

Accessing new opportunities for the future

Annual Report 2004



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TABLE OF CONTENTS

Messages from the Ministers	1
Equality of Opportunity	3
Community Economic Development	3
The Pan Canadian CF Group	4
Partnerships	4
Encouraging the Entrepreneurial Spirit	5
Aboriginal Communities	7
Local Knowledge	7
Women Entrepreneurs	10
Older Workers	12
Youth	13
Entrepreneurs with Disabilities	16
Building Sustainable Communities	18
Summary of Loans Activity	19
List of Community Futures Associations	20

MESSAGES FROM THE MINISTERS



The Honourable David L. Emerson, Minister of Industry

Canada's Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs) are making a difference in the lives of Canadians. By fostering economic development and job creation, these small, not-for-profit grassroots organizations are helping to fuel the economies of our rural communities. The Government of Canada is proud of the role it plays in their success. Through our financial contributions, the 267 CFDCs and CBDCs located across Canada invested more than \$212 million, leveraged an additional \$518 million, and created more than 27,700 jobs. These accomplishments are a direct result of the dedication of the 5000 volunteers leading the CFDCs and CBDCs. I wish to thank the Pan Canadian Community Futures Group for its ongoing efforts to support and promote the work and achievements of these results-oriented organizations.



The Honourable Stephen Owen, Minister of Western Economic Diversification and Minister of State (Sport)

Building sustainable communities throughout the West is at the heart of Western Economic Diversification Canada's mandate. WD's partnership with Community Futures Development Corporations in Western Canada enables us to reach out to westerners from different regions and backgrounds to ensure that everyone has access to the information and resources they need to start and expand a business.

I would like to congratulate the CFDCs on their success, and particularly the local volunteers who contribute their time, energy and ideas for the benefit of their communities. We look forward to continuing to work with CFDCs to build a stronger West and a stronger Canada.



The Honourable Joseph McGuire, Minister of the Atlantic Canada Opportunities Agency (ACOA)

Atlantic Canada's 41 CBDCs play a vital role in delivering economic development programs that are relevant, focused and viable for our communities. In the past decade, they have served approximately 6,000 clients and issued more than 10,000 business loans, in turn generating and maintaining 22,000 jobs. ACOA is looking forward to its continuous partnership with CBDCs in delivering programs such as the Women in Business Initiative and the new Technology Development Fund, which help improve efficiencies, raise productivity and create export opportunities in our communities. Transforming our economy starts at the grassroots level, and along with our CBDCs, we are working at making Atlantic Canada a national success story!



The Honourable Joseph Robert Comuzzi, Minister of State (Federal Economic Development Initiative for Northern Ontario)

From coast to coast to coast, community-based and community-led economic development is helping to build stronger rural communities. Throughout rural and Northern Ontario, FedNor and Industry Canada partner with Community Futures Development Corporations to provide small and medium-sized enterprises with the tools and resources they need to promote economic growth, diversification and job creation. We share their success, as all Canadians benefit from stronger, more sustainable rural and Northern communities. I applaud the Pan Canadian Community Futures Group for its work in support of this worthwhile program and look forward to its continued success.



The Honourable Jacques Saada, Minister of the Economic Development Agency of Canada for the Regions of Quebec and Minister responsible for the Francophonie

I am delighted to take this opportunity to underscore the exceptional work and commitment of Canada's Community Futures Development Corporations (CFDCs) in promoting the growth and development of the communities they serve. I firmly believe there is no one better placed than Canada's communities themselves to find solutions to the local development issues they are facing, rise to the challenges and opportunities brought on by economic globalization and achieve their fullest potential.

As the budget speech of February 23 so aptly put it, Canada's communities are engines of growth, employment and innovation. With key partners like the CFDCs, Canada Economic Development seeks to support and encourage the sense of initiative of communities and help them channel their energies toward growth-generating projects. Together, we are working to stimulate the development of each and every community so that, in the end, each and every citizen may also be able to achieve his or her own dreams of personal growth and development.



The Honourable Brendan Bell, Minister of Industry, Tourism and Investment and Minister of Justice, Government of the Northwest Territories

At the heart of the Government of the Northwest Territories' economic development work is a vision of a vibrant, energetic and prosperous territory. As such, the Community Futures Program comprises an important part of the Department of Resources, Wildlife and Economic Development's economic strategy. The seven CFDCs in the Northwest Territories have been remarkably successful to date in helping our communities to adapt their economies to the changing business environment; whether it has been providing micro-lending and counseling services to small businesses, spearheading local partnerships or developing a vision for the future.

Community-based leadership is key to the success of many initiatives that connect our people, help local businesses to grow, create opportunities and employment for the people of the Northwest Territories.

EQUALITY OF OPPORTUNITY



Community Futures is ensuring that all rural Canadians, no matter what part of the country they live in, no matter what social, cultural, ethnic or economic background they come from, have equal access to resources and opportunities. Nearly one-third of Canadians – more than nine million people – live in rural and remote communities. They face unique challenges, including geographic barriers, high transportation costs, lack of basic infrastructure, and limited services. Our mandate is to serve this diverse population living in small rural communities and regional centres, and to help them build stronger, more sustainable economies. This report provides a snapshot of the success Community Futures groups have had in achieving these important objectives.

Since 1985, the Community Futures program has been bringing together thousands of people in small towns, villages and cities across Canada to create new economic opportunities for the communities they live in. Those opportunities come in many forms. For some, the first step is in developing basic infrastructure such as providing high-speed Internet access to rural and remote communities. For others, it is creating a strong, entrepreneurial culture or providing training programs to the unemployed. Whatever the particular focus, Community Futures is working to provide rural Canadians with access to the tools and resources they need to build stronger, more sustainable communities.

Community Futures is the largest, most well-established national community economic development movement in Canada. Our network of 267 local community economic and business development organizations spans the country, from British Columbia in the west to Newfoundland and Labrador in the east, and from the Northwest Territories and Nunavut in the far north to Pelee Island at the southernmost tip of Ontario.

STRATEGIC PLANNING AND COMMUNITY ECONOMIC DEVELOPMENT

The process of developing sustainable communities starts with a vision for the future and a strategic plan. Community Futures organizations work with their communities to help identify barriers, explore new opportunities, and create a shared vision and plan for the future. We are part visionary, part facilitator, part catalyst. Once a strategic direction has been determined, we are then able to provide communities with access to a wide range of tools and resources to achieve their vision and strengthen their local economies. Beyond entrepreneurial and small business development, Community Futures groups are engaged in the development of a wide range of community economic development initiatives that are helping to create healthy and vital rural and regional economies across Canada.



PAN CANADIAN COMMUNITY FUTURES

As Community Futures has grown and evolved across the country, local CFDCs and CBDCs have recognized the tremendous advantages of coming together on a regional basis to share information, pool resources and provide greater support to local and regional initiatives. Today, there are associations in each province and territory as well as two regional associations in Western Canada and Atlantic Canada.

Community Futures organizations have also come together nationally as the Pan Canadian Community Futures Group, an informal network representing the ten provincial and two territorial associations across Canada.

Established in May 2000, the Pan Canadian CF Group works on behalf of its 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, we have been determined to create an informal network that supports CFDCs and CBDCs without adding another layer of bureaucracy.

Not all CFDCs and CBDCs deliver the same array of programs and services across the country. They are all unique, having been designed to focus on addressing the particular needs of their communities and/or regions. All, however, recognize that 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 Internet portal (www.communityfutures.ca) that makes it easy for Canadians to access information about Community Futures services and initiatives across the country.

We have also created a national Best Practices website (www.bestofcf.com) for Community Futures practitioners. The Best Practices site allows CFDCs and CBDCs to share their case studies, client success stories, business planning tools, and policy guidelines with their colleagues.



PARTNERSHIPS

CFDCs and CBDCs work in partnership with the federal regional development agencies charged with ensuring that the Community Futures mandate is carried out nationally. In Western Canada, CFDCs in British Columbia, Alberta, Saskatchewan and Manitoba work with Western Economic Diversification Canada. 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 (FedNor) 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



established by their respective territorial governments. The financial resources and program support provided by these agencies represent an important part of our success. We are extremely grateful for their ongoing support.

We also know that communities cannot create a healthy and sustainable future in isolation and that multi-stakeholder collaboration is essential to achieving a renewed economy and prosperous business environment. Over the years, CFDCs and CBDCs have been working on developing strong, collaborative partnerships that bring a sense of shared commitment and valuable benefits to their local communities. In small towns across Canada, these partnerships are helping to provide access to a larger pool of resources, to create wider and more effective networks, and to allow us to capitalize on new opportunities.

ENCOURAGING THE ENTREPRENEURIAL SPIRIT

The Community Futures groups are working to ensure that the entrepreneurial spirit is alive and well in communities across the country. The diversity of businesses we support reflects the exciting social, cultural, and geographical diversity of the communities we serve. Our focus is on creating an economic environment that provides opportunities for everyone, particularly for those who have unique needs – Aboriginals, women, youth, older workers, and entrepreneurs with disabilities.

Small businesses are, and will 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 in a variety of ways, such as access to capital, assistance with business plans, entrepreneurial training, and technical support. The financial assistance is in the form of fully repayable loans, loan guarantees, or equity investment for business start-up, expansion, or stabilization and is targeted at new entrepreneurs and existing small businesses who may have difficulty obtaining financing from other, more traditional sources.

Last year, the 267 CFDCs and CBDCs successfully invested just over \$ 212 million in repayable loans to help new and existing businesses across rural Canada. Those investments helped to create and/or maintain more than 27,700 jobs and leveraged an additional \$ 518.8 million in investment funds from other private and public sector organizations. And the businesses come in all shapes and sizes, from tiny, one- and two-person operations to small scale manufacturers and food processors. There are diners and cafes; artists, welders, and cabinet makers; clothing stores and bicycle repair shops; garden centres and software developers; fish farms, bison producers and musicians; recording studios and printing firms. In all cases, the entrepreneurs we have supported are contributing to their local economies by providing needed products and services and by generating employment.





For the past eight years, six CFDCs in northern Manitoba have joined together to organize VisionQuest, Canada's largest and most successful Aboriginal economic development conference. Held in Winnipeg, the annual VisionQuest conference has become a national forum for bringing together a broad cross-section of elders, community leaders, community economic development practitioners, and Aboriginal business owners from across the country to explore opportunities for strengthening and promoting Aboriginal Community and Economic Development. Notable guest speakers over the years have included Dr. David Suzuki, singer-activist Buffy Ste. Marie, and actor Tom Jackson. Workshops focus on business and community development skills and on providing opportunities for delegates to share ideas with each other.

ABORIGINAL COMMUNITIES

More than half of Canada's Aboriginal people live in rural, remote or northern communities where Aboriginal economic development takes many forms. In the north, CFDCs in Nunavut and the Northwest Territories serve predominantly Aboriginal populations. In other areas, Aboriginal communities work with their own, Aboriginal-exclusive CFDC or CBDC to create a stronger, mainstream economy while still keeping close ties to their culture and traditions. Other CFDCs and CBDCs across Canada help to enhance economic opportunities for First Nations entrepreneurs by providing assistance in the form of repayable loans, training, and business support, and by working with local Aboriginal communities on specific initiatives.

In Quebec, nearly 30 per cent of the province's 67 CFDCs have Aboriginal communities in their area while two CFDCs serve Aboriginal communities exclusively. One such Aboriginal-exclusive CFDC is the Eeyou Economic Group which serves the Mistissini Cree in northern Quebec, among other communities. The tiny community of 3,200 people is located on the shores of Lake Mistissini, 830 km northwest of Montreal. Traditionally involved in hunting, fishing and trapping, the Mistissini have begun diversifying into cultural and adventure tourism, sportfishing, and guiding.

Clifford Benac and his brother Eric, own the Chiiwetin Gas Station in downtown Mistissini on the shores of the lake. Clifford and Eric started the business in February 2000, thanks to assistance from the Eeyou Economic Group. Now in its fifth year of operation, the gas station employs seven people full-time and another five part-time during the busy tourist season. The two brothers pride themselves on providing a much-needed service for the community. Their gas station operates 365 days a year and is open 15 hours a day, seven days a week. "Chiiwetin is a business that has grown over the years," says Clifford. "It has now reached the point where we have no choice but to expand in order to better serve our community."

Another successful Mistissini venture is Video World, owned and operated by husband and wife team Mike and Agnes Pelletier. They first came up with the idea of a video store in 1999. With help from the Eeyou Economic Group, the couple put together a solid business plan and arranged financing. The new video store opened its doors in October 2001. It was the only video store in Mistissini, and sales boomed.



Video World is the only video store in Mistissini, Quebec.

Owners Agnes and Mike Pelletier opened the store in 2001 with help from the Eeyou Economic Group, an Aboriginal-exclusive CFDC which serves the Mistissini region, among other communities.

LOCAL KNOWLEDGE

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 is an approach that continues to be highly effective in helping communities to create their own

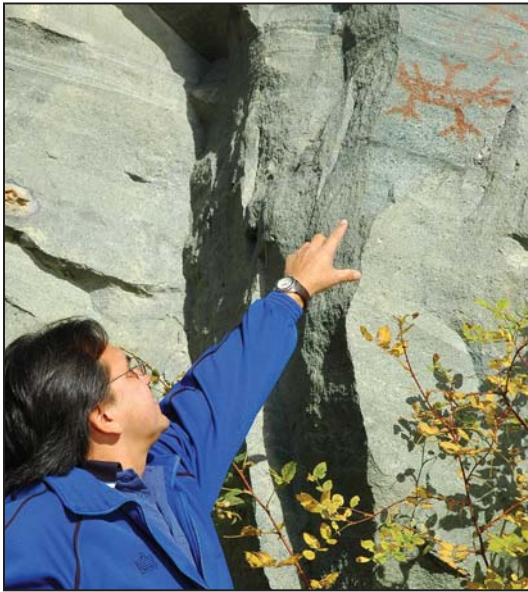
vision for the future, to strengthen community capacity and develop strong partnerships, and to foster an environment that encourages the entrepreneurial spirit to flourish.

Community Futures is made up of Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs). They are independent, not-for-profit

organizations that are guided by a volunteer board of directors and a strong team of professionals.

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

By 2003, the Pelletiers had expanded their operation to include a new office and a larger selection of movies as well as DVDs, CDs, and videogames. Video World now employs seven people full-time and five part-time.



Willie Charlie points to one of the ancient rock paintings or “pictographs” that are featured on the guided cultural tours he and his family offer through Sasquatch Tours.

Further north and on the other side of the country, the Akaitcho Business Development Corporation in Yellowknife helped Karen Hollet to launch a successful web-based specialty food and gift store at www.articharvest.com. Her company, Arctic Wild Harvest, produces a line of gourmet foods made from plants and other ingredients that are native to the Arctic – herbal teas, dried wild mushrooms, wildflower jellies, and jerky made from caribou and reindeer meat. “I had a hunch that my products would sell on the Internet,” says Hollett. “By operating a web-based business, I was able to start up with minimal expense, and reach a huge market that would not have been possible without the Internet.” In addition to gourmet foods, the company also offers a wide selection of products from Arctic artists, including hand-carved Inuit jewellery from Baffin Island, stunning landscape photography, and clothing made with musk-ox wool.

From traditional Arctic handcrafts to the hip world of freeriding, an extreme form of mountain biking.

Derek Roque, a Metis youth from Chilliwack, British Columbia, turned his love of freeriding into a successful business, manufacturing custom bicycle components that “won’t let you down.” A passionate freerider, Derek came up with his business idea after recognizing the need for bicycle parts that were stronger yet lighter in weight than standard components. He started his company, Fracture Products, after completing a business plan through a self-employment training program offered by the Stó:lō CFDC. He then approached them for financial assistance to start his company. His products are now sold online and through bicycle shops to mountain bikers across Canada and the United States.

The Stó:lō CFDC provides business and economic development services to the 24 First Nations communities within the Stó:lō traditional territory located along the Fraser River in southern British Columbia. One of their priorities is to increase the number of Stó:lō owned and operated tourism businesses in the area: businesses such as Sasquatch Tours, a family-owned tour company started by Willy, Darren and Kelsey Charlie. The three brothers offer cultural tours of the ancient pictographs and archaeological sites in the Chehalis traditional territory.



From silkscreened T-shirts and art prints to business cards and brochures, Diamond Printers offers a wide range of printing services. The company was founded by husband and wife team Jim and Sandy Bobb. Members of the Stó:lō First Nation on Seabird Island in British Columbia, the young couple came up with the idea after realizing they’d either have to move or start their own business if they wanted to pursue a career in printing and graphic design. The Bobbs worked with the Stó:lō CFDC to develop a solid business plan before opening their doors. For more information, visit www.diamondprinters.ca.

“Everything in our land is sacred to us,” says Kelsey. “It is our way that every place has a name; every place has a spirit.” Each tour includes traditional drumming, dance performances, and story-telling. The company also performs cultural ceremonies for corporate events and conferences where some First Nations traditions, such as Welcoming ceremonies, can help to enhance the occasion.

Cultural tourism is also the focus for eight First Nation communities in the Manitoulin area of northeastern Ontario. The Waubetek CFDC brought the communities together as part of an ambitious tourism marketing strategy to showcase the area’s history, culture and scenic beauty on a regional basis. The Great Spirit Circle Trail provides visitors with a wide variety of cultural and eco-tourism experiences, from canoeing and hiking to visiting the studios of nationally-renowned artists; from camping in a tepee and listening to traditional story-telling to visiting a museum or cultural heritage site. “Tourism is the largest industry in our area,” says Dawn Madahbee, General Manager of the Waubetek Business Development Corporation. “We wanted to be involved in its development from the beginning in order to influence the type of tourism that takes place in our communities.”

A sophisticated marketing campaign, complete with eye-catching promotional materials in English, French and German and a website at www.circletrail.com are all part of a well-targeted strategy to capture the attention of not just regional visitors, but the international travel market as well. “We are dispelling a lot of misconceptions,” says Dawn. “We have First Nations working together and sharing a vision as we build healthy, prosperous communities while protecting our way of life and our environment at the same time.”



Camping in a teepee is one of the features offered on the Great Spirit Circle Trail in northeastern Ontario.



Bernadette Thomas is a member of the Saulteaux First Nation in North Battleford, Saskatchewan. In the spring of 2002, she and her husband, Fred Gopher, opened Whiterock Gas and Confectionary on land that the Saulteaux owned on the outskirts of North Battleford. Located on the main highway heading north out of town, Whiterock Gas has grown to become a thriving business that employs 26 full- and part-time staff.



At the heart of the business is Bernadette’s commitment to the teachings of her grandmother. Bernadette named the company after her grandmother whose traditional name, Wapasini, means “whiterock” in English. The company’s logo incorporates the colours white, red, yellow and blue which represent the four directions of the spiritual teachings of the Cree, and its slogan, “The Next Generation,” reflects Bernadette and Fred’s commitment to ensuring that they pass on their knowledge to the younger generation.



*In Quebec, the Fonds
AFER Canada helps
women entrepreneurs
living in rural areas
to start their own
businesses.*

WOMEN ENTREPRENEURS

More and more women are starting their own businesses, creating new opportunities and generating jobs, all with help from Community Futures. We have helped hundreds of women entrepreneurs achieve their business goals by working with them to provide training, access to financing, and assistance with business planning. Women entrepreneurs are one of the fastest growing segments in our economy, and have become a powerful economic force. Yet, being a woman entrepreneur in many parts of the country still has its unique challenges as well as its rewards.

In Quebec, the Association of CFDCs understands that, in order to ensure that more women are able to participate in the economic renewal of their rural communities, it is essential that they have access to tools that are adapted to meet their specific needs. Working in partnership with Canada Economic Development, the Quebec Association established the Fonds AFER Canada, a fund targeted exclusively to women entrepreneurs. The new fund was successfully launched in October 2003. Unlike other funds, it provides women living in rural communities with the opportunity to access up to \$ 28,000 in non-repayable financing to help develop their project and achieve their entrepreneurial dreams.

That's one of the reasons why the New Brunswick Association of Community Business Development Corporations (NBACBDC) is so keen about the Women in Business Initiative. Launched in 2002 by the Atlantic Canada Opportunities Agency (ACOA), the program is aimed at improving the growth and competitiveness of women-owned businesses

in Atlantic Canada by making it easier for them to access the training, support, and financial resources they need to succeed. There are six key elements of the program – advocacy, business counselling and outreach, management skills development, advisory services, international trade and export, and access to financing. In fact, one of the biggest challenges facing most women entrepreneurs is financing, and the New Brunswick Association of CBDCs helps women set up their own businesses through a special loan fund established specifically for women entrepreneurs.

In addition to special initiatives, Community Futures also provides assistance to women through their regular programs. Cora Lee Rogers owns ABI Business Services in Summerside, Prince Edward Island. An energetic single mother with two young children, Cora Lee took over the business four years ago, after the previous owner retired. She had worked for ABI for six years and the move from employee to owner seemed like a natural one. “I had been there right from the get-go, developing policies and prices,” she says. “And I thought ‘wow, this is great – now I’m the owner of a business that I helped develop from the ground up.” The Self-Employment Benefits program offered through the CBDC Central PEI helped make the transition easier for Cora Lee by providing business counselling, training, and financial support during Cora Lee’s first year of operating the business on her own. The company now has five full-time and two part-time staff, and sales have more than doubled since Cora Lee first took over the business in December 2000. “I’ve got it all,” she says. “I’ve got my family, and I’ve also got my business.”

Patricia McNally owns Kinderstart Early Learning Centre in West Prince, Prince Edward Island. The daycare centre is for pre-schoolers from six months to school age, and also offers after school and summer programs. Like Cora Lee, Patricia took over the business after having worked for the previous owner. Patricia wasn’t happy with the daycare’s location in a shopping mall – space was cramped and the hectic mall atmosphere wasn’t conducive to an early childhood learning centre. Unable to find a suitable location elsewhere, Patricia came up with the idea of building her own daycare centre. She approached CBDC West Prince with a proposal, and received a loan through the Women in Business Initiative to purchase land and construct a two-storey, 3,000 square foot building in the community of Bloomfield. The new building has a large yard and outdoor playing area, an indoor gym, and separate space for the after school programs.

Patricia now has 40 children enrolled in her Kinderstart centre and employs six people full-time.



Women entrepreneurs from across Atlantic Canada came together at the New Brunswick Women in Business conference to exchange ideas and explore new opportunities.



Isabel Gagne, founder of Les Ateliers du Verso, a successful soapmaking company, was one of the guest speakers at the New Brunswick Women in Business conference.



Paula Readman founded her own treatment centre with help from her local Community Futures centre, the CFDC of the South East Region of B.C.

She says she couldn't have done it without the support of CBDC West Prince. Not having had any previous business experience, Patricia would have had difficulty getting a loan from other, more conventional financial institutions. In addition to financing, the Women in Business Initiative also helped by providing counselling support and small business training during Patricia's first few months of operation.

When Paula Readman wanted to open up a spa in her home town in the Kootenays, British Columbia, the young mother of three turned to her local Community Futures centre for assistance. The CFDC of the South East Region of B.C. was only too happy to help. Paula enrolled in the Self-Employment Benefits

program offered through the CFDC which allowed her to complete a technical training program in electrolysis. As a registered esthetician and the only Canadian Certified Electrologist in the area, Paula decided to take the plunge and go into business for herself.

With a loan from the CFDC and additional financial assistance from her bank, Paula opened Readman Treatments in downtown Marysville. Her spa, Readman Treatments, offers a range of services, from the clinical treatment of skin problems – using such techniques as microdermabrasion, electrolysis and exfoliation – to facials, manicures, and pedicures. The business has since expanded to include massage therapy and now employs a staff of six, including a full-time esthetician, a microdermabrasion specialist and a massage therapist.

OLDER WORKERS

The restructuring of our resource-based economy and an aging workforce have also changed the nature of work in rural communities. The current generation of “baby boomers” now fits the category of aging or “experienced” workers – between 45 and 65 years of age – and represents about one-third of the population of Canada. Company downsizing, industry layoffs, pension buy-outs, and outdated skills are some of the challenges today's older workers face. Many either are not financially able to retire or simply aren't ready to.

Community Futures helps older and displaced workers remain in the workforce by helping them to strengthen their existing skills or acquire new ones, and by providing assistance as they make the transition into new areas of employment. For some, cutbacks in the resource industry may mean trading in their old

jobs for new ones requiring computer skills. Others may decide to seek work elsewhere.

In Manitoba, a group of workers in the agricultural industry chose to remain in their communities, thanks to an innovative program developed by the Parkland CFDC. The Experienced Worker Pilot Project provides career counselling, employment training, and financial support to local farmers and agricultural workers who have either lost their jobs, been forced out of the farming industry or need to supplement an inadequate farm income. The project has helped participants assess their skills and identify new opportunities for employment.

The five-month pilot project received the 2003 Minister's Award for Excellence and Innovation in Manitoba from Western Economic Diversification Canada, and attracted the attention of other prairie CFDCs who were interested in adopting Parkland's model for their own communities.

YOUNG ENTREPRENEURS

Community Futures has 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 rural communities 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.

Camp Je in Quebec offers youth a chance to explore the tremendous range of opportunities available through entrepreneurship.



The CFDC network in Quebec is convinced that youth represent the future. That is why they have established several provincial initiatives to help keep youth in local communities by offering them opportunities for employment, creating a sense of belonging, and helping them to start their own businesses. The CFDCs and CBDCs start working with youth when they're still quite young, 13 years old and often younger, and up to 35 years old. Programs range from summer camps and student job opportunities to financial assistance for new businesses.

Camp Je is a one week summer camp that offers youth ages 14 to 17 a chance to explore the tremendous range of opportunities available through entrepreneurship. During the week-long session, campers choose a business idea and product, develop a business plan and strategy for getting their products to market, and then design and produce their products. At the end of the week, they have an opportunity to sell their products to



friends, family, fellow campers, and the general public

Students who aren't interested in summer camp can apply for a job through Industry Canada's Community Access Program (CAP) which is delivered by Quebec CFDCs and CBDCs. CAP provides public access to the Internet through schools, libraries and community centres in communities that may not have easy access to the Internet. A Youth Employment component allows CFDCs and CBDCs to hire students for local CAP sites to deliver Internet training sessions and promote the CAP site.

In British Columbia, Sasquatch Tours has also recognized the importance of providing youth with a positive learning environment while helping to sustain Stó:lō culture. The family-owned tour company is teaching Aboriginal youth to perform traditional dances and ceremonies which are included in its cultural tourism programs.

Thanks to this program, the CFDCs and CBDCs in Quebec have been able to offer students a chance to explore new employment opportunities in the fields of technology and communications.

Another successful initiative by the Quebec CFDCs and CBDCs is the Youth Strategy established jointly with Canada Economic Development. Under the program, people under 35 years of age may be eligible for loans with affordable financing terms, as well as the possibility of a two-year interest free period. The Youth Strategy Program encourages young people to start their own businesses, enhances their employability and develops their sense of commitment within the community. Certain features, such as one-stop service, flexible repayment terms and technical support, have helped make this strategy a success from the start. And, at the heart of the strategy: a personalized follow-up throughout the loan period. In the past seven years, \$ 35 million has been invested in youth businesses in rural Quebec, nearly 2,700 businesses have been founded and 3,300 entrepreneurs received financial assistance. The original \$ 35 million has also leveraged an additional \$ 247 million from other sources.

In Atlantic Canada, the Newfoundland and Labrador Association of CBDCs has been coordinating the Youth Ventures Program since 1997. The program helps young people ages 12 to 29 start and operate a summer business by offering advice and assistance in developing their business ideas, preparing business plans, and accessing interest-free loans. The program is delivered at 23 locations across Newfoundland and Labrador, including all 15 CBDCs. In 2004, more than 370 youth participated in the program which has helped create hundreds of student-owned and operated businesses over the years and more than 1,400 summer jobs.

One young woman's success as an entrepreneur has brought her to the notice of a popular U.S. magazine. In a recent issue of Cosmo Girl, Newfoundland's Pamela Snow was ranked 10th on a list of the top young women in North America who have earned their money through a self-made business. Pamela, a 17-year-old entrepreneur from Embree, began her cotton candy business when she was just 12 years old with the purchase of a used cotton-candy machine for \$ 900. She taught herself how to operate the machine, and now has a staff of four and supplies her cotton candy to some 35 stores. She recently completed the Youth Ventures Program offered by the Gander and Area CBDC, passing with top honours. She and Adam Baker, another young entrepreneur from Marystown, tied for the 2004 Youth Venture of the Year Award.

In Orillia, Ontario, a unique summer bike rental program has helped turn unemployed youth onto the path of employment. Pedal Power was created in 1999 by the Orillia Area CFDC to target at-risk youths aged 16 - 24. The youth-operated business rents bikes and distributes tourist information during the summer. Staff learn basic employability skills and gain valuable, hands-on experience on the fundamentals of operating a small business. Former participant Nathan Howes credits his experience at Pedal Power for his new job at a local call centre. "The experience and confidence I gained working with people was invaluable," says Nathan. "Especially the customer service skills." Community volunteers provide training in a range of areas, including marketing and sales, basic bookkeeping, and event planning. "Pedal Power had confidence in me, and gave me a chance to prove what I could do," says Nathan.



entrepreneurs work in teams to manufacture and market their own products: a hands-on process that allows them to learn business skills such as selecting a sound business idea, marketing, and preparing a business plan. They even "borrow" money from a loans officer. Now in its seventh year, the Youth Enterprise Camp is for youth between the ages of nine and 17.



Since 2002, the Perth County CFDC has sponsored a Youth Robotics Program as a way to inspire and motivate young people to consider careers in science, technology and engineering. Youth are divided into teams and given six weeks to design, assemble and test a robot capable of performing specified tasks. "It's very rewarding to make people aware of an opportunity they didn't know was there," says Michael McCourt of D & D Automation, one of the program's sponsors.

Youth are also at the heart of a summer camp program developed by five CFDCs in north-eastern Ontario. Similar to Camp Je in Quebec, the Youth Enterprise Camp offers participants the opportunity to learn about the world of business while enjoying the same outdoor activities found at other summer programs. During the week-long program, budding

For many disadvantaged and at-risk youth, completing high school is a challenge in itself. Recognizing that social and family problems contribute to a child's ability to succeed in school and beyond, the Manitoba community of Lac du Bonnet came up with the idea of a community resource centre that would provide unemployed youth with an opportunity to learn practical skills. The CFDC of Winnipeg River Brokenhead worked with the local school district and social service agencies to develop a facility that would offer work experience and on-the-job training as well as life skills and academic upgrading. Mrs. Lucci's Secondhand Store and Community Resource Centre was born. The secondhand store – nicknamed after a popular TV soap opera star – sells items donated by the community while providing students and unemployed youth with training in the areas of retail sales, customer service and inventory control. At Mrs. Lucci's, participants work in the store for one day a week, volunteer at the elementary school for one day, and participate in educational seminars and workshops. The centre's programs also include an after school club to help children with their homework; academic upgrading and life skills for young mothers; and an early childhood education program.



In June 2004, Mrs. Lucci's moved from its original 2,000 square foot location into a new, 4,300 square foot building that they had built, thanks to the support of the CFDC of Winnipeg River Brokenhead and a strong network of community partnerships.

Mrs. Lucci's Secondhand Store and Community Resource Centre provides students and unemployed youth in Lac du Bonnet, Manitoba, with training and work experience.

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 British Columbia, the Community Futures centre in Nelson has developed an innovative program that offers online training in Web design to entrepreneurs with disabilities. Accredited by the local community college, the Internet Business Development for Entrepreneurs with Disabilities program (IBDE) offers a three-month online course at www.ibde.ca, followed by a three-month practicum where students put their new skills to use creating an online store. Once participants have completed the program and built their Web store, they are teamed up with artisans from their local region who want to market their products to a wider audience. Web designers receive a commission on all Internet sales of the products that are promoted on their online store. Participants can choose to be part of Virtual Mall Canada, www.virtualmall.ca, or they can have their store as a separate, stand-alone site. Either way, they have

developed the skills they need to create their own web store or other independent website. In as little as six months, students are well on their way to establishing a home-based business.

“The biggest draw of this program was the ability to become self-sufficient and get off disability,” says Marcel Willaert. Marcel, who suffers from spinal problems that limit his mobility, graduated from the program last spring. His online store, Spanky’s Gallery, www.spankymarc.ca, features the work of more than 10 artisans and artists, including his own, non-traditional, Aboriginal art.

Diane Machuk says that the IBDE program made a world of difference to her sense of dignity and self-respect. “It was really hard to accept the limitations of my disability at first because I’ve always been a very active person with a good, solid work history. I was used to generating a good income every month,” she says. “So now it feels great to know that I’ve worked my way through this. Being self-employed and doing the work that I’m doing, I can be self-sufficient again.”



As for the artisans, they’re able to sell their work to a larger audience without having to maintain their own separate websites which can be costly and time-consuming. Since the program’s inception at the beginning of 2002, 62 students have gone through the training with a 76 per cent completion rate. It has also received two awards: the 2004 Minister’s Award for Excellence and Innovation in B.C. from Western Economic Diversification Canada, and a national Community Learning Award from the Conference Board of Canada. With such a successful track record, it’s no wonder that the CFDC of Central Kootenay is planning to expand the program to other communities in British Columbia and across Canada.

New Brunswick entrepreneur Keith Howell came up with the idea for his business following a diving accident that left him without the use of his legs. In 1986 he established Howell Ventures Ltd. to manufacture and distribute Sure Grip hand controls for driving (www.suregrip-hvl.com). At the time, the styles of hand controls available for drivers with disabilities didn't meet his needs for driving comfort, control and safety. So he decided to design his own – a push/rock style of hand control which differed from the standard push/pull and push/twist style that was already on the market. "People need to make sure that they're driving comfortably and not just putting up with their hand controls because they don't have a choice," says Keith. As a new entrepreneur, Keith was unable to access bank financing so he approached his local Community Business Development Corporation for help. The CBDC Southwest was able to provide Keith with the financial assistance he needed to expand his business to serve the market across Canada and into the United States. Since first introducing the Sure Grip line of hand controls in 1989, Howell Ventures now has a network of more than 300 dealers across North America. And that's just the tip of the iceberg, says Keith. "There was a time, not so long ago, that people didn't have a choice. Now we do."



BUILDING SUSTAINABLE COMMUNITIES

One of the key roles Community Futures has played over the years is to work with other agencies to lay the foundation for sustainable development and to foster a social and economic environment that will support opportunities for growth. That's what West Yellowhead CFDC in Alberta had in mind when they spearheaded a project that would help diversify the local economy of their region. Communities were reeling from the impact of mine closures and downturns in the softwood lumber industry. West Yellowhead CFDC worked in partnership with Western Economic Diversification Canada, Alberta Municipal Affairs and Alberta Economic Development to create the Socio-Economic Diversification Project, an initiative that would bring together representatives from a broad cross-section of the region to develop and implement a strategy for diversification.

The results have ranged from the production of a series of research studies and reports that have provided valuable insights into the region's economy, to the establishment of several joint initiatives that have been successful in helping to diversify the economy.

PAN CANADIAN COMMUNITY FUTURES NETWORK

Summary of Loans Activity
 For the Fiscal Year: April 1, 2003 - March 31, 2004

PROVINCE	CF/CBDC	STAFF	VOLUNTEERS	POPULATION	# OF LOANS	VALUE OF LOANS	AMT. LEVERAGED	TOTAL JOBS
BRITISH COLUMBIA	34	379	1,018	1,608,871	644	\$ 18,720,120	\$ 28,827,685	2,034
ALBERTA	27	203	427	1,105,567	382	\$ 14,330,829	\$ 12,626,549	1,050
SASKATCHEWAN	13	82	132	560,206	191	\$ 5,879,260	\$ 6,039,228	826
MANITOBA	16	94	902	461,645	171	\$ 4,986,446	\$ 4,617,657	579
ONTARIO	61	245	727	3,198,285	1,074	\$ 46,378,380	\$ 91,511,883	6,605
QUEBEC *	67	400	1,350	4,220,000	1,359 *	\$ 68,036,827 *	\$ 330,016,297 *	12,615 *
NEW BRUNSWICK	10	55	128	521,450	597	\$ 21,290,000	\$ 20,280,000	1,485
NOVA SCOTIA	13	73	139	600,000	466	\$ 12,500,000	\$ 11,000,000	1,127
PEI	3	10	19	100,000	61	\$ 2,228,044	\$ 4,842,721	238
Nfld/LAB	15	65	129	550,000	367	\$ 10,969,829	\$ 7,265,986	531
NWT	7	12	45	36,900	98	\$ 3,415,219	\$ 1,841,588	422
NUNAVUT	1	4	6	14,372	67	\$ 3,433,390	n/a	217
TOTALS	267	1,622	5,022	12,977,296	5,471	\$ 212,468,344	\$ 518,869,594	27,717

* Quebec: Statistics related to loans, amount leveraged and total jobs are for 57 CFDCs/CBDCs.



LIST OF COMMUNITY FUTURES ASSOCIATIONS

WESTERN CANADA

Community Futures Development Association
of British Columbia
T: 604.685.2332

Community Futures Network Society of Alberta
T: 403.529.6180

Community Futures Partners of Saskatchewan
T: 306.260.2390

Community Futures Partners of Manitoba
T: 204.943.2905

REGIONAL AGENCY
Western Economic Diversification Canada
Toll free 1.888.338.9378

NORTHWEST TERRITORIES

Northwest Territories Community Futures Association
T: 867.695.2441

REGIONAL AGENCY
Government of the Northwest Territories
T: 867.920.6455

ONTARIO

Ontario Association of
Community Futures Development Corporations
T: 1.888.633.2326

REGIONAL AGENCY
Federal Economic Development Initiative
for Northern Ontario
T: 705.671.0697

QUEBEC

Réseau des SADC du Québec
T: 418.658.1530

REGIONAL AGENCY
Economic Development Agency for Quebec Regions
T: 514.283.6412

ATLANTIC CANADA

New Brunswick Association of
Community Business Development Corporations
T: 506.548.2406

Nova Scotia Association of
Community Business Development Corporations
T: 902.893.1487

Prince Edward Island Association of
Community Business Development Corporations
T: 902.853.3636

Newfoundland and Labrador Association of
Community Business Development Corporations
T: 709.834.8343

REGIONAL AGENCY
Atlantic Canada Opportunities Agency
T: 1.800.561.7862

NUNAVUT

Nunavut Community Futures Association
T: 867.879.1303

REGIONAL AGENCY
Government of Nunavut
T: 506.548.2406

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

www.communityfutures.ca