workshop/discussion group have been better?

- Groupe un peu trop grand pour approfondir le sujet de gouvernement
- Presentation plus complete (Document).
- more time
- No direct conclusion given at end by facilitator
- Facilitator didn't wrap up or conclude on some best practices.
- Group too large, did you note the speaker were the only one engaged.
- tough to cover with just breaking into groups some more education to start from would have made it more effective to develop examples
- Very informative
- The facilitator knows her stuff, but she should explain more instead of so much group talk
- Avec des documents pour les visuels
- more time
- Harvey Moran , Moose Jaw SK
- Everybody participated
- Could have been more results focussed
- Great facilitator
- One question was asked- this session deserved more
- Could be longer
- No need to change
- A bit longer

General Comments:

- relevant to everything we do
- I thought topics well covered and facilitator kept things moving & flowing smoothly
- Great opportunity to share issues/ allows to address!
- Great Session
- Very well done!
- Good group participation
- it needs to be more lively. A tough one!
- Very Good!
- Great facilitation, though with mixed EDs & board members some may have refrained from discussing any negatives.
- Enjoyed it!
- Good Session
- very good
- A good topic wanted be role of board member 101
- Very well organized and informative
- Good discussion
- Excellent
- I really engaged this novel learner a lot
- Thank you

Continuing the Conversation: Economic performance results of the Community Futures Program

35 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.09
How well did the workshop/discussion group meet your learning needs?	3.81
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.17

How could the workshop/discussion group have been better?

- Hold the floor involvement to questions, no speeches. Shorter times for discussion/workshop sessions. Allow non registered attendees in session.
- would have appreciated printouts of preliminary results
- Have people stand up when they speak. Always use English and French. Don't ignore groups or another. Perhaps all people should receive translators and not really be given a chance as to get 1 or not
- Time limit on questions or statements from the attendees, and should be translation equip available " in room ". Should not be a lobby room for demographics
- Determine sections of presentation that would be focus of questions and reduce bouncing around eg. stats methodology, regional results/clarity. Have questions limited to section
- where is the Alberta delegation, every session I go to there is very little input from AB. I will be having great discussions with my CFNA
- Limit the about me time, get to the question. Have people who want to talk about non related issues---- do it at the bar--not here

General Comments:

- enjoyed the energy building exercise
- Info indicates that cf's in Quebec and Ontario indicate there are large # of professionals and scientific cos however do these companies fit the developmental lending policy
- They could have had the report statistics they spoke of this morning up on a screen in the room. Made have made easier to discuss
- Good handouts
- great work
- excellent discussion & well done
- Merci pour les documents
- Bonne discussion
- The agencies , especially S. Ontario were straightforward, willing to take a stand - no beaurocratic speak to avoid.
- Too many questions were soapbox opportunities - need to remind people to keep specific and let others ask 1st before asking 2nd questions. Difficult section to moderate
- panel was great

Rural Canada – Doing Business Differently

Facilitators: Denis Bérubé & Mary Hefferman

83 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.02
How well did the workshop/discussion group meet your learning needs?	3.92
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.05

How could the workshop/discussion group have been better?

- very good/great perspective
- it was hard to concentrate due to amount of people in a small room
- great
- It was a great learning experience. The different group was good
- During the break out (fish bowl), relate it back to the specific question that was asked, but really overall enjoyed the session
- Crowded room, hard to hear when all groups were talking
- cant believe I am saying this but it could be longer
- Very well run, thank you
- Be organized
- Format was difficult
- Vary questions more
- More time
- Great interaction technique
- Best discussion group yet
- Excellent
- Good
- Move emphasis on shrinking population
- Too short
- questions were very similar
- More specific program ideas to be shared
- Larger room
- Smaller Group- larger facility, noise level was confusing for my old ears & brain
- Out of the control of the facilitator, the focus of the 4 main breakouts could have been better. our target focused and outcomes & employment over strategy & self employment
- Clearer instructions
- a little more time
- less crowded, it was short! We could have brainstorm longer on this interesting and such more and more part of our reality subject.
- Explained better made less cumbersome too many people!! Chaos
- Set was a little difficult to work around little confusing, had to be explained a few times.

General Comments:

- love the national input
- great format
- I felt that the session was an effective way to answer questions, and stimulating thinking in relation to each of
- excellent sharing, lots of excellent feedback
- Great way to meet people from other provinces when we moved from group to group. Also fish bowl idea a good way to summarize ideas from each group
- very good

- great sharing and ideas
- 5% better than Thurs
- well done!!
- over all good
- A lot of repetition and confusion
- Best workshop/discussion group yet. very relevant - very informative - took away lots of ideas and thoughts
- Dreaming to think there will be new money, we need to find other ways
- Great session and feedback
- Disorganized, no value
- Good discussion
- Very good session thanx!
- Excellent..Bonne participation, Merci
- Great discussion
- Good
- Enjoyed very much
- an Excellent way of gathering a lo9t of info from different points of view in a short time
- Good
- opened some great discussion thanks!
- a little crowded but loved being involved in the process
- bad choice on my part
- larger room!
- this is fitting for our current reality
- Good session - great ideas & discussion
- Good for meeting people, poorly done confusing, chaotic

Recruiting for the future: Board, staff and new entrepreneurs

Facilitators: Robert Armstrong & Anissa Aldridge

46 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.60
How well did the workshop/discussion group meet your learning needs?	4.38
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.76

How could the workshop/discussion group have been better?

- Tres bien dand l'ensemble. 0 de mauvais commentarire au aterlier.
- may have had too much content to cover. More time for group discussion
- Good Coordinator Participation
- Well done within the limited time frame. Excellent facilitators, kept os going on track
- It was great
- Formule Tres Positive
- time is too short for each group
- No
- more time for discussion
- smaller work groups
- well presented session, very worthwhile topic
- Best group I have attended so far. Two great presenters who kept things lively
- cant think of a thing
- best one yet
- more time
- I feel it went really well because we walked into the room and already you are in a group

General Comments:

- J'ai aime la formule bilingue c'est facile de suivre.
- Very good
- Good facilitators
- Very Good set up to accommodate both official language
- Thanx - Brenda Zinck, CF West Yellowhead (AB)
- Need more group sessions like this one
- Vary good facilitators - great job Robert
- very well done, brought up many great ideas and possibilities
- Great to have simultaneous French/English flipcharts
- Great Job
- Robert is an incredible facilitator
- excellent session
- dynamique et facon de fonctionner tres interessante permet l'interaction entre francophone at anglophone
- good discussions
- great facilitators
- some good points came out of the workshop
- learned a lot
- lots of information, well presented
- excellent, thanx to the facilitators
- Thanks for repeating comments in English
- enjoyed very much..thank you

- very good arrangement
- Well done
- excellent, well organized workshop
- great presentation- well done
- good session
- Thank you for repeating all responses in English - great discussion
- very good
- great
- fantastic
- All around room participation as the facilitator was excellent
- very Interesting, Excellent ideas

Risk management best practices

Facilitators: Stéphanie Bilodeau & Diane Allian

17 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.25
How well did the workshop/discussion group meet your learning needs?	3.82
Please rate the effectiveness of the presenter(s)/facilitators(s).	4.06

How could the workshop/discussion group have been better?

- Adequate time provided to discuss, in groups, on topics identified.
- Think its a discussion that needs more time to go through
- This topic needs to be led by an expert, not self directed learning.
- I expected to learn "how to" from presenters. We had just a facilitator & did working groups. Learned from that but did not get the information I was looking for to write a risk management strategy.
- Too big an issue for time - many facets
- Central microphone, eliminate passing it around.
- More time

General Comments:

- Love this workshop!
- Thank you!
- Very good discussion
- The process provided good information

Business counseling essentials

Facilitators: René Grisé & Julie Bernard
16 Evaluations were returned.

Questions	Average Ranking Out of 5
Was the workshop/ discussion group content relevant to your work?	4.00
How well did the workshop/discussion group meet your learning needs?	3.47
Please rate the effectiveness of the presenter(s)/facilitators(s).	3.53

How could the workshop/discussion group have been better?

- Not dynamic. Could be leading questions
- Maybe a little more structure
- Power point presentation
- Great

General Comments:

- Room was hot.
- I'm sure the workshop was beneficial. For myself with 45 years experience in finance and business services, I did not hear anything I did not hear before.
- Genuinely interesting workshop!
- Great

Summary of all Workshop/Discussion Group Evaluations

	Relevant to participant's work	Met participant's learning needs	Presenter(s)/ Facilitators(s) effectiveness	Evaluations Received
	Rating out of 5.0			
Workshops				
Board Governance Essentials: Move from Micro-management to Macro-governance Speaker: Karen Buchamer	3.75	3.38	3.54	61
How to Produce Winning Proposals Speakers: H��l��ne Deslauriers, Jolin Ferland & Alexandra Jones	3.81	3.61	3.93	31
Supporting CED with University Partnerships Speakers: Jeff Dixon, Craig Desjardins, Wayne Kelly	4.18	3.76	4.35	17
Food, fun and prosperity- regional collaborations for entrepreneurship, business creation and growth! Speakers: Denise Deschamps & Cindy Reasbeck	3.36	3.29	3.61	31
Thrive online: your secret weapon for stand-out social media success! Speaker: Melissa Schenk	4.6	4.62	4.86	29
Supporting Organizations in Sustainable Development Speakers: Paul Gauthier, Andr�� Boily, Bill Spinney, Carmen Demarco	4	4	4.21	16
So You Want To Be a Chair- Chairing With Confidence Speakers: Marie Gallant, Jason Denbow	4.47	4.34	4.63	36
Marketing training for SMEs, the pilot partnership SADC-BDC Speakers: Andr�� Granger, Jean-Fran��ois B��langer	3.94	3.81	4.19	16
Environment, entrepreneurship and prosperous communities at the heart of economic development Speakers: Martin Thibault, Denise Deschamps & Cindy Reasbeck	3.88	3.67	3.91	33
Investment fund opportunities: the future is here! Speakers: Gordon Potts, Andy Campbell, Ron O'Brien, Sean Blewett	4.33	4.08	4.3	40
Rural communities in the digital age Speakers: Alexandra Jones & Georges Bourdages	3.74	3.37	3.74	21

Discussion Groups				
The Future of Community Futures- Funding models reviewed, continuing the conversation Facilitator: Martin LaTulippe	4.38	3.95	4.27	55
Understanding the financial health of your organization Facilitators: Danik Mallet & Pierre Monette	4.03	3.37	3.71	31
Rural Canada- doing business with a small and older population Facilitator: Mary Heffernan	3.5	3.45	3.57	83
Managing change effectively Facilitator: Natalie Chavarie, Lisa Richard	4.08	3.83	4.21	40
Understanding the relationship between the Board and the CF Manager Facilitator: Diane Allain	4.06	3.63	4.04	54
Continuing the Conversation: Economic performance results of the Community Futures Program	4.09	3.81	4.17	35
Rural Canada – Doing Business Differently Facillitators: Denis Bérubé & Mary Hefferman	4.02	3.92	4.05	83
Recruiting for the future: Board, staff and new entrepreneurs Facilitators: Robert Armstrong & Anissa Aldridge	4.6	4.38	4.76	46
Risk management best practices Facilitators: Stéphanie Bilodeau & Diane Allian	4.25	3.82	4.06	17
Business counseling essentials Facilitators: René Grisé & Julie Bernard	4	3.47	3.53	16

**Community Futures Network of Canada Ltd.
Income Statement 04/01/2009 to 10/15/2012**

REVENUE	04/01/2012 to 09/10/2012	09/22/2012 to 03/31/2012	04/01/2011 to 09/21/2012	04/01/2010 to 03/31/2011	04/01/2009 to 03/31/2010	Total Actual	Total Projected	Variance
National Event Revenue								
National Event Corporate Sponsors	7,700.00	67,500.00	1,000.00			76,200.00	76,200.00	0.00
National Event Gov. Sponsorship	78,302.13	152,197.87				230,500.00	230,500.00	0.00
Prepaid/Deposit							8,999.00	-8,999.00
Transfer from CFNC			33,514.79	22,909.66	15,000.00	71,424.45	100,000.00	-28,575.55
Interest Rev - East Coast CU	2,066.81	198.84				2,265.65	0.00	2,265.65
TOTAL National Event Revenue	88,068.94	219,896.71	34,514.79	22,909.66	15,000.00	380,390.10	415,699.00	-35,308.90
								0.00
National Event Registration								0.00
Delegate Registration	293,950.00					293,950.00	242,250.00	51,700.00
Guest Registration	43,925.00					43,925.00	14,310.00	29,615.00
Tours	15,470.00					15,470.00	0.00	15,470.00
Cancellation Fees	975.00					975.00	0.00	975.00
Opening/Closing Ceremonies	2,500.00					2,500.00	0.00	2,500.00
Total National Event Registration	356,820.00	0.00	0.00	0.00	0.00	356,820.00	256,560.00	100,260.00
								0.00
TOTAL REVENUE	444,888.94	219,896.71	34,514.79	22,909.66	15,000.00	737,210.10	672,259.00	64,951.10
EXPENSE								
CFNC National Event								
Management/Office Expense	47,382.03	22,921.27	14,892.32	13,919.54		99,115.16	82,550.00	-16,565.16
Prov. Volunteer Celebration	2,594.51					2,594.51	4,000.00	1,405.49
Transportation Expense	7,341.52					7,341.52	5,000.00	-2,341.52
Written Translation	13,821.77	9,374.00	3,406.15	1,020.78		27,622.70	50,000.00	22,377.30
Bilingual Services / EMCEE	37,522.24	34,920.10				72,442.34	80,800.00	8,357.66
Audio Visual	85,624.85					85,624.85	116,000.00	30,375.15
Total AV/Equip/Simultaneous Trans/	136,968.86	44,294.10	3,406.15	1,020.78	0.00	185,689.89	246,800.00	61,110.11
Advertising/Promotion	25,819.21	2,482.00	1,095.20	5,469.34		34,865.75	22,073.00	-12,792.75
Speakers & Facilitators	44,563.12	18,661.00	11,500.00		15,000.00	89,724.12	101,000.00	11,275.88
Food & Beverage	48,688.36	125,000.00		2,500.00		176,188.36	188,396.00	12,207.64
Site Visit		1,085.06	3,621.12			4,706.18		-4,706.18
Credit Card Fees	2,623.33	5,254.44				7,877.77	6,648.00	-1,229.77
Spousal Tours	11,745.00					11,745.00	0.00	-11,745.00
Photographer	2,000.00					2,000.00	2,000.00	0.00
Coordination Expense	23,747.00					23,747.00	15,000.00	-8,747.00
Total National Event	353,472.94	219,697.87	34,514.79	22,909.66	15,000.00	645,595.26	673,467.00	27,871.74
TOTAL EXPENSE	353,472.94	219,697.87	34,514.79	22,909.66	15,000.00	645,595.26	673,467.00	27,871.74
NET INCOME	91,416.00	198.84	0.00	-0.00	0.00	91,614.84	-1,208.00	92,822.84
Projected ITC HST							\$62,536.00	

Generated On: 09/11/2012



ALBERTA CF UPDATE REPORT

- to -

COMMUNITY FUTURES NETWORK OF CANADA

The following is a report highlighting some of the current Alberta CF activities.

Alberta CF Investment Fund Pool (CFLIP) - Update:

What: Community Futures Lending & Investment Pool (CFLIP) is Alberta's CF investment fund pool.

Is CFLIP Working?

# CFs depositing into CFLIP:	15
CF Deposits into CFLIP:	\$ 7,907,571
Total \$ Value – CFLIP:	\$ 15,489,684 (includes \$ 7.0 WD repayable loan to CFNA + accumulated interest on that deposit)
Net Rate of Return on CF Deposits (Net of all professional fees):	2.52 %
# CF's Borrowing from CFLIP on Lines of Credit:	13
\$ O/s CF Lines of Credit:	\$ 9,882,772
% Overall CF Cash on Hand Outside of CFLIP:	14.8% Target: 20%

CF Network of Alberta launches new series of CF training programs:

The following CF training has been developed for delivery to Alberta through three (3) delivery formats (face-to-face, On-Line, Adobe Connect)

- CF Lending (This Pan-West program is being delivered face-to-face twice during the next 6 months)
- Business Cluster Development – On-Line Training (13 week program)
- Rural Diversification – On-Line Training (13 week program)
- Project Management (13 week program)
- Knowing and Growing Your Coaching Style (2 day workshop)
- Leading, Guiding and Facilitating Groups (1 day workshop)
- Business Coaching Skills Package (8 weeks)
 - CF Coaching for Small Business – Adobe Connect delivery
 - CF Coaching for Business Plan Development – Adobe Connect delivery
 - CF Coaching for Client’s Purchasing a Business – Adobe Connect delivery
 - CF Coaching for Business Start-Ups – Adobe Connect delivery
 - CF Coaching for Business Finance – Adobe Connect delivery
 - CF Coaching for Business Expansion – Adobe Connect delivery

Note: Courses delivered on-line and through Adobe Connect are available to CFs across Canada.

Alberta CF Common Web Site Program - Update:

What:

- The program will create one central entry point for clients (<http://www.albertacf.ca>)
- Websites for all participating offices (i.e. <http://www.location.albertacf.ca>)
- A web site for the provincial CF association as well

Benefits:

- Professionally designed website for all participating CF offices at no cost (includes 25 core content pages, 5 custom pages, up to 10 document upload, links to up to 4 social media sites)
- Free website hosting for 2 years
- Hosting through dedicated server – fast and provides ability to store large amounts of data and email
- Flexibility - Option to adopt new URL naming protocol or retain existing URL
- Well organized and client friendly (built on CMS platform)

- Training to use CMS platform for updates at the local level

Project Cost: \$ 40,000.00 **Cost to Alberta CFs:** \$ 0.00

Project Launch: September 28, 2012 (15 CFs signed up to date)

Sign-up Deadline: October 31, 2012 **Site Goes Live:** November 15, 2012

Alberta CF Legal Documents Project - Update:

What:

Current loan security documents created/approved by an Alberta law firm with security instruction manual. Loan security documents to be easily accessed and completed using electronic database platform available to all Alberta CFs.

Cost: \$ 25,500.00 including creation of legal documents, loan security manual, building electronic data-base for ease of access and use by all Alberta CF lenders, and beta testing.

Project Completion: Beta testing to be complete by the end of December 2012. CF training will be available January 2013 and roll-out February 2013.

Alberta CF Modernization – Update:

Recognizing:

- Rural Alberta (Canada) has changed and changed the way it does business; and
- The impact of technologies and increased infrastructure on the way business is done in rural; and
- The increasingly rapid pace of change requires rural and organizations that support rural to adjust in order to take advantage of resulting opportunities; and
- The current 25 year old CF program delivery model is having difficulty demonstrating that it is and will be sustainable in future based upon current and near-term fiscal realities.

Alberta CFs started discussions on reimagining the future of the CF program delivery model in Alberta. Those discussions started in December 2008 and continued through the work of a series of CF Adhoc Committee. The most recent work by the Alberta CF Modernization Adhoc Committee in 2011 recommended a number of strategies for consideration by Alberta CFs and by WD. Those recommendations have been submitted to WD.

In the interim and in response to Minister Yelich's call for plans or proposals related to program modernization at the local and CF regional levels, Alberta CFs have been undertaking a series of actions intended to improve program delivery efficiency and enhance services to CF clients. The following is a summary of a few of those efficiency strategies now underway:

- 1) Two Alberta CF organizations have entered into an agreement to share a single Senior Business Analyst staff position. Results to date have been reported by both CF organizations to have been positive including increase in lending activity for both CF organizations;
- 2) Two Alberta CF organizations have entered into a contract agreement for the sharing of a single CF Manager position and for the sharing of administration support services. This agreement started October 1, 2012. Early reports indicate the contract partnership is proving positive;
- 3) In order to increase CF program and awareness of the CF brand and to reduce duplication/ costs in terms of time and money, Alberta CFs are entering into the Common Website Program.



October 2012 Provincial Report to the Community Futures Network of Canada

2011-2012 Loan Activity and Lending Sales Training

Manitoba’s lending statistics rebounded slightly this past year; likely due to increased focus on the lending function as a result of the modernization process:

	Manitoba 2007/08	Manitoba 2008/09	Manitoba 2009/10	Manitoba 2010/11	Manitoba 2011/12
Loans	141	168	171	164	174
Value of Loans \$M	5.9	8.1	8.7	6.1	7.0
Jobs Created/Maintained	564	763	678	587	667
Dollars Leveraged	8.1	13.2	9.6	9.6	12.2

Demand on the provincial pooled loan fund remained strong as a consequence, with a new loan approved in September.

Modernization Activities

10 months of activities focused on examining ways to “modernize” the delivery of the CF program in Western Canada concluded with the release of our third of three committee reports. See the attached document for a brief summary of the activities and reports, which are available upon request.

TEA X Proposal Resubmission

Manitoba, acting on behalf of CF Pan West, revised and resubmitted a proposal to WD for the purchase of TEA X for CFs in Western Canada. Purchase conditions and prices were proposed to be the same as those negotiated in Atlantic Canada and Ontario. In the meantime, Manitoba also represented the CF Pan West network in participation in the OACFDC’s Software Evaluation Project. This project examined the information management and reporting needs of CF organizations and reviewed potential solutions to meet those needs. The CF Pan West Board will be discussing the findings on October 19th.

2013 Manitoba Community Futures Conference

Manitoba CFs will be holding their annual provincial conference in Morden and Winkler, MB in late September, 2013. We invite everyone to come and sample Manitoba’s hospitality.

Manitoba CF Modernization Matrix – Summary of Key Discussions

CF Modernization Activities	Comments
<p>Allocation Models: Discussion paper issued proposing a revised funding allocation formula for Manitoba. Developed by an elected committee of four CF volunteer board members and four CF managers.</p>	<ul style="list-style-type: none"> - Considered updating current formula with new census data for geography, population, and “CED Need” (unemployment rate, incidence of low income, percentage of population with post-secondary education) components, but recommended against it since it would result in some CFs getting a reduction in core funding. - Proposed adding a performance-based component to the formula that would enhance core funding with transfers from the loan fund interest. Formula would allow CFs to transfer up to \$90,000 if they performed 20% better than the provincial average in 6 indicators spread across three activity categories: Business Services, Access to Capital, and CED. Maximum transfer of \$30,000 for each activity category. - CFs were encouraged to present the formula to their board and, if interested, have their provincial board member put forward a motion at the next provincial meeting that the association formally approach the department with the formula.
<p>Increased use of interest for operations: Included in Allocation Models above.</p>	<p>Manitoba CFs have also been approached by the association to provide feedback on a draft Pan West interest transfer policy</p>
<p>Realignment of Boundaries: Discussion paper issued proposing boundary realignment suggestions. Developed by an elected committee of seven CF volunteer board members and one CF manager.</p>	<p>Presented suggestions for consideration by CFs that included slight boundary changes for 8 CFs. Suggestions were taken into consideration, but no active discussions or approaches to department with requests for related contract changes have been reported yet.</p>
<p>Mergers/Joint Ventures:</p>	<p>Boundary realignment discussion paper contained a scenario where 3 existing regions would combine to create 2 new regions. This was rejected by 2 of the CFs involved.</p> <p>The paper also suggested three sets of mergers between 2 CFs: One of the mergers was rejected by one of the CFs involved; the second has been received with some interest by the CFs involved, but they intend to take some time to consider the idea, and the third merger scenario is under active consideration, with the two CFs having met on September 20th to discuss potential parameters for a joint governance and management scenario.</p>

<p>Longer-Term Agreements</p>	<p>Strong preference expressed for longer-term agreements to allow for more effective planning, increased staff retention, reduced administration, and a better fit with the longer-term time horizons required for community economic development initiatives.</p>
<p>Cost-efficiency measures: 60+ page discussion paper produced by a committee of 10 CF managers and staff. Paper looks at all aspects of CF operation and identifies existing best practices and/or recommends the adoption of several new technologies and processes. Also discusses some revenue generation ideas.</p>	<p>Best practices and recommendations include:</p> <p>Staffing and HR:</p> <ul style="list-style-type: none"> - Adopting existing Manitoba Wage Chart - Adjusting provincial group benefits package to reduce costs - Sharing staff to fill vacancies <p>Occupancy:</p> <p>Reviewed potential risk/reward for revenue generation through building ownership vs. leasing space</p> <p>Board and Staff Travel:</p> <ul style="list-style-type: none"> - Recommended utilizing new products like Adobe Connect or Skype for Business to host more on-line or virtual meetings and reduce board meeting costs. - Recommended against expanded usage of the video conferencing system due to high cost and outdated technology. - Reviewed costs of paying federal mileage rate to employees vs. leasing or owning a corporate vehicle. <p>Communications:</p> <p>Recommended replacing existing phone systems with Voice Over IP (VOIP) systems. Suggesting savings of \$4,000 to \$7,000/year are possible.</p> <p>Information Technology:</p> <p>Reviewed concerns with current technology and level of network security in CFs. Recommended group purchases for hardware and software. Discussed adoption of centralized data hosting, centralized tech support and centralized web hosting and e-mail.</p> <p>Risk Management:</p> <p>Proposed savings from national group insurance policies for TPL, Directors' and Officers' liability (currently have a provincial policy), and Errors and Omissions insurance. They also have an existing provincial Board and Staff Travel group policy.</p> <p>Accountability/Governance:</p> <ul style="list-style-type: none"> - Issued a RFP seeking bulk audit quotes. Two responses received from major firms, but only two or three CFs would see any cost savings, so unlikely to proceed. - Stated need to upgrade to TEA X - Recommended CF partnering on board training delivery

Revenue Generation:

- Discussed pros and cons of charging cost-recovery fees
- Rental revenues from facilities or equipment
- Pros and cons of non-core service delivery

CED Support and Measurement:

Several CFs have a strong focus on CED project delivery. Believe that the current Performance Measurement Report needs to be amended to remove many of the existing indicators (consider them to be ineffective) and replace them with narrative reporting.

Investment Fund:

Province has a pooled loan fund in which 10 of the 16 offices has participated at some point as a borrower or depositor. WD provided a \$2M deposit in 2010; allow the interest on the deposit to be used to support fund administration costs and cover fund losses.



Community Futures Program in Ontario

Southern Ontario

FedDev Ontario has implemented 10% budget cuts to the CF Program for 2012-2013, leaving \$11,285,393 for Southern Ontario. Phase 2 Transformation discussions took place over the summer, with written recommendations submitted by the East and West Regional Networks as follows:.

West Region Proposal:		
Operating Budget	\$9,502,000	Sliding Scale operating funds supplemented with Investment Fund draws as loans receivable increase
Retention of BPS and KPI's	1,190,000	\$15,000/CFDC for BPS, \$635,000 pool for KPI
Official Language contribution	120,000	\$20,000 for 6 offices – No change
Satellite Office	0	Eliminated
OACFDC via Regional Networks	182,950	\$170,000 base plus \$350 per CFDC
Pool Funding Administration for EOCFDC and WOCFDCA	100,000	\$50,000 each to create investment fund pool
Regional Network Funding	190,543	Transitional Funding West - \$110,326, East \$80,217
Total	\$11,285,993	

East Region Proposal:		
Operating Budget	\$10,545,000	\$285,000/CFDC
Retention of BPS and KPI's	370,000	\$5,000/CFDC for BPS, \$5,000/CFDC for KPI
Official Language contribution	108,000	10% reduction
Satellite Office	68,000	10% reduction
OACFDC via Regional Networks	100,000	\$100,000 base to be supplemented with increased membership dues
Pool Funding Administration for EOCFDC and WOCFDCA	0	
Regional Network Funding	94,000	West - \$47,000, East \$47,000
Total	\$11,285,000	

FedDev staff are integrating the options into their recommendations to the Agency with a final decision expected by early December 2012 for implementation in April 2013.

Northern Ontario

FedNor has made no cuts to the CF Program budget of \$8,359,995. They are consulting CFDCs on the Performance Measurement Strategy tools and the setting of high/medium/low levels of investment activity for CFDCs.

OACFDC

OACFDC is consulting with members on transformation of its membership fees and governance structure to adjust to future changes in income sources. In preparation for the discussions, staff will research:

- Financial implications of different levels of membership fees and the benefits that would accrue to members
- Different levels of service to members depending on their geography
- Potential for mandatory participation in order to support certain levels of service to members, ie. Technical software support
- Breakeven thresholds for voluntary services
- What it would take to wind down the OACFDC

Software Evaluation Project/ TEA X

The Ernst & Young final report was released to all OACFDC members on October 4th with a cover note explaining next steps and reinforcing the non-disclosure terms of the Services Agreement with E&Y. CFDCs are asked to contemplate negotiations with suppliers, implementation steps, time frames and what possible options they would be willing to support:

- Status Quo of remaining with current configurations of TEA; or
- All CFDCs migrating to a new system to achieve economies of scale and cost savings; or
- A patchwork of different platforms operating throughout CFDCs.

OACFDC is currently setting up online demonstrations of the recommended vendors and more in depth “test drives” by interested CFDCs and is requesting a price for E&Y to assist in the final negotiations with vendors.

Until March 2013, 37 Southern Ontario CFDCs are paying for TEA X services from their investment funds with a one-time draw to a maximum of \$6,000. FedNor continues to fund TEA X for the 24 northern CFDCs.

CFDC Professional Development

Twenty staff are now enrolled in the Community Futures Leadership Institute: 4 Managers, 1 CED Staff, 9 Loans Officers, 6 Administrative Staff.

Sand Plains Community Development Fund

OACFDC completed administration of the \$15 M Sand Plains Fund distributing \$10.235 M in Access to Capital funds to 5 CFDCs for 49 businesses and granting \$2.689 M to 26 Community Development Support Projects. The 5 CFDCs will maintain the loan repayments in segregated funds and continue to lend the money under the same parameters – up to \$250,000 in patient capital loans, for 6 priority areas: agribusiness, tourism, green products, manufacturing, food processing, renewable energy.

Ontario Report to CFNC October 2012



139 Park Road, Unit 1
Elmsdale, Nova Scotia, B2S 2L3

Tel: (902) 883-4798
Fax: (902) 883-3024

Email: erinn.smith@cbdc.ca

NS Association of
Community Business
Development Corporations

Association des corporations
au bénéfice du développement
communautaire de la NÉ

CFNC Conference Call

Nova Scotia Report

Submitted by Erinn Smith, CAO

Modernization – for the most part all of the modernization discussions through the Community Futures of Tomorrow model are on an Atlantic basis so I will leave it to Basil to comment on this.

Highlights:

- Members attended a Board Governance meeting for all of Atlantic Canada. New standards will be included in the next round of operating agreements.
- The NS Association of CBDCs has provided each CBDC with \$3,000 in support to assist with technology and hardware upgrades. It was recommended that these funds be used to offset the cost of purchasing tablets for Board Members so that they can move to paperless board packages.
- The Association is the project lead for the Province's new online training resource. This project will see the creation of an online platform (using BlueDrop Learning's CoursePark platform) for businesses and non-profits to access training opportunities. Course bundles are available for free for the next two years (6,000 licenses have been purchased by the province). Topics include: basic business math, dealing with difficult people, green business strategies, operations management, marketing, accounting and many others.
- The NS Association of CBDCs Executive Committee was invited to participate in a facilitated consultation as part of the province's Regional Development Authority model review process on September 21st in Halifax. A conference call with all members was held in advance to ensure that the Executive was able to accurately express the opinions of the entire province. ACOA has cut funding to the RDAs in Atlantic Canada and as a result the province is trying to decide what they will do.
- The Executive Committee met with ACOA Senior Management on October 10th. This was a general meeting to keep open communication between the CBDCs and ACOA. The changing landscape was discussed (RDA funding) as well as the decrease in activity for the first quarter.
- The PD Committee has drafted a Succession Planning Guide for CBDC Boards to use in planning for succession of the Executive Director and other key staff.

NL Association of CBDCs Report – October 2012

Loan Activity (April 1, 2011 – March 31, 2012)

CBDC Loans

- Dispersed \$16 million to 86 new businesses and 199 existing businesses
- Leveraged \$9 million
- Created and maintained 818 jobs
- 1st quarter, 2012-13, 85 businesses assisted with \$4.2 million disbursed

Self Employment Assistance Program

- Extended contracts to March 31, 2013
- Working closely with Provincial Government to ensure we are the prime candidates for continued delivery of this program beyond this fiscal.
- Requesting support from Provincial government to develop a marketing plan for SEA to increase the number of applicants to the program.
- Continuing to make recommendations about delivery models for SEA to ensure consistent delivery and that the program is meeting its mandate.

Association Activities

Marketing– continued development of Business Showcase and provincial annual review. Developing social media and public relations plans for provincial activities. Working with clients to develop video testimonials for online promotion. Developing a “referral campaign” focusing on promotions to industry and professional organizations.

Strategic Plan – We are working on a provincial strategic plan that coincides with an Atlantic Plan, addressing the needs of training, governance, advocacy and project management.

Professional Development – developing a PD plan for staff and volunteers to ensure governance training is consistent. Hosting Executive Director forums and Volunteer forums; closed sessions in which each group freely discusses issues pertaining to their positions with the CBDC network.

Partnership Development – working closely with Office of Immigration and Multiculturalism, NL Employers Council, Skills Canada, and Harris Centre (policy arm of university), as well as our core partners to help further the goals of the CBDCs.

Other programs

Youth Ventures – Developing promotional tools for delivery sites to use such as business camp workshops, student developed videos and researching alternatives to generating additional interest in the program. Reviewing entire funding structure to better sustain the program.

YV Co-op – developed a Co-op for youth business owners. Allows them to access travel subsidies to sell products at various events throughout NL.

Angel Business Development Program –Planning for the delivery of the 5th Annual ABDP – encouraging post-secondary students to work with CBDCs in starting up and running a business. Trying to secure a Champion for the program, preferably a well known provincial business figure.

Kick\$tart Program – 47 applicants for youth loans, with \$176,000 disbursed. Size of the fund is \$270,000. Still focusing on high risk projects and individuals.

Trade Links Program – Providing financial assistance to youth businesses that have the capacity for exporting. Currently working with two businesses to develop and implement training plans.

Trade & Export Instruction – developing RFP to secure consultant to provide training and resources to CBDC staff in all areas of export. Hoping to develop Export Champions in each CBDC to help foster growth in this area for CBDC clients.



September 7, 2012

Ms. Diana Jedig, BComm, MBA, CAE
Executive Director
Ontario Association of Community Futures Development Corporations Inc. (OACFDC)
300 South Edgeware Road, St. Thomas, Ontario
N5P 4L1

RE: OACFDC – NATIONAL E&O/D&O INSURANCE PROGRAM – Insurance Broker Review Services (Phase II)

Dear Diana,

Thank you for the opportunity to provide you with our proposal to continue to support OACFDC in the quest to select a national insurance broker to ensure the potential benefits of building a national insurance program for all members is maximized.

BACKGROUND

In our Phase I review, we confirmed that a compulsory insurance program (all members are directed where to purchase insurance) would maximize the value of the group-purchasing concept in order to reduce costs and improve coverage for the benefit of all. This would also ensure that loss experience is more accurately tracked and the focus on risk management and best practices will be enhanced using this approach. This will also attract more insurers and Brokers to be interested in a national program. A mandatory approach (coverage is mandatory, but where it is purchased is optional) would still have benefits, but will likely always be hindered by the fragmentation of insurer(s) and broker(s), as is currently the case.

In an effort to continue to grow the value of the National Insurance Program concept (in place for some Ontario members and all Atlantic Members), we recently discussed the following strategy:

- (1) Work with incumbent national program broker to request coverage enhancements to current policy at September 30, 2012 renewal. As noted earlier, the policy wording has not been updated since 2009 and there are additional enhancements available that are not in the current wording and are mostly available at no additional cost. By requesting the incumbent broker to request and report on coverage enhancements for this year's renewal, it will give an opportunity for OACFDC to determine the technical expertise of the current broker as one criterion for a future relationship. An enhanced program will also have a competitive edge against other programs currently in place in Ontario, BC, Alberta and other Provinces.
- (2) Post September 30 renewal, consider the steps required to launch a more inclusive national insurance program including:
 - Review coverage in place for other Provinces and compare it to National Program wording. Ensure that the National program product is as broad or broader in coverage.
 - Consider forming an agreement, as a group, to purchase insurance together as a collective purchasing body. Identify which coverages will form part of the group purchase.
 - If there is enough penetration of membership, consider an actuarial review of the historical claims data and exposure information amongst the purchasing group for the specific coverages required in



order to quantify what the pricing and structure of the product offering should look like (premium and aggregates, if any). This will help alleviate concerns from participating members regarding sharing of larger aggregates amongst the group and will serve to assist in the negotiations with Insurer(s) regarding potential insurance options.

BROKER SERVICES REVIEW

At the appropriate stage in the future, a Public Tender Broker RFP could be considered in order to select a single national broker on behalf of all members, based on their qualifications to service and market to achieve the best combination of service, coverage and cost for the entire group. A review of what the group premiums are, on a Province-by-Province basis, and details on claims history for the group, would be part of the RFP information.

As there is currently an interest to conduct a broker review based on a smaller sub-set of the National OACFDC members, it is possible that a smaller Broker RFP can be conducted (informally) with respect to interviewing a number of National Insurance Brokers. We are assuming that with \$125,000 in premium available, there are a number of national brokers that would be interested in an account with income in the range of \$20,000.

FEE FOR SERVICE

The cost to utilize Intech Risk Management Inc. in order to advance this initiative is as follows:

Description of Task	Cost
Work with OACFDC to put together narrative regarding Membership information/Client count and summarize background of group.	\$500
Prepare Top 10 questions for Broker to respond to and design evaluation criteria with weightings.	\$1,500
Solicit Participation from at least 3 Top Tier Brokers capable of providing National Service.	\$500
Review Broker Responses	\$1,500
Participate in Meetings to evaluate Broker response	TBD if required
TOTAL:	\$4,000

Our fee for the complete scope of work, as noted above, is a Flat Fee of \$4,000 plus HST plus a set fee to be determined if participation in meetings to evaluate Broker responses is required. All normal disbursements i.e. phone, fax, courier, mail, photocopying and the like are included in the fee. Any expenses or travel necessarily incurred on your behalf would be charged separately and would have to be pre-approved by you, including the participation in any meetings with OACFDC and/or Brokers.

If preferred by OACFDC, we can eliminate any involvement in reviewing broker responses, which would reduce the Flat Fee to \$2,500.



TIMING AND PERSONNEL

We are available to commence work on this Project post September 30, 2012. We estimate that it will take 8 to 10 weeks from the time of commencement of the project to the selection of a Broker.

The person assigned to this project is as follows:

Contact:

Julie Davies, BSC, CRMCRM

Senior Vice-President

T: 416 348 1369

E: jdavies@intechrisk.com

NEXT STEPS

Thank you very much for allowing us to provide you with this Proposal. If you have any questions, or would like to discuss further, please let me know.

If you would like to engage us in providing Insurance Broker Review Services, please acknowledge by signing below and returning one copy of this letter to the undersigned.

We look forward to hearing from you.

Yours truly,

Julie Davies, BSc, CRM

Senior Vice-President

ENGAGEMENT APPROVAL

Approved:

Dated:

By:

Ontario Association of Community Futures Development Corporations Inc. (OACFDC)

Report by Independent Insurance Advisor

**ONTARIO ASSOCIATION OF COMMUNITY FUTURES DEVELOPMENT
CORPORATIONS (OACFDC)**

Insurance Program Review

June 19, 2012
INTECH RISK MANAGEMENT INC.
3 Church Street, Suite 400
Toronto, Ontario
M5E 1M2





June 19, 2012

Ms. Diana Jedig, BComm, MBA, CAE
Executive Director

Ontario Association of Community Futures Development Corporations Inc. (OACFDC)
300 South Edgeware Road, St. Thomas, Ontario
N5P 4L1

RE: OACFDC – NATIONAL E&O/D&O INSURANCE PROGRAM

INTRODUCTION:

INTECH was retained to review the insurance program covering OACFDC specific to the Association Office and local Community Futures Development Corporations in Ontario and insured under a new National E&O/D&O Insurance Program currently provided through Fraser & Hoyt Insurance Ltd. (Magnes Insurance Brokers in Ontario) and arranged with Encon Group Inc.

Our comments specific to the insurance policies reviewed are described in this report.

INSURANCE PROGRAM EVOLUTION

The Community Futures Network of Canada (CFNC) appointed Fraser & Hoyt Insurance Ltd. to lead the implementation of a new national E&O/D&O program for the local Community Futures Development Corporations in Ontario effective September 30, 2011. The Program is written through the Encon Group utilizing their Non-Profit Entity Management Liability and Errors and Omissions Insurance policy wording Form # EIM-PIC-2008 Jan 25/10.

At the time the new program was initiated in 2011, OACFDC was not aware that Fraser & Hoyt Insurance Ltd. was not licensed in Ontario, and utilized the services of Magnes Group (member of the Assurex Group) to place business in Ontario, while they continued to place business in Atlantic Canada. It is our understanding that Fraser & Hoyt has arranged for an Ontario license and the policies in Atlantic Canada and Ontario will now be solely handled by Fraser & Hoyt effective the upcoming September 30, 2012 renewal.

Details of the Insurers, the policy term and limit and Insurers' A.M. Best Ratings are shown below:

A. Non-Profit Entity Management Liability and Errors and Omissions Insurance	
Name of Insurance Carrier: (ENCON GROUP)	(1) Continental Casualty Company (40%) (2) Temple Insurance Company (25%) (3) XL Reinsurance America Inc. (20%) (4) Aviva Insurance Company of Canada (15%)
A.M. Best Rating:	(1) A (Excellent) XV (\$2 Billion or Greater) (2) A+ (Superior) XV (\$2 Billion or Greater) (3) A (Excellent) XV (\$2 Billion or Greater) (4) A (Excellent) XV (\$2 Billion or Greater)
Policy Number:	PIC394918 (MAGNES ONTARIO) AND PIC394909 (FRASER & HOYT)
Policy Term:	September 30, 2011 to September 30, 2012
Limit of Insurance:	LIMIT VARIES: 1,000,000 to \$5,000,000 per Claim/CAD 25,000,000 Annual Aggregate all Insureds under program
Deductible(s):	\$0 per Claim



It is also our understanding that Noraxis Capital Corporation (a wholly owned subsidiary of Royal & Sun Alliance Insurance Company) purchased a majority share in Fraser & Hoyt in January 2012. It is also believed (but could not be confirmed via publicly available information) that Magnes Insurance Brokers may have taken a minority share in Fraser & Hoyt.

A significant rate decrease was received in 2011 under the new program when compared to expiring (i.e. a \$5 Million limit went for \$6,000 as opposed to \$2,300). Fraser & Hoyt have utilized the approach that imposing group aggregates will keep the premiums as low as possible and a group aggregate of \$25,000,000 was arranged for Ontario/Atlantic Provinces.

There are currently about 40-50 members in Atlantic Canada and 13 members in Ontario participating and sharing this aggregate. The basis of selecting this program structure is believed to originate from analysis performed at the National Committee level, although it is not clear on the foundation or process used to establish the validity of this analysis.

Ironically, since the new program was put in place, it is believed that Bunnell Hitchon secured a further premium reduction from Encon, such that the difference in program pricing has narrowed to within a few hundred dollars. To the best of our knowledge (without further verification), there is no group aggregate requirement, and aggregates are a function of the limit purchased and are dedicated to each Insured. This competitive option from Bunnell Hitchon limits the attractiveness of the Fraser & Hoyt program as an alternative option, given there is no differentiation in coverage or premium, but the limits are aggregated, which is considered to be a lesser benefit. To our knowledge, Fraser & Hoyt has not voiced any concerns to ENCON regarding ENCON's change of pricing structure with Bunnell Hitchon, which then caused a number of entities to switch back to Bunnell Hitchon after taking steps to move to Fraser & Hoyt in advance of renewal last year.

In addition, since Fraser & Hoyt also handle programs in BC and Alberta with an alternative Insurer (Northbridge), also believed to contain program aggregates and with members that may have a possible resistance to dealing with ENCON (either based on premium or past history), we do not see any incentive to members in these Provinces to join the new National Program. It is possible that the premium is even less under the Northbridge program, but it is not clear if the program coverage is comparable as this policy has not been reviewed. Overall, the focus has been on premium versus other longer-term factors such as premium stability, capacity, coverage and structure.

A strategy for growth in Alberta, BC and other Provinces has not yet been clearly established and there appears to be a wait and see response on the part of Fraser & Hoyt.

The current remuneration paid by Encon to Fraser & Hoyt Insurance Ltd is 17.5% commission. The current or past remuneration paid by Encon to Bunnell Hitchon is not known.

NEW INSURANCE PROGRAM AGGREGATE

The policy limit available is from \$1,000,000 to \$5,000,000 as selected by each Insured. Each limit then selected would be the maximum available any one occurrence for all coverages combined. In addition, as opposed to individual policy aggregates, there is a \$25,000,000 annual group aggregate across all Insureds under the program.

Although in theory it may seem that a \$25,000,000 aggregate is more than adequate, there is less certainty that it will be available to an individual insured when required because the aggregate is shared across multiple insureds and is not dedicated to any one Insured. There are no terms or conditions in the

policy to guide the overall allocation of the aggregate in the event of multiple claims. In addition, it may inadvertently favour the purchasing of only \$1,000,000 in insurance limits over \$5,000,000 in limits since the ability to have multiple claims of \$1 million or less will now have access to a larger aggregate of \$25,000,000 and the Insured need not worry about eroding their own aggregate which would have been limited to \$1,000,000.

We do not believe it is necessary to have this program aggregate in place, nor would we recommend the selection of program structure and aggregates without a detailed actuarial analysis, if feasible. The decision to provide the group with a \$25,000,000 aggregate, and the nature of the impact on entities purchasing \$1 million to \$5 million in coverage, especially as the group grows, should be reviewed.

Clearly, an alternative Insurer, with no group aggregate, better coverage and comparable pricing would be needed in order to guarantee growth.

A single Insurer or combination of Insurers able to provide standardized and broad coverage and a single broker with the ability to service coast to coast is highly desirable over the current fragmentation of Insurers and Brokers.

NON-PROFIT ENTITY MANAGEMENT LIABILITY AND ERRORS & OMISSIONS INSURANCE

The “Non-Profit Entity Management Liability and Errors and Omissions Insurance Policy (D&O/E&O) is a Claims-Made and Reported Insurance Program arranged through Encon Group Inc. Encon is an Agent of the Insurer(s) and is not a party to the insurance contract.

The wording includes coverage extensions for Errors & Omissions Liability, Directors & Officers Liability, Non-Profit Outside Directorship Liability, Employment Practices Liability and Fiduciary Liability. It is the same insurance wording arranged previously (the expiring program) with Bunnell Hitchon Insurance Brokers Inc. except now an overall program aggregate of \$25,000,000 is in place for all members joining the new program, and the existing members in Atlantic Canada.

From our review of the expired ENCON Policy (with Bunnell Hitchon) against the new ENCON National Policy (with Fraser & Hoyt), there are no new coverage changes or enhancements negotiated under the new program.

In our opinion, since the same wording has been in place since 2009, without enhancements, we believe the terms of the policy contract can be further improved upon. Generally speaking, these improvements are available, but must be asked for and negotiated by the Broker. In the insurance world, if you don’t ask you don’t get and this appears to have been partly the case with both Bunnell Hitchon and Fraser & Hoyt.

Some examples of key enhancements we believe to be absent from the new national program include:

- **Non-Cancellable Policy**

The current marketplace can offer non-cancellable insurance policies (except for non-payment of premium). The current cancellation notice is 120 days.

- **Bill C-45 Carve out for Bodily Injury**

There is currently an exclusion in the policy for claims arising out of bodily injury except for an Employment Practices Wrongful Act. This should be broadened to also include an exception for Defence Costs arising from a Claim pursuant to Section 217.1 of the Criminal Code of Canada (as amended by Bill C-45).

- **Defence Costs to Final Adjudication be extended to include Appeals**

There is currently an agreement in the Policy contract to defend claims arising out of or attributable to any Insured Person for personal misconduct (i.e. allegations of fraud, criminal acts, gaining of illegal profit or remuneration) up until the time of a judgement or other final adjudication is rendered. However, this should be extended to include the appeal process also.

- **Removal of Hammer Clause**

There is a clause in the Policy that confirms that if the Insured refuses to consent to any settlement recommended by Defence Counsel, the Insurer will only pay 80% of the loss (including Defence Costs) in excess of the amount recommended and the Insured shall pay the remaining 20% uninsured and at their own risk. This limitation of 80% should be removed in favour of 100%.

- **Asbestos Liability Bodily Injury Exclusion**

It is not clear why there is this exclusion on the Policy. If there is a particular reason, it should be identified and applied only on those members where required. To include it on a blanket basis to all members is not recommended and this exclusion should be deleted from the policy.

- **Payment of Loss – Pre-Agreed Allocation for Defense Costs and Damages**

When a claim occurs, it could include allegations that are covered and allocations that are not covered. To deal with this matter, ENCON has included language that (1) they will pay 100% of defence costs and (2) they will pay damages based on a formula that considers the relative legal exposure of the insureds to covered and uncovered allegations.

We would expect to see 100% for Defence and we also want to see 100% pre-agreed for Damages – especially since the Entity is already expected to receive 100% entity coverage under a non-profit form.

- **Use of “Oral” in Definition of Claim**

The definition of Claim includes a written or **oral** demand for compensatory damages or non-monetary relief. The definition of Claim triggers reporting requirements, which must be met in order to ensure compliance with the Policy terms and conditions and to avoid the risk of an uninsured loss due to late reporting.

Given the frequency of “oral” demands that may be encountered, and recognizing that this is not likely resulting in the Program members providing notice to Encon of a Claim in accordance with the policy provisions, it is recommended that the word “oral” be removed from the definition of Claim.

However, please be aware that as a condition precedent to any indemnity being granted under the Policy, the Insured must notify the Insurer as soon as practicable (but in no event later than 30 days after expiry



of the policy provided no replacement coverage is obtained during such thirty (30) day period) of any claim or any intention of a claim (Claims Made and Reported).

Caution should be taken to ensure that an appropriate procedure is implemented to poll all staff that may be aware of potential claims and circumstances, on an annual basis, prior to the expiration of the Policy, in order to ensure the reporting triggers are met and/or evaluated, as necessary.

Inquiries as to the extent of coverage (i.e. sub-limit) available for informal investigations should also be considered.

- **Narrowing of trigger for Reporting Notice of Claim**

The policy reporting requirements are triggered as soon as an Insured becomes aware of a claim or a circumstance that could give rise to a claim. This should be narrowed down such that the triggering of notice requirements under the policy is only provided once the General Counsel, Chief Operating Officer or Chief Financial Officer (or similar equivalent positions to be identified) becomes aware of a claim or a circumstance that may give rise to a claim.

- **Discovery Period (Bilateral)**

The extended reporting period is limited to one year and is calculated at 100% of the expiring premium, in the event the ENTITY cancels or non-renews. This term of one year should be raised to a minimum of 3 years (targeted at 135% of annual premium) or a maximum of 6 years (targeted at 150% of the annual premium).

OTHER COVERAGE OBSERVATIONS

Definition of Professional Services

As with any Professional Liability policy, it is critical to ensure that the Definition of Professional Services is broad enough to capture all the operations for which coverage is requested.

The current definition of Professional Services under the new National Policy is:

“E&O Wrongful Act” means an error or omission arising out of Insured Services rendered by the Insured. For the purposes of this policy, Insured Services are defined as duties as a non-profit organization providing financial and technical assistance to businesses and customary to that practice.

We recommend a review of the professional services definition at least annually to ensure it is adequate to address the scope of professional services provided by all members.

Defense Format of Policy

The program members do not have any input on their defense format under the policy or choice of Legal counsel under the existing policy (currently a duty to defend format). Consideration should be given to clarifying whether or not the program can or should be modified to provide the ability to choose its defense format and its legal counsel, where feasible.

“Not-for-Profit” Outside Directorships

Coverage is extended on a contingent/excess basis to executives serving on the Board of Directors/Trustees of a not-for-profit or charitable organization, as long as they are doing so at the “specific request” of the ENTITY. In order to ensure this threshold is met, the Members may want to record (internally) whenever there is a request for an Executive to sit on an outside company (“not-for-profit”) board on behalf of the ENTITY. If there are any “for-profit” companies where the ENTITY has executives sitting on the Board at the request of the ENTITY then this needs to be reported to the Insurer and accepted in order for coverage to apply.

Coverage does not include the Outside Company itself nor any other director, officer or employee of such outside Company.

SUMMARY OF FINDINGS AND RECOMMENDATIONS

In order to provide an option for a truly national insurance program for all Members, some consideration could also be given to the following:

- Should some insurance requirements be made Mandatory for all members. If they are mandatory, then a decision should be taken as to whether or not they should also be compulsory (i.e. a single source of supply, to ensure that all members have access to the same quality of coverage). Insurance considered mandatory could also include crime. It may work to the benefit of the group to include a crime component in a national program.
- A compulsory insurance program would maximize the value of the group-purchasing concept in order to reduce costs and improve coverage for the benefit of all. This will also ensure that loss experience is more accurately tracked and the focus on risk management and best practices will be enhanced using this approach. This will also attract more insurers to be interested in a national program. A mandatory approach would still have benefits, but will likely always be hindered by the fragmentation of insurer(s) and broker(s).
- When determining recommended limits, coverages and aggregates, a detailed and up-to-date loss history should be obtained, supported by an actuarial analysis if feasible, which will recognize the impact of historical claims and well as changes in exposures over time, in order to more accurately predict the best design for structure and cost of the insurance program over the long term.
- A Broker RFP should be considered in order to select a single national broker on behalf of all members, based on their qualifications to service and market to achieve the best combination of service, coverage and cost for the entire group. Examples of some of the desirable enhancements have been illustrated in this report. Each Broker participating in the RFP process should be asked to contribute their expertise to identifying what improvements can be made in the program coverage/structure prior to final selection.



- Special attention must be paid to ensure reporting of claims and circumstances in accordance with policy provisions. A process of polling internally to obtain any knowledge of claims and/or circumstances that could give rise to a claim is a recommended practice to be performed annually, prior to policy expiry,

CLOSING COMMENTS

We have issued this report in DRAFT form in order to provide you with an opportunity to review our findings and recommendations and comment on any element which you feel needs to be addressed or for which additional information may result in any changes or updates.

We look forward to discussing our report in further detail. Should any interested party have any questions or concerns, please do not hesitate to contact the undersigned.

Yours truly,

INTECH Risk Management Inc.

A handwritten signature in cursive script that reads "Julie Davies". The signature is written in a dark ink and is positioned above the printed name and title.

Julie Davies, BSC, CRM
Senior Vice-President

P: 416.348.1369

F: 416.348.9121

E: jdavies@intechrisk.com



Wireless Solutions Proposal

Created for

Community Futures Network of Canada

Submitted: September 18, 2012
Expires: September 30, 2012

Prepared By:
Blair Faulkner
Bell Mobility Account Executive
902-759-1900
blair.faulkner@bell.ca



Proposed Corporate Pricing for Community Futures Network of Canada

Voice Plan:

- 250 Voice Minutes per phone @\$27.00/month
- 450 Voice Minutes per phone @ \$36.00/month
- 800 Voice Minutes per phone @ \$60.00/month
Voice Plan Minutes from all phones will be pooled and shared
- Additional Airtime @ \$0.20/minute
- Additional Canadian LD @ \$0.10/min, Canada to US LD @ \$0.20/min

Long Distance Options:

- Unlimited CDN LD @ \$15.00/month.

Included Free Features:

- Unlimited Local Calling in the Evenings (6pm to 8am) and on Weekends
- 1000 Incoming Minutes per phone
- 100 More minutes shared per phone
- Member to Member Local
- Sharing Fee
- Message Centre/Call Display bundle
- Conference Calling
- Call Forwarding
- Call Waiting
- Text messaging bundle -2500 messages shared

Data Feature (inclusive of on-device data usage and tethering)

- 6GB BBerry BIS Email & Internet @ \$30/month
- 6GB PDA Smart email & Internet @ \$30/month
- Blackberry BIS personal email& internet 500MB \$25/month.

Hardware

	
BlackBerry Bold 9900	iPhone 4S 16GB
Cost before credit \$49.95	Cost before credit \$79.95
Hardware Credit \$49.95	Hardware Credit \$79.95
Net Cost \$0	Net Cost \$0

*Hardware prices and availability subject to change after proposal expiry and without notice.

Additional Benefits

- Port-in Credits for each mobile transferred from a competitor to Bell Mobility
 - \$300 Credit per voice and data device

Bell

Access to the largest and fastest

- 93% of Canadians have access to Canada's largest high speed mobile network.
- Almost 20,000 Canadian cities and town are covered by a network that stretches across 1.2 millions square km.
- Enjoy access to the fastest high speed mobile network in Canada
- Compatible devices allow for peak speeds of up to 21 Mbps

Best call quality

- Dependable access to the high speed mobile network with the fewest dropped calls
- The clearest high speed mobile network in Canada- our new network is designed to provide clearer reception and more call connections.

Global coverage

- Keep connected virtually anywhere with voice roaming in over 200 countries & data roaming in 170 of those countries.

Best brands

- Bell provides the newest and most exciting devices from both the EVDO and HSPA worlds – firsts, exclusivities, new brands and more device choice than the competition.
- Bell has an extensive selection of devices to suit your business needs, from smartphones and Turbo Sticks to modems and ruggedized laptops.
- SIM card technology means that you and your employees can keep your current compatible devices, but upgrade your network.
- Switch between compatible devices depending on your needs.

Best clients

- When the largest Provincial Police force needed a reliable network with a high level of security, Bell built a customized radio solution.
- One of the biggest metropolitan fire departments in Canada trusts Bell Mobility with the security of their communications.
- In crucial medical situations, Emergency Medical Systems across Canada depend on the services provided by Bell Mobility.
- The largest provincial Ministry of Government services in Canada as well as an extensive list of other government organizations leverage the Bell network and solution portfolio for their communication needs.

Corporate Responsibility

- As a Premier National Partner and the Exclusive Telecommunications Partner to the Vancouver 2010 Olympic and Paralympic Winter Games, Bell is proud to have helped deliver golden Games to millions of Canadians, with full wireless and wireline network support - including critical two-way radio support - and record broadcast TV coverage.
- Since 2003, Bell Mobility's award-winning Mobile Take-Back program has diverted over 494,000 phones and 80 metric tons of batteries and accessories from landfill.
- Bell is the title sponsor of the Walk for *Kids Help Phone*. Each year, more than 20,000 Canadians from coast to coast participate.

Your Bell Mobility Support Team

Blair Faulkner

Account Executive

902-759-1900

Blair.faulkner@bell.ca

My Manager:

Will Jost

Sales Manager

902-486-4531

will.jost@bell.ca

Billing & Customer service

Available during business hours

1-866-259-1471

cccbellmobilityatlantic@bell.ca

Data 123

Looking for technical assistance on your device or for International roaming?

Call our data specialist team (available 24 x 7):

1-877-DATA-123 (1-877-328-2123)

Technical Assistance Centre

Whatever your device, application or network – enjoy the peace of mind that comes from instant access to professional technical support services. Available exclusively to Bell Mobility business customers, TAC is available as a bundled service on a monthly basis.

<http://mobilebusiness.bell.ca>

Visit us online for user guides, software downloads and new products & service solutions for your business.

Appendix D: Legal

NOTICE

This proposal contains information confidential and proprietary to Bell Mobility Inc. including affiliated companies ("Bell Mobility") and its third parties including in particular detailed pricing and designs (the "Information"). Bell Mobility requires that this Information be held in strict confidence by the recipient and be protected with the same degree of care as the recipient uses to protect its own confidential and proprietary information, which in any event shall not be less than a reasonable degree of care. The recipient shall use the Information solely to evaluate the proposal and for no other purpose without Bell Mobility's prior written consent. The recipient shall not, without the prior written consent of Bell Mobility, disclose the Information to any person or entity except its own authorized employees or agents who require same in connection with evaluating this proposal, and only after such personnel have been advised of the confidential and proprietary nature of the Information and have agreed to protect same. Bell Mobility or its third parties shall retain title to the Information, as the case may be. In the event Bell Mobility is not the successful bidder, the recipient shall either return to Bell Mobility or certify as destroyed all copies of the proposal. As the release of the Information could significantly prejudice the competitive position of Bell Mobility and its third parties, Bell Mobility claims that this response is confidential for purposes of any applicable Freedom of Information legislation. Bell Mobility confirms that provision of this response is binding, but that Bell Mobility reserves the right to negotiate any term or condition not expressly set out in this response, including warranties, indemnities, and limitations of liability in connection with the proposed solution. Further, in any event, it is Bell Mobility's policy that any and all liability under a final negotiated contract pursuant to this proposal not exceeds a fixed dollar amount and exclude all indirect and consequential damages.



Community Futures Network of Canada
Budget Versus Actual April 1, 2012 September 30, 2012

	Actual		
	Expenses	YTD Budget	
CFNC Revenue	Sep-30	Sep-30	Annual Budget
Contribution - Regional Agencies	\$ 73,000.00	\$ 109,500.00	\$ 109,500.00
Contribution – Northwest Territories & Nunavut	\$ 11,950.00	\$ 11,950.00	\$ 11,950.00
Contribution - Community Futures Associations	\$ 8,550.00	\$ 8,550.00	\$ 8,550.00
Interest Revenue	\$ 117.37	\$ -	\$ -
Total CFNC Revenue	\$ 93,617.37	\$ 130,000.00	\$ 130,000.00
Expenses			
Community Futures Network of Canada Sessions	\$ 16,232.54	\$ 20,000.00	\$ 30,000.00
Best Practices Committee	\$ 161.25	\$ 250.00	\$ 500.00
Communication Committee	\$ 9,192.33	\$ 15,000.00	\$ 34,000.00
National Event 2012	\$ -	\$ 29,000.00	\$ 29,000.00
Representation Committee	\$ -	\$ -	\$ 5,000.00
Coordination Expenses	\$ 12,000.00	\$ 12,000.00	\$ 24,000.00
Community Futures Network of Canada Administration	\$ 4,090.44	\$ 5,000.00	\$ 7,500.00
Total Expense	\$ 41,676.56	\$ 81,250.00	\$ 130,000.00
Net Income	\$ 51,940.81		

**CFNC Conference Call
Meeting Minutes
Monday, June 25, 2012
Conference Call 2:00 pm AST**

Present:

Harry Prummel – CFNC Chairperson

Jennifer Blackler – Nova Scotia Association

Maxine Rennie – Prince Edward Island Association

Basil Ryan – Atlantic Association of CBDCs

Linda Larson – British Columbia Association

Stan Reid - Newfoundland Association

Karen Robinson – New Brunswick Association

Marie Gallant – British Columbia Association

Jason Denbow – Manitoba Association

Sylvia Alexander – Newfoundland Association

Judy Nafziger – Ontario Association

Diana Jedig – Ontario Association

Resource: Joe Brennan – CFNC Coordinator

Regrets:

David Harris (Past-Chair) – Nova Scotia Association

Roseanne Leonard- Newfoundland Association

Colette Close – Pan West Network

Val Kosmenko – Nunavut Association

Todd Noseworthy – NWT Association

Roland Dandeneau - Manitoba Association

Terri Brischuk – Saskatchewan Association

Jon Close – Alberta Association

Lewis Oteruelo – Saskatchewan Association

Line Doiron – New Brunswick Association

-
1. The conference call was called to order at 2:06 pm by Harry Prummel.
 2. The purpose of the conference call was to review and approve the 2012-2013 CFNC work plan. The group reviewed the work plan and budget. Joe had also highlighted the areas in the document that had changed since the meeting on May 29th in Halifax. Those changes were as follows:
 - ❖ The CFNC network meetings/sessions being cut by \$35,000 a 53.9 % decrease in that line item;
 - ❖ The removal of \$8,500 from the communications committee's budget that was earmarked for a social media strategy/online advertising campaign. Overall reduction to the communications budget of 20%;
 - ❖ Reduced the allocation towards the 2012 National Event budget by \$1,000;
 - ❖ A \$500 reduction to the CFNC best practices committee budget;
 - ❖ Overall a 25.7% decrease in the CFNC budget for 2012-2013 with equates to a decrease by \$45,000;

- ❖ Held the line with respect to provincial/territorial association contributions of \$900 and \$450 respectively;
- ❖ Agency contributions have been reduced by 27% from \$50,000 to \$36,500 for each region. (Atlantic, PanWest and Ontario). The Ontario contribution is split 60/40 between FedDev \$21,900 and FedNor \$14,600; NWT and Nunavut's contributions have also been reduced by 27% (\$8,225 to \$5,975) respectively;

Marie noted that CFNC should allot a portion of any surplus that is left over from the 2012 National Event budget to cover off Shaunna's time for working on the event. A discussion ensued on a few additional changes to the document, they are as follows:

- ❖ Page 3 change the organizational chart to remove Bill Spinney's name and add Judy Nafzigers name

Judy Nafziger moved and Jason Denbow seconded that the 2012-2013 CFNC work plan and budget be approved as amended.

Motion Carried.

A discussion ensued on future funding requests now that CFNC is incorporated. Diana noted that CFNC should apply for funding directly from FedDev and FedNor. Basil noted that the Atlantic regions portion has been approved and we are awaiting the letter of offer. Jason noted that Joe should have a discussion with Colette with the PanWest group on the best way to proceed with future funding requests for CFNC.

Action Item

To prepare a funding request for CFNC for the province of Ontario. In addition have a conversation with Colette on the process for applying for future CFNC dollars from WD/PanWest

3. Community Futures Modernization Discussion

A discussion ensued on the need to hold a meeting to continue dialogue on the CF modernization discussion. It was a general consensus of the committee rather than setting up a new ad hoc committee, the responsibility for this would lie with the representation committee. The committee wanted to add a few other members such as Basil and maybe a couple more people. The group will discuss modernization of the CF program, explore operational efficiencies on a national basis and share best practices.

4. Quebec 2015 Conference

The group discussed the 2015 Quebec provincial conference and the need to have Quebec back at the table as an active participant. It was noted by several members that Quebec needs representation back at the CF table.

Harry noted that an invitation for a meeting should be extended to the Quebec Association for some time in the early fall. Harry is proposing to have a face to face meeting with the chair of the Quebec Association.

It was the general consensus of the committee to proceed with this approach.

5. Action Item

Setup a meeting with the Quebec Association Chair and Harry for some time in September. The meeting will be a face-to-face meeting.

6. Adjournment

With no further business the meeting was adjourned at 2:40 pm