



Engaging Communities in Creating the New Economy

Annual Report 2003

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Community Futures Development Association of British Columbia
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NEW BRUNSWICK

New Brunswick Association of Community Business Development Corporations
L'Association des Corporations au bénéfice du développement communautaire du Nouveau-Brunswick
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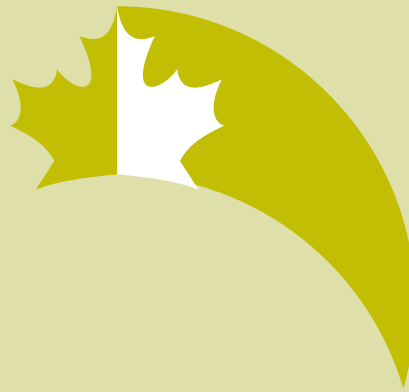
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FOR MORE INFORMATION ON COMMUNITY FUTURES IN YOUR COMMUNITY, VISIT OUR WEBSITE

www.communityfutures.ca



Engaging Communities in Creating the New Economy

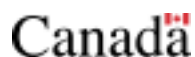
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TABLE OF CONTENTS

Engaging Communities	1
Building on Our Achievements	3
Creating a Shared Vision	4
Building Partnerships	7
Encouraging the Entrepreneurial Spirit	9
Strengthening Capacity	10
Expanding New Frontiers	11
Promoting Our Strengths	13



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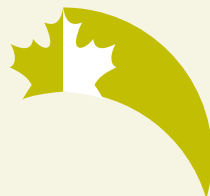
ENGAGING COMMUNITIES, ENGAGING CANADIANS

At the heart of the Community Futures approach is a firm belief that the most effective process for achieving economic renewal comes from within the community.

Community Futures organizations are guided by local committees comprised of passionate and dedicated volunteers representing a broad cross section of their community. It is their knowledge of the community, their enthusiasm, and their commitment, that enables CFDCs and CBDCs across Canada to more effectively respond to community needs.

Last year, more than 5,400 volunteers contributed hundreds of thousands of hours in helping Community Futures create a stronger, more sustainable economy. They are truly the driving force behind community economic development in Canada, and we thank them for their time, their expertise and their dedication. Our success is their success.

Our thanks also to the Government of Canada for their ongoing support. Since 1985, CFDCs and CBDCs have worked in partnership with the federal government to assist their communities in strengthening their local economies. Through this partnership, communities across Canada are able to access the tools and resources they need to create sustainable futures. We thank them for their vision that communities can create their own futures.





ENGAGING COMMUNITIES IN CREATING THE NEW ECONOMY

Community Futures is a dynamic network of local community economic and business development organizations that, quietly but steadily, have been helping to breathe new life into communities across Canada for the past 18 years.

Created in 1985, we are the largest, most well-established national community economic development network in the country. As of February 2004, we have 268 Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs) in every province and territory, from British Columbia in the west to Newfoundland and Labrador in the east, and from Nunavut and the Northwest Territories in the far north to Pelee Island at the southernmost tip of Ontario.

Community Futures is a Government of Canada initiative designed to help communities develop and implement strategies for dealing with a changing economic environment. At the heart of the Community Futures approach is a firm belief that local, community-based decision-making is the key to shaping

our economic future. It's an innovative approach that has, over the years, proved successful in creating prosperous, sustainable communities. We have accomplished this by helping communities create a vision for the future, by developing strong partnerships and opening up new investment opportunities, by strengthening community capacity, and by fostering an environment that encourages the entrepreneurial spirit to flourish.

CFDCs and CBDCs are independent, not-for-profit organizations that are guided by a volunteer board of directors and a strong team of professionals. They work in partnership with the federal government departments charged with ensuring that the Community Futures mandate is carried out nationally. In western Canada, CFDCs in British Columbia, Alberta, Saskatchewan and

The Pan Canadian Community Futures Group is the largest, most well-established, national community economic development network in Canada.





VISION

Building on 18 years of CFDC and CBDC success in the area of community capacity building and rural development, the Community Futures movement will be recognized as a voice for rural Canada and a rural lens for Canada; and the CFDC and CBDC members will be positioned as preferred partners for rural community economic development initiatives.

MISSION

The Pan Canadian Community Futures Group is a network committed to strengthening its members.



Manitoba work with Western Economic Diversification. The Community Futures organizations in Ontario, Quebec and the Atlantic provinces work with the regional agencies under Industry Canada. They are the Federal Economic Development Initiative for Northern Ontario and the Canada Economic Development Agency for Quebec. In eastern Canada, CBDCs in Nova Scotia, Newfoundland and Labrador, New Brunswick, and Prince Edward Island work with ACOA, the Atlantic Canada Opportunities Agency. Community Futures groups in Nunavut and the Northwest Territories are supported by the economic development agencies for their respective territorial governments.

Over the years, with core funding from our federal partners and additional support from a variety of other sources, including other federal, provincial and territorial government departments, crown corporations and the private sector, we have been providing our communities with a variety of business services: repayable loans, training, technical support, and information for small and medium-sized enterprises.

In addition to a strong focus on business development, CFDCs and CBDCs involve themselves in a range of community economic development initiatives, either separately or in conjunction with their federal partners, including strategic planning processes at both the community level as well as on a smaller, more intimate scale with entrepreneurs and small business owners themselves.

REGIONAL ASSOCIATIONS

As Community Futures grew and evolved across the country, local CFDCs and CBDCs recognized the tremendous advantages of coming together on a regional basis to share information, pool resources and support local and regional initiatives. Today, there are associations in all provinces and territories. We have also recognized the importance of regional networking, and have formed regional associations in Western Canada and Atlantic Canada.

PAN CANADIAN GROUP

To further strengthen our ability to serve our communities, we have also come together nationally as the Pan Canadian Community Futures Group, an informal network representing the 10 provincial and two territorial associations across Canada. Established in May 2000, the Pan Canadian Group works on behalf of our members to raise general awareness of the Community Futures network and its services, and to facilitate the exchange of information between communities and participants across the country. From the beginning, our intent has been to serve as an informal network that supports CFDCs and CBDCs without creating another level of bureaucracy. We maintain a flat, non-hierarchical structure and follow a consensus model of decision-making that encourages shared leadership and promotes diversity amongst volunteer board members and Community Futures practitioners.





BUILDING ON OUR ACHIEVEMENTS

Since first forming the national group in 2000, we have collaborated on a number of important initiatives that have helped to strengthen our ability to share information between regions, and to build capacity amongst local CFDCs and CBDCs so that they can better serve their communities.

PAN CANADIAN WEBSITE

Creation of a Pan Canadian website linking the provincial and territorial associations and providing a central access point for information about the CFDCs and CBDCs across Canada.

BEST PRACTICES WEBSITE

Creation of a website dedicated to sharing information, experiences and ideas amongst Community Futures volunteers and practitioners.

FLASH NEWSLETTER

Ongoing publication of a newsletter featuring articles on specific topic areas.

PAN CANADIAN CONFERENCES

Organization of regular Pan Canadian conferences that bring together hundreds of volunteers, community leaders and Community Futures practitioners from across the country to share ideas and experiences. Pan Canadian conferences have been held in Mount Tremblant, Quebec in 2000 and in St. John's, Newfoundland in 2003.

NETWORK PARTNERSHIPS

Building relationships and creating linkages with funding agencies and other community and business development partners at the national level.

ANNUAL REPORTS

Production of Pan Canadian Annual Reports to raise awareness of the positive impact the Community Futures network has on community and business development in Canada.

Last year, the 267 CFDCs and CBDCs invested just over \$188 million in repayable loans to assist small businesses in thousands of communities across Canada, helping to create and/or maintain more than 21,669 jobs and leveraging an additional \$158.3 million in investment funds from other sources – for the fiscal year ending March 31, 2003



CREATING A SHARED VISION



“The community-based service delivery model for the program was highly valued with regional Boards that engage local interests and build community capacity, strong management and innovative partnerships and projects that are generally viewed as complementary to other regional and community-based agencies and institutions.”

— Evaluation of the Community Futures Program for Western Economic Diversification Canada, by Grant Thornton, April 2003

A healthy local economy starts with a vision for the future and a strategic plan. Before communities – and organizations – can move forward, they need to know where they want to go, how to get there, and with what resources. Since 1985, Community Futures organizations have been working with their communities to create a shared vision and plan for the future. Each CFDC and CBDC is integrally involved in the planning process, whether it is assisting new entrepreneurs with their first business plan, working with their volunteer boards on making sound investment decisions, or bringing a broad cross section of the community together to develop long-term strategies for building stronger, more sustainable communities.

Community Futures organizations serve as both facilitators and catalysts in the community planning process by working with local groups to identify barriers and explore new ideas and opportunities. Once a strategic direction has been determined, they are then able to provide the tools required to achieve that vision – tools such as access to capital, entrepreneurial training, business advice, and the development of partnerships.

In addition to broad-scale strategic planning initiatives at the community level, Community Futures also helps guide the development of a strong and vibrant business sector by providing assistance to new and existing businesses. As part of an investment strategy that is geared to meet the specific needs of individual communities, community-based boards make investment decisions based on an intimate knowledge of their communities and an appreciation for which sectors need the most support.





SUPPORTING COMMUNITY ECONOMIC DEVELOPMENT

Community Futures organizations have also taken a proactive approach toward community economic development. Such is the case with the CFDC of Achigan-Montcalm in Quebec where, in addition to providing traditional support services for local businesses, they have introduced a social development project targeted to local youth in their region. This involvement in the field of social development is in response to the needs of a local community that is struggling with severe school drop out rates and youth drug addiction. With its ultimate objective being to facilitate the integration of its participants into the local labour force, the project known as the “Knight of the Mists” provides its target group with support that is geared to helping them deal with the problems they are facing as they attempt to free themselves from a marginalized existence.

In Grande Prairie, Alberta, the SMEDA CFDC (Saskatoon Mountain Economic Development Authority) is helping to instill the principles of strategic planning by providing Community Economic Development training and support to the communities it serves. In September 2002, SMEDA organized a series of Community Economic Development

training sessions aimed at municipal governments, chambers of commerce, economic development offices, and the local business community. The training sessions were so effective that they inspired participants to become even more involved in the community economic development process.

SMEDA recognized that, in order to maintain the enthusiasm and positive momentum generated from the training, they needed to help communities achieve tangible results. So they created their own Community Economic Development Initiative Fund to provide seed money for local, community-based projects. Since the Fund’s launch in May 2003, several projects have been approved and are underway.

SMEDA’s involvement doesn’t stop there. They serve as an ongoing resource for Community Economic Development initiatives, and they continue to provide communities with matching funds towards Community Economic Development training.

“One of the critical success factors to the Community Futures program is the fact that CFDCs can offer local solutions to local problems, whether these problems are macro (community capacity building at the community level) or micro (business development services and access to capital).” – Evaluation of the Community Futures Program in Ontario for FedNor, by Performance Management Network Inc., March 2003





“The Community Futures Program has a strong impact in rural communities. The Community Futures loans help create, expand and maintain small business capacity, employment and increasing incomes.” – *Evaluation of the Community Futures Program in Atlantic Canada for the Atlantic Canada Opportunities Agency, by Goss Gilroy and Associates, October 2003*



STRATEGIC PLANNING

In Ontario, long-term strategic planning is the focus of an ongoing initiative of the LaCloche-Manitoulin Business Assistance Corporation to help clarify a long-term vision for this predominantly agricultural region in northeastern Ontario. The LaCloche-Manitoulin CFDC even hired a full-time strategic planning manager to ensure that the plan is implemented effectively.

Many of the initiatives identified in the planning process are now well-underway. Among them is the development of a co-operative branding project to help Manitoulin area producers create awareness for their products. The CFDC's strategic plan manager worked with a local steering committee to establish guidelines for brand usage and develop a “made in Manitoulin” logo.

STRATEGIC PARTNERSHIPS

Further west, several communities in British Columbia have joined together to form a regional community economic development partnership as a result of a region-wide “town hall” style meeting organized by the Sunshine Coast CFDC. The energy and enthusiasm generated at the inaugural meeting inspired the formation of a coast-wide partnership to take

a broader approach to community economic development. The group appointed a Board of Directors and commissioned the area's first-ever strategic plan for regional economic development. The plan incorporated feedback gathered from more than 1,000 local residents and community leaders through surveys, focus groups and one-on-one interviews. The Sunshine Coast CFDC continues to work closely with the coast-wide partnership to implement the initiatives outlined in the plan, including the establishment of a wood innovation centre, a project to foster and promote local artists, and a project to build a pier and waterfront park.

More and more communities are recognizing the importance of taking charge of their own futures through a community economic development process that involves a broad cross section of the community. And as they move forward to create prosperous economies, CFDCs and CBDCs remain committed to providing their communities with the business support and assistance they need to be successful.

BUILDING PARTNERSHIPS

There's a growing recognition that communities cannot create a healthy and sustainable future in isolation. For communities to thrive, they need to involve all stakeholders in realizing their goal for the future. For Community

government to assist their communities in strengthening their local economies. Through this partnership, communities across Canada are able to access the tools and resources they need to create sustainable futures. In turn, a local



Futures, building strong partnerships has been essential in achieving a renewed economy and prosperous business environment. Over the years, CFDCs and CBDCs have been building strong, collaborative partnerships that bring a sense of shared commitment and powerful benefits to their communities. In small towns across Canada, these partnerships have provided access to a larger pool of resources and a more extensive knowledge base. Our collaborative approach has also created expanded networks, making it easier for new ideas to be accepted and allowing us to capitalize on new opportunities.

From the beginning, Community Futures has thrived on its ability to develop and nurture a strong network of partnerships, both locally and provincially as well as nationally. One of the most powerful and well-established partnerships is the one between communities and the federal government through Community Futures. Since 1985, CFDCs and CBDCs have worked in partnership with the federal

board of directors, sensitive to the needs of their community, makes decisions based on their intimate knowledge of local issues.

In addition to their core relationship with the federal government, local CFDCs and CBDCs also forge partnerships with other federal and provincial organizations to deliver a wide variety of entrepreneurial and business development programs. These additional partnerships have enabled CFDCs and CBDCs to provide greater business support and assistance to their communities, and to reach more people. For example, in many provinces, CFDCs and CBDCs have partnered with Human Resources Development Canada (HRDC) to deliver the Self Employment Benefits (SEB) program. The SEB program, which allows clients to continue to

“CFDCs are recognized as dynamic players who undertake enormous tasks in an efficient manner. Their work is perceived to be very relevant by 85% of those who were contacted in the field and their disappearance would have an extremely negative impact on their communities.

There is absolutely no doubt that CFDCs contribute to the creation and maintenance of jobs, to the vitality of a region, to a certain economic growth and stability that all have a very significant impact on the regions and the populations they serve.”

— Evaluation of the Community Futures Program by the CFDCs and CBDCs of Quebec for Canada Economic Development Agency, by Cerac/Baastel, April 2003.





receive Employment Insurance benefits while getting their business off the ground, is a natural fit for the Community Futures mandate. At the same time, local Community Futures organizations are able to provide HRDC with a well-established infrastructure and delivery system, a core group of professional staff, and years of experience in the local business community.

Internet services to rural communities. In northern British Columbia, the CFDCs of Nadina and Stuart-Nechako have joined forces and spent more than two years developing a business plan and a network of partners that would allow the provision of broadband to their communities. Their dedication paid off in October 2003 when Industry Canada selected them for funding under the Broadband for Rural and Northern Development Pilot Program.

Improving telecommunications services is also the focus of a community partnership in northern Manitoba. Churchill Community Net is the first community-owned Internet service provider in Manitoba and represents a partnership between the North Central CFDC, the community of Churchill, the provincial government, and the private sector. North Central CFDC was instrumental in helping Churchill Community Net access the funds they needed to move from an older dial-up connection to one that now allows them to provide high-speed Internet services to the community.



We're particularly proud of our work in establishing comprehensive Asset Management Programs that enable CFDCs and CBDCs to further expand their ability to meet the needs of their business community.

BROADBAND INFRASTRUCTURE

In the northern and more remote reaches of the provinces, several CFDCs have taken the lead in establishing partnerships to improve much-needed infrastructure such as the capacity to provide Internet services. Some CFDCs have partnered with HRDC and Industry Canada to deliver the Community Access Program (CAP) and the CAP Youth Employment Program to provide affordable Internet access to their communities through public access sites in locations such as schools, libraries, and band offices.

Others have spearheaded the development of broad-based, community partnerships to implement broadband technology that will deliver high-capacity

ASSET MANAGEMENT

CFDCs and CBDCs have also come together at the regional level to further access resources that would allow them to provide greater assistance to their communities. We're particularly proud of our work in establishing comprehensive Asset Management Programs that enable CFDCs and CBDCs to further expand their ability to meet the needs of their business community. While each Asset Management Program is structured differently to meet the specific needs of each region, they share a common goal: to pool investment funds in such a way as to provide local communities with access to additional resources for small business investment.

In Atlantic Canada, the investment pool is a joint partnership between all 41



CBDCs and ACOA, the Atlantic Canada Opportunities Agency. When the CBDCs were first established in 1986, ACOA provided investment funds to each CBDC on an individual basis. But demand soon began to outstrip resources so they came up with the idea for a central fund that each CBDC could draw on when they needed additional investment capital. The Atlantic Canada Community Business Investment Fund (ACCBIF) was established in April 2002.

Each CBDC contributed an initial lump sum to the pool, with ACOA kicking in a matching amount. The fund has proved so successful that now, all new investment dollars from ACOA automatically go to the ACCBIF. The investment fund has grown to \$25 million and is managed by a volunteer board comprised of CBDC representatives from each of the Atlantic provinces. They meet regularly to review CBDC requests for additional investment capital.

ENCOURAGING THE ENTREPRENEURIAL SPIRIT

Small businesses are and will, for the foreseeable future, continue to be the engine that drives Canada's new economy. And Community Futures is stimulating the growth of that economy by providing valuable support and assistance to the small business sector through a variety of specific initiatives, such as access to capital, assistance with business plans, entrepreneurial training, and technical support.

CFDCs and CBDCs also provide financial assistance to new entrepreneurs and existing small businesses who may have difficulty obtaining financing from other, more traditional sources. Financing is in the form of fully repayable loans up to \$125,000, loan guarantees, or equity investment for business start-up, expansion, or stabilization.

Last year, the 267 CFDCs and CBDCs successfully invested just over \$188 million in repayable loans to help new and existing businesses in thousands of communities across rural Canada. Those investments helped to create and/or maintain more than 21,699 jobs and leveraged an additional \$158.3 million in investment funds from other private and public sector organizations. A recent

survey on the impact of Community Futures in Western Canada found that 22% of small businesses in the West have received some form of assistance and support from their local CFDC.

And we're helping all types of businesses, from tiny, one- and two-person operations to small scale manufacturers and food processors. In all cases, the entrepreneurs we have supported are contributing to their local economies by providing needed services and products, and by generating employment.

The businesses come in all shapes and sizes. There are diners and cafes; artists, welders, and cabinet makers; clothing stores and bicycle repair shops; garden centres and software developers; fish

PAN CANADIAN COMMUNITY FUTURES NETWORK Summary of Loans Activity April 1, 2002 - March 31, 2003

Population served	12.7 million
# of CFDCs/CBDCs	267
# of loans	5,883
Total value of loans	\$ 188,053,892
Amount leveraged	\$ 158,309,378
Total # of jobs	21,699



farms, bison producers and musicians; recording studios and printing firms. The following are just a few of the countless number of success stories:

In Kenora, Ontario, three friends have transformed a retail lumber business into a thriving manufacturing plant that produces screen door kits that are sold in major hardware stores across Canada and the US.

A Prince Edward Island start-up that manufactures a line of trailers for the asphalt industry now employs 11 people in an area with high unemployment.

Now in its 15th year of operation, a fiberglass company in Alberta has grown to become one of the top manufacturers in the fiberglass tub and shower industry.

In British Columbia, a forester has turned a passion for 3D technology into a software firm that employs 15 people.

In addition to financial assistance, CFDCs and CBDCs provide technical support to help ensure the long-term success and sustainability of their local business community. For example, in Quebec, the CFDC of Temiscouata worked with the hospitality industry to offer a training program that would help restaurateurs and other foodservice owners to develop menus that would attract more customers and increase sales. Through the process, the managers of local hotels, restaurants, cafeterias, welcome centres and even a day care centre, learned the importance of offering a variety of meal selections in a visually appealing format.

At the heart of the Community Futures approach is a firm belief that the most effective way to achieve economic renewal comes from within the community.

STRENGTHENING CAPACITY

At the heart of the Community Futures approach is a firm belief that the most effective process for achieving economic renewal comes from within the community. Community

Futures organizations are guided by local committees comprised of passionate and dedicated volunteers representing a broad cross section of the community.

Their knowledge of the community, their enthusiasm and commitment, and the wide range of skills and expertise they bring to Community Futures enable CFDCs and CBDCs to more effectively respond to community needs.

In addition to bringing their skills and insights to the Community Futures table, volunteers themselves are also gaining valuable experiences that will allow them to contribute even more effectively to the process of economic renewal. As they make decisions about allocation of resources, they are actively engaged in designing their community's future.

CFDCs and CBDCs also help strengthen capacity through formal board training programs and workshops, orientation sessions, and professional staff development. Annual General Meetings and provincial conferences encourage networking amongst volunteers and Community Futures practitioners from across each province, while Pan Canadian conferences provide a venue for the exchange of ideas across Canada.

In Western Canada, one of the ongoing initiatives of the Pan West Community Futures Network has been the creation



of a Community Futures Board Development Program (CFBD). The CFBD covers everything from board roles and responsibilities to financial management, liability issues, and community economic development (www.cfbd.com).

Other provincial associations are also helping to strengthen capacity through such innovative programs as the Community Futures Development Institute (CFD-I), an on-line training program developed by the Ontario Association of CFDCs (www.cfdlearn.ca).

New ideas and new approaches evolve out of the interaction between people and through the sharing of knowledge

and experiences. The Pan Canadian CF Group has been instrumental in encouraging the exchange of ideas and information nationally, through the creation of a Pan Canadian website (www.communityfutures.ca) and a Best Practices website that features the “Best of CF” (www.bestofcf.com). The national Best Practices site includes case studies, client success stories, business planning tools and policy guidelines from CFDCs and CBDCs across the country. The two websites are in both English and French, and make it easy to access information about Community Futures services and initiatives across the country.



EXPANDING NEW FRONTIERS

From the beginning, Community Futures has strived to create thriving, sustainable communities that foster an entrepreneurial spirit and an environment where everyone has easy access to the economic opportunities available. That entrepreneurial spirit is alive and well in communities across the country, thanks to a variety of initiatives designed to meet the unique needs of specific groups — youth, women, Aboriginals, and entrepreneurs with disabilities.

YOUNG ENTREPRENEURS

The CFDCs and CBDCs have long recognized that youth represent the future of our communities. As the business leaders of tomorrow, they are critical in building a sustainable community. One of the major challenges we face is creating an environment that will not only entice young people to remain in their communities, but that will also provide them with an opportunity to gain solid business experience. Across Canada, CFDCs and CBDCs offer a number of



programs to support and encourage young entrepreneurs, including loan funds that provide youth with access to capital in the form of repayable loans and a variety of entrepreneurial training programs that allow young people to acquire the skills they need to successfully start and grow their own business.

WOMEN ENTREPRENEURS

More and more women are starting their own businesses, creating new opportunities and jobs, with help from Community Futures. We have helped hundreds of women entrepreneurs achieve their business goals by working with them to remove the barriers they face, such as training, access to financing, and assistance with business planning. In some cases, CFDCs and CBDCs have established programs aimed specifically at women entrepreneurs, such as the Women in Business Initiative delivered by the Atlantic Canada CBDCs in partnership with ACOA.

ENTREPRENEURS WITH DISABILITIES

Recognizing that people with disabilities have special needs, Community Futures strives to make it easier for entrepreneurs with disabilities to pursue their business goals and contribute in a meaningful way to the economic growth of their communities. Assistance ranges from access to repayable loans to business training, information, and mentoring. In Western Canada, the Community Futures Network Society of Alberta, working in partnership with Western Economic Diversification, is administering enhanced support services, including a website (www.aedess.com) that offers tools and information to help entrepreneurs with disabilities.

ABORIGINAL BUSINESS DEVELOPMENT

Community Futures also works to enhance economic opportunities for First Nations entrepreneurs. In the north, CFDCs in Nunavut and the Northwest Territories serve predominantly Aboriginal populations. Elsewhere, CFDCs and CBDCs across Canada, as well as Aboriginal-exclusive CFDCs, provide assistance to Aboriginal entrepreneurs in the form of repayable loans, training, and technical support.





PROMOTING OUR STRENGTHS

At **Community Futures**, we're proud of our partnership with the Government of Canada and the role that partnership plays in providing communities with a tremendous variety of resources to help shape their future. We also understand that, for communities to most effectively take advantage of those resources and opportunities, they must first be aware of them. That's why we've worked hard to showcase Community Futures and our partners, both at the local levels as well as at the regional and national levels, through a variety of initiatives:

AWARDS PROGRAMS that celebrate outstanding entrepreneurial success, community economic development initiatives, youth entrepreneurship, volunteer contributions, and innovative projects, among others.

CELEBRATING Community Futures through the designation of Community Futures Day or Week to raise awareness about Community Futures and celebrate the contributions CFDCs and CBDCs make to the economic prosperity of their communities, regions, and country.

NEWSLETTERS that profile CFDC and CBDC initiatives, entrepreneurs and small business clients.

PUBLIC RELATIONS programs that feature success stories, press releases, and media tours.

ADVERTISING CAMPAIGNS for print, radio, and television that promote the services of the CFDCs and CBDCs and highlight small business achievements.

BRANDING INITIATIVES to establish a common logo amongst provincial CFDCs and CBDCs and help strengthen public awareness.

PROMOTIONAL material and tools – websites, brochures, and annual reports – that provide information on the services and achievements of CFDCs and CBDCs.

TRADE SHOWS that showcase small business clients and provide information on CFDC and CBDC services.



PAN CANADIAN COMMUNITY FUTURES NETWORK
Summary of Loans Activity
For the Fiscal Year: April 1, 2002 - March 31, 2003

PROVINCE	CFDC/CBDC	STAFF	VOLUNTEERS	POPULATION	TOTAL LOANS	TOTAL VALUE OF LOANS	AMT. LEVERAGED	TOTAL JOBS
ALBERTA	27	209	831	997,654	427	\$ 15,173,420	\$ 9,836,654	1,146
BRITISH COLUMBIA	34	346	1,128	1,700,712	739	\$ 24,229,076	\$ 31,109,542	2,406
MANITOBA	16	97	768	388,007	215	\$ 4,973,184	\$ 8,755,411	883
SASKATCHEWAN	13	58	178	668,491	223	\$ 7,750,709	\$ 14,415,234	971
NEW BRUNSWICK	10	44	123	521,450	498	\$ 16,078,775	\$ 20,886,181	1,346
NOVA SCOTIA	13	70	133	600,000	409	\$ 12,821,465	\$ 9,999,963	1,324
NEWFOUNDLAND/LABRADOR	15	65	129	550,000	343	\$ 11,223,692	\$ 714,812	640
ONTARIO	61	235	735	2,840,210	1,036	\$ 44,922,677	\$ 61,516,485	4,867
QUEBEC	67	400	1,350	4,300,000	1,797	\$ 45,673,445	n/a	7,498
PRINCE EDWARD ISLAND	3	10	17	100,000	37	\$ 914,695	\$ 631,807	145
NORTHWEST TERRITORIES	7	11	30	36,900	98	\$ 2,401,580	\$ 443,289	312
NUNAVUT	1	4	6	14,320	61	\$ 1,891,174	n/a	161
TOTALS	267	1,549	5,428	12,717,744	5,883	\$ 188,053,892	\$ 158,309,378	21,699