

The background image shows a wooden building with a large, colorful Indigenous mural on its side. The mural features stylized faces in red, black, and teal. To the right of the building is a tall wooden Totem Pole with a figure at the top. The scene is set outdoors with a cloudy sky and a forested hill in the background.

ANNUAL REPORT

2020-2021 THE COMMUNITY FUTURES PROGRAM:
RESPONDING THROUGH RESILIENCE

community futures
NETWORK OF CANADA



réseau de développement
DES COLLECTIVITÉS DU CANADA

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MESSAGE

THE HONOURABLE MÉLANIE JOLY MINISTER OF ECONOMIC DEVELOPMENT AND OFFICIAL LANGUAGES



As Minister of Economic Development and Official Languages, I wish to recognize the Community Futures Development Corporations (CFDCs), Business Development Centres, and Community Business Development Corporations (CBDCs) across Canada for their contributions in support of rural small and medium-sized enterprises in their time of need throughout this exceptional period. The challenges of the last year have highlighted the importance of sustaining and growing small businesses that anchor small and rural communities across Canada.

I am grateful for the support you have provided to your clients over the last year. Your ability to quickly adapt and support the delivery of the Regional Relief and Recovery Fund provided thousands of businesses across the country with timely support when they needed it most. You helped thousands of entrepreneurs manage the impacts of COVID-19, providing them with hope in the form of liquidity relief and flexibilities that alleviated some of the pressure.

You also continued to deliver on your core services through the delivery of the Community Futures Program, helping start and grow local businesses, creating jobs and opportunities, and contributing to economic stability in your regions. During the 2020–2021 fiscal year, CFDCs, Business Development Centres, and CBDCs financially supported over 4,500 businesses and created or maintained nearly 23,500 jobs across Canada.

I want to thank each of you for your hard work and dedication to your communities. The past year has forced us to adjust to new ways of doing business, and the work you do at the 267 CFDCs, Business Development Centres, and CBDCs throughout the nation plays an important role in assisting entrepreneurs and business owners in continuing to adapt and grow their businesses in the communities they call home.

Canada's economic future depends in large part on the ability of small businesses to grow, diversify, and innovate. CFDCs, Business Development Centres, and CBDCs across the country will continue to play a key role as we strive to build back better from the pandemic. I look forward to continuing this collaborative relationship as we make impactful investments in our communities.

The Honourable Mélanie Joly, P.C., M.P

MESSAGE

THE HONOURABLE CAROLINE WAWZONEK, MINISTER OF INDUSTRY, TOURISM AND INVESTMENT, NORTHWEST TERRITORIES



By providing the products, services, knowledge and skills needed for economic development and growth, small businesses will be key to the economic recovery from the COVID-19 global pandemic in our territory. Community Futures Development Corporations (CFDCs) deliver programming in all 33 Northwest Territories communities. The Community Futures program specializes in supporting small businesses from the ground up. They help communities and entrepreneurs enhance their skills, tools, and resources and build the confidence and resilience that contribute to the health and vibrancy of our communities.

CFDCs are, and will continue to be, an important cornerstone of our Government's support to the small business sector. Under the guidance of volunteer boards, and staffed with expertise in community economic development, our CFDC network offers a valuable resource, not only to prospective entrepreneurs, seasoned managers and local business leaders, but to our government as we enter this period of economic recovery.

The Honourable Minister Caroline Wawzonek

MESSAGE

PATTY HUGHES, PRESIDENT OF THE COMMUNITY FUTURES NETWORK OF CANADA



It is my pleasure to share with you the 2020-2021 Annual Report for the Community Futures Network of Canada (CFNC). This report highlights some of the ongoing community economic development work on behalf of the 267 Community Futures Development Corporations and Community Business Development Corporations serving rural and remote communities across Canada.

Since its establishment in 1985, the Community Futures Program has played a key role in the growth of small and medium-sized enterprises through its rural community-oriented economic development strategies. Our success is directly attributable to local volunteer boards comprised of community members who dedicate their time, knowledge, and passion to their communities,

along with professional staff delivering development services that are instrumental in growing and diversifying local economies. At Community Futures we open doors to opportunity by investing capital, resources, and expertise in local entrepreneurs.

The COVID-19 pandemic and its associated public health restrictions had a significant impact on rural and remote businesses and added to the existing disparity between urban and rural/remote support for small and medium businesses. Community Futures organizations were there for our businesses in those challenging times.

Community Futures played a critical role in pandemic relief measures by delivering \$500 million in support through the Regional Relief and Recovery Fund (RRRF) between July 2020 and June 2021, in addition to our regular activities. Community Futures Organizations (CFOs) were able to efficiently administer thousands of additional RRRF applications through our established infrastructure and deploy over 11,000 RRRF loans while helping to maintain over 44,000 jobs, saving thousands of rural and remote businesses and the communities in which they are located.

This report will showcase some of the stories about the resilience of those clients and communities and the invaluable support provided by CFOs.

On behalf of the CFNC's Board of Directors, I would like to extend my thanks to the Government of Canada, the regional development agencies and the territorial governments for their continued support of the important work we do. Your financial support and the dedication of our staff and commitment of our volunteers ensures we will continue to support economic growth in our rural and remote regions across the country.

Patty Hughes

community futures
NETWORK OF CANADA

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DES COLLECTIVITÉS DU CANADA



WHO WE ARE

COMMUNITY FUTURES PROGRAM

Formally established in 1985, the Community Futures Program (CFP) plays a key role in business development in rural and remote communities across Canada.

MISSION

The mission of the CFP is to strengthen and diversify those rural and remote economies across Canada.

THE GOAL

The goal of the CFP is to create jobs and foster new approaches to community economic development based on community strengths and infrastructures.

Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs) deliver the CFP on behalf of the Government of Canada.

RESPONDING THROUGH RESILIENCE

COMMUNITY FUTURES NETWORK OF CANADA

The Community Futures Network of Canada is an inclusive, interconnected network of 267 offices servicing rural and remote areas of the country from sea to sea to sea.

Each office is deeply embedded within its own community, offering business counselling, training and its own unique suite of financial products to suit the small and medium-sized business needs of each community it serves.

Each shares a common vision to create diverse, sustainable communities by supporting local, community-based economic development and

takes pride in encouraging the entrepreneurial spirit of the businesses, the organizations and the people it supports.

In addition to this support, CFDCs and CBDCs work in collaboration with other economic stakeholders to create a favourable socioeconomic environment.


Each member office is a standalone corporation that operates as a nonprofit organization reporting to, and governed by, a board of dedicated community volunteers, and is comprised of business leaders within its own community.

This year has been extraordinary in many ways. Not only was the world gripped by a global pandemic, but small and medium-sized businesses in Canada were hit the hardest, from coast to coast to coast. Various levels of lockdowns and restrictions meant many rural entities had to rethink business models and quickly innovate to offer products and services online. Some struggled to stay open and survive.

But this is where CFDCs and CBDCs shone, rising to this challenge, empowering countless businesses with emergency loans, keeping the lights on and Canada's rural economies churning. They encouraged innovation and took care of their communities, their organizations and their people. They delivered crucial services but they also delivered hope.

This annual report focuses on a small sample of the many local businesses and initiatives that have benefited from the Community Futures Program and the Regional Relief and Recovery Program across Canada, and the ripple effect realized by investing in rural and remote communities now and in the future, as Canada rebuilds.





OUR RESULTS OVER THE LAST YEAR

Over the last 12 months \$235 million was invested by CFDCs, CBDCs, and CAEs in businesses across Canada through 4,686 loans. These investments contributed to the creation of 24,000 jobs and leveraged more than \$520 million from other sources.

In addition to the Community Futures Program, CFDCs, CBDCs, and CAEs delivered just under half a billion dollars in Regional Relief and Recovery Funding, which preserved almost 44,000 jobs in rural and northern communities.

The 267 Community Futures Organizations now have assets of \$1.8 billion under management to support small and medium enterprises!

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

CANADA



1,363

STAFF



267

CFDCs CBDCs



3,119

VOLUNTEERS



14,582,196

POPULATION
SERVED



4,686

LOANS



\$235,309,056

\$ LOANS



\$520,560,282

\$ LEVERAGED
BY LOANS



24,006

TOTAL
JOBS



5,054

CED PROJECTS



\$15,497,561

\$ CED PROJECTS

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

NEWFOUNDLAND AND LABRADOR



51

STAFF



15

CFDCS CBDCS



109

VOLUNTEERS



410,856

POPULATION
SERVED



229

LOANS



\$13,769,991

\$ LOANS



\$9,505,381

\$ LEVERAGED
BY LOANS



600

TOTAL
JOBS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

NEWFOUNDLAND AND LABRADOR

NEWFOUNDLAND AND LABRADOR

MEET FUNKY JUNK

One man's trash is another man's treasure, or so the saying goes. For Joanne Dooley-Butler and Emma Dooley, owners of Funky Junk in Conception Bay South, that's not just a saying, it's a business opportunity. Of course, the odd dumpster dive is just part of the job when you're building a DIY empire.

Funky Junk was started in 2015 by mother and daughter duo Joanne Dooley-Butler and Emma Dooley. Joanne was always artistic, known for painting everything from the walls to even the fridge, and the two have always enjoyed making and being creative together. Soon the hobby turned into a side hustle, and today it's a full-time job!

Doing What You Love

"After working other jobs for so many years, and really just working for a paycheque, it is such an amazing feeling to love getting up to go to work and do something you love," Joanne says. "Our business is driven by our passion as we adore what we do. Work never feels like work and we are so proud of what we have been able to create and provide for ourselves."

After a few years of upcycling and remaking beautiful furniture and craft pieces and selling them, the mother-daughter duo began retailing their favourite paints. More recently they have opened a storefront shopping experience with a workshop where they can offer classes, events, and even rent out the space to other artists where they can also teach their craft.



You Can't DIY Everything

This family business is a dream come true for Emma and Joanne, but when they needed help to grow, they accessed programming from the CBDC.

"We would not have been able to make our vision a reality had we not had the help and amazing support from CBDC," says Joanne. "We were able to get all of the supplies to make new items, complete our renovations, and to fill our store with products and home decor items that make us happy and that our customers like too!"

Artistic Expression

The Funky Junk gals are just as creative with their business as they are with the furniture and home decor pieces they make. They've consistently been within the top three retailers of Country Chic Paint in North America with goals to grow more.

"We love that we have the freedom to be as creative as we want," Emma says. "Whether it's planning a class, doing a new display in the store, or a fun way to market our business. We get to be 100% ourselves and do it our way."

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

PRINCE EDWARD ISLAND



20

STAFF



3

CFDCs CBDCs



21

VOLUNTEERS



78,730

POPULATION
SERVED



71

LOANS



\$3,488,770

\$ LOANS



\$2,493,634

\$ LEVERAGED
BY LOANS



161

TOTAL
JOBS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

PRINCE EDWARD ISLAND

PRINCE EDWARD ISLAND

FASHION FOR A SUSTAINABLE FUTURE

Little Black Dress Company is a full-service fashion company featuring a consignment boutique, located in the small city of Summerside, PEI.

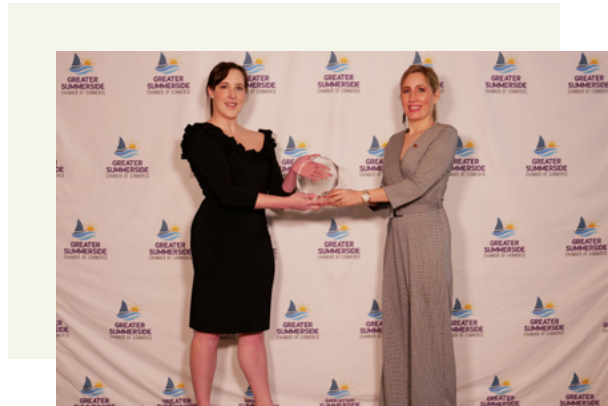
Shawna Perry's background in both business and fashion paved the way for the career she has built for herself today at Little Black Dress Company. She is passionate about using fashion to express herself – “how you're feeling, what your goals are, the way you feel about yourself, everything” – and she loves bringing this enthusiasm and passion to her clients.

Little Black Dress Company is more than just a clothing store. With a huge focus on ethical fashion and top-notch service, Shawna's shop stands out from the crowd. “Our mission is to keep fashion circular (and) keep clothing in rotation to make sure textiles are getting lots of life, lessening the demand for fast fashion sweatshops, and diminishing textile waste. We do this not only by buying and selling through our consignment boutique, but also by styling. Sometimes our clients have items they may have tossed away but we are able to show them new, fun ways to wear those items and they sort of get a new life.” Along with this, Shawna strives to have “something for everyone”, providing her unique shopping experience to people of all ages, sizes, genders, cultures, and more.



Body positivity is key for Shawna, who says, “When you like the way you look, you love the way you feel!”. This is something that the shop continues to embody, having hosted multiple fashion shows featuring models from the 2SLGBTQIA+ community of Summerside and the surrounding rural areas.

“We quickly outgrew our physical space that we obtained with a startup loan from CBDC Central PEI, and needed something bigger. With a loan extension, I was able to put a down payment on a larger location, complete much needed renovations to that space and have working capital for opening. I want to stress that financial assistance was not the only reason CBDC helped my business. The education, training, information, and experience that came with being a CBDC client was even more beneficial, in my opinion. The fact that I was to prepare my own balance sheets, income statements and statements of cash flow each time I asked for more money, really gave me the chance to learn how to closely pay attention to my finances. On top of that, being a client with CBDC allowed me to attend numerous information sessions and networking events. This was extremely beneficial to me in the beginning of the business, to meet new people, get my name out there and learn as much as I could about being a business owner!”



In early 2021, Shawna's efforts paid off in the small business ecosystem here in Summerside, PEI. At the Greater Summerside Area Chamber of Commerce's Business Excellence Awards, Little Black Dress was named the CBDC Central PEI "Small Business of the Year".

We are so excited to see what's next for Shawna and the Little Black Dress Company!

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

NOVA SCOTIA



58

STAFF



13

CFDCs CBDCs



114

VOLUNTEERS



625,655

POPULATION
SERVED



329

LOANS



\$15,181,675

\$ LOANS



\$11,332,983

\$ LEVERAGED
BY LOANS



1,097

TOTAL
JOBS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

NOVA SCOTIA

NOVA SCOTIA

THREE P'S OF SUCCESS

You might wonder how someone can go from point zero to major success launching various products and services and continue to grow through a pandemic. Meet Shivani Dhamija, owner of Shivani's Kitchen. This entrepreneur is the epitome of passion, pluck and perseverance.

Shivani immigrated from India to Nova Scotia ten years ago. After working at different positions while waiting for her dream job in the PR field, a trucker acquaintance expressed how he missed Indian home-cooked foods. Solution? Shivani started an Indian meal delivery service. It was so popular that she registered a business—Shivani's Kitchen. Then people wanted to learn how to cook these meals. No problem; she offered cooking classes and started to attend Farmers Markets.

Customers loved buying her food and taking part in her classes, but how could they source the amazing spices she used? In 2016, the vivacious entrepreneur launched a line of spice blends, starting with Garam Masala. Two years later, Shivani opened a restaurant at the Seaport Farmers Market in Halifax where she continued to give classes and sell her spices. Now, customers wanted to buy her sauces! Going into high gear, she not only added ready-to-use-sauces like Butter Chicken to her product



line, but Shivani also started showcasing her products at Pete's Frootique, other Farmers Markets and in 2019, her products were launched in Sobeys.

Shivani closed her restaurant last summer in order to set up a food production plant in West Hants. CBDC came onto the scene, providing loans for Shivani to invest in equipment which would allow her to increase production and enter the wholesale world in a serious way. Today, over 150 major food stores, restaurants, cafés and other outlets buy her spice blends and sauces. "Shivani's Kitchen" is becoming a household name. The successful business owner's goal in the next two years is to be selling her product lines through Sisco, with sales throughout North America.

Setting up facilities that meet various certification standards, competing with bigger brands as production costs have all been challenging. For example, Shivani says, "The machine you need in Asia is only \$1,500 but here in Canada it is \$15,000." She could take her factory to India and drastically drop her production costs, "but we want to be here and support our local farmers." On the upside, the personal rewards are many. Customer feedback is always positive. She's also garnered a lot of recognition including receiving the prestigious DEAM (Disability Employment Awareness Month) award for supporting diversity in her company.

There you have it: passion, pluck and perseverance. This entrepreneur is madly in love with what she's doing, has the courage to try new ideas, and is as tenacious as a dog with a bone as she holds onto her vision. There's also a fourth "P". Positivity. Asked what advice she'd give others starting out, Shivani says, "Make your skin very thick, because you are going to face a lot of challenges, politics, and discrimination. Learn from it! The next day is a new day."

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

NEW BRUNSWICK



87

STAFF



10

CFDCs CBDCs



112

VOLUNTEERS



504,366

POPULATION
SERVED



324

LOANS



\$17,426,427

\$ LOANS



\$21,089,993

\$ LEVERAGED
BY LOANS



986

TOTAL
JOBS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

NEW BRUNSWICK

NEW BRUNSWICK

CIELO GLAMPING MARITIME

With its five clear or transparent domes, Cielo offers year-round accommodation with breathtaking views of waterfront sunsets, in the heart of the Acadian Peninsula in northeastern New Brunswick.

Patrick Gauvin and Émilie LeBlanc, the two young owners, offer clients a unique experience allowing them to discover the riches of this Francophone region of Acadian culture. Their strategy has always been to focus on producers in the region to raise awareness of the importance of supporting local businesses.

Cielo is a true ecotourism site that includes, in addition to accommodation, a central pavilion, the Hub, which is a gathering place with experimental cuisine, entertainment and a shop that promotes local producers.

“From the start, we wanted to prove that it was possible to stand out internationally even if we are located in remote regions,” said Patrick Gauvin. This challenge has paid off with flying colors as the company has been recognized in publications such as the New York Times and National Geographic, to name just a few examples.

With the onset of the pandemic and border restrictions between New Brunswick and other Canadian provinces,



the tourism industry has faced many challenges in order to survive. “As we lost much with our clientele from other Canadian provinces and overseas, the New Brunswick community was very receptive to our accommodation offer during the most difficult times. We also took the opportunity to strengthen the concept of “staycation” both to reduce the ecological footprint and to introduce our New Brunswick clientele to the best that our regions have to offer in terms of local products. Gradually, we have also reopened our Hub while respecting Public Health guidelines. An essentially New Brunswick clientele has shown great solidarity and we are proud to be able to continue our activities today,” said Émilie LeBlanc.

In the future, the owners want to expand their offer for accommodation and strengthen their efforts to help start new businesses or the creation of new products and community initiatives in their community.



NEW BRUNSWICK

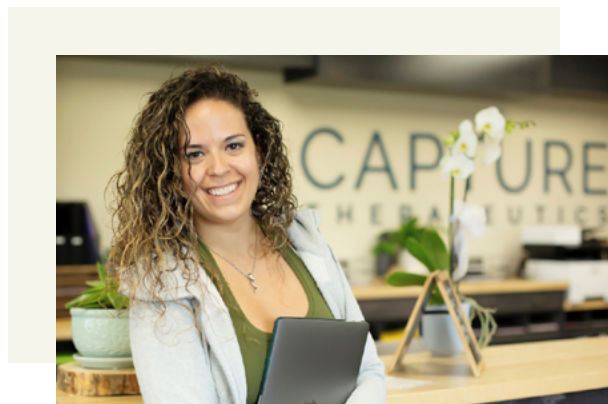
MOVING FORWARD DURING TROUBLED TIMES

Ask anyone who has ever sustained any type of injury what was the most critical component to their recovery and many of them will respond that without physical rehabilitation services, they wouldn't have gotten their mobility and sense of well-being back. However, not all would agree on the efficiency or type of care they received from their therapist, and sometimes felt that they were just a number on an intake form. That one factor is the driving force behind Capture Therapeutics by PhysioFirst and is in fact their promise to their clients – “You will be seen... heard... and understood.”

“When COVID-19 hit, we were in the same boat as most other small businesses. Our services were not declared to be essential and we were solely treating urgent care. We pushed through, managing the ethics of treating vs. not treating. We stayed in direct communication with our government to manage our reopening as safely as possible. Furthermore, during these times of closure, we had to work with our team to find different tasks for them to do that were essential in nature, increase hours of operations for our new urgent care practice, as well as adopt rigorous sanitization and cleaning procedures, on top of the strict guidelines that we have been following since day one,” states Sascha Boulet-Devost, CEO. “These new guidelines also increased our tele-rehab services and we developed our own platform. We had to provide alternate solutions to our existing and new clientele and keep our team intact.

Our “why” has always been accessibility for all, whether we perceive that for our clients living in the most rural homes, urban centres with long wait-lists, or even in terms of providing employment which is supportive of our employees’ lifestyles and everyday needs.

As many of our happy, pain-free clients will attest, they're very thankful that Capture Therapeutics by PhysioFirst has been able to provide treatment during these often troubling times. By adopting new practices, new products, and supporting our team through the most difficult periods of their lives, Capture Therapeutics by PhysioFirst has shown that where there is a will, there is a way to literally move forward, step by step.”



OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

QUEBEC



400

STAFF



67

CFDCS CBDCS



804

VOLUNTEERS



4,288,379

POPULATION
SERVED



1,470

LOANS



\$55,800,000

\$ LOANS



\$273,500,000

\$ LEVERAGED
BY LOANS



12,214

TOTAL
JOBS



2,188

CED PROJECTS



\$6,700,000

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

QUEBEC

QUEBEC

GROWING WITH THE SADC

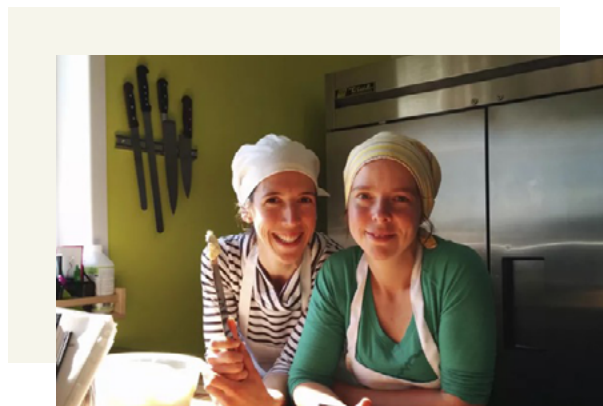
Marie 4 Poches Bakery and Pastry Shop is the work of two young restaurant professionals who have joined their talents and gathered a team of people passionate about baked goods to bring you moments of delicious indulgence at the foot of the Chic Chocs, between the sea and the mountains here in Haute-Gaspésie. That's how this Sainte-Anne-des-Monts business describes itself on its website. Who are these two young professionals? Marie-Andrée St-Pierre, the pastry chef, and Marie-Ève St-Laurent, who handles management, coordination and customer service.

The Marie 4 Poches story begins on a volleyball court. Two mothers were talking together about starting a business. One told the other about assistance she could get with human resources management. The SADC was there to discuss every decision and project. When the heat in the bakery was untenable, the SADC connected them with a ventilation and heat recovery specialist. A new website let them add online sales and manage orders and inventory. Plus, Marie 4 Poches offers deliveries through Servab, a small business also supported by the SADC, which distributes their products throughout Gaspésie every day. In fact, the bakery has used every method and program available to them.

Sonia Millette describes the two young women as model entrepreneurs, creative and determined, with great attention to detail.

"Everything is up to date. They follow advice, implement recommendations, stick to their plans without letting opportunities slip past and plan for the future. It's a pleasure to work with them."

And the results? From their beginnings on a small rural road, they're now well established in downtown Sainte-Anne des Monts. The business has grown from 2 employees to 20. Their revenue is increasing, and so is



demand, so they're discussing an expansion project—all, of course, without compromising on top quality products.

Their story is a great illustration of two aspects of the success of SADCs and CAEs. First, proximity and local knowledge helps them identify entrepreneurs and understand their needs. Second, the direct relationships

and human contact between an SADC and its clients means personalized follow up and a swift response to any need for advice, programs or funding.

If you're passing through, make a stop to meet the Maries and taste their products. You might have to stand in line, but it's worth the wait.

QUEBEC

NEW OWNERS GRAPPLE WITH THE PANDEMIC BEFORE THEY EVEN GET STARTED

Pavillon de la Faune, located on the shores of Lac Aylmer in Stratford (Estrie), has been a popular tourist destination since 1994. Founder Jean-Luc Couture exhibited fifty-odd species of taxidermied animals. In late 2019 and early 2020, François Côté, an entrepreneur from the region, and contractor Éric Longpré purchased the business with big dreams in mind, exhibits with visual effects, holograms and more. Outside, they planned to build boutiques and they thought, why not restart lake cruises! The planned renovations would total between \$3 to 4 million.

In March 2020, the pandemic struck, and the site was closed due to the lockdown. The business owners turned to SADC de la région de Mégantic for help in the hopes of applying for an RRRF loan. The new clients spoke with SADC professionals, who helped them quickly identify areas for improvement in their customer communications.

Their old, outdated website needed to be redone to boost the attraction's profile, manage attendance and comply with health measures. In addition, the SADC offered them the opportunity to join a web marketing and social media training cohort for the tourism sector, led by Frédéric Gonzalo. The owners found both suggestions very useful. Soon, it became clear that they needed to overhaul their business plan and set priorities. Once again, the SADC drew on its technical budgeting assistance to help the business get expert advice and prepare to reopen the site to visitors.



While financing is often what initially brings people into an SADC or CAE, as this story shows, the real business relationships and tangible impacts usually come from personalized coaching and technical advice provided by experts, tailored to each business regardless of its size, industry or specific needs.

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

ONTARIO



258

STAFF



60

CFDCS CBDCS



1,096

VOLUNTEERS



3,338,195

POPULATION
SERVED



1,144

LOANS



\$78,562,820

\$ LOANS



\$140,786,911

\$ LEVERAGED
BY LOANS



6,026

TOTAL
JOBS



460

CED PROJECTS



\$3,930,787

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

ONTARIO

ONTARIO

REDUCING WASTE WHILE DISRUPTING SPIRITS

Known for its innovation, Dairy Distillery, in Almonte, Ontario, disrupted the craft alcohol industry in 2018 by perfecting a patent-pending process of making vodka from milk permeate. Throughout the year, milk from 3,500 Ontario dairy farms is sent to large processors to make ultrafiltered milk used by cheese and yogurt makers; during this process, milk permeate is produced. Historically, most milk permeate is dumped, creating a strain on the environment and costing dairy farmers who pay for its disposal.

Today the permeate is used by Dairy Distillery to make Vodkow vodka and cream liquors. Vodkow is Canada's only carbon-neutral vodka, and the cream liquors are the only spirits to feature the logo of the Dairy Farmers of Canada. Vodkow is currently in 50 LCBO stores province-wide and will soon be available in Quebec, Nova Scotia, New Brunswick and British Columbia. Valley Heartland CFDC supported the business as a start-up through innovation funding and later with a loan for expansion, providing approximately \$235,000. Dairy Distillery currently employs 21 people, but construction has begun on a new 6,000-square-foot facility to triple production and employees.

During the COVID-19 crisis, the distillery began producing a Health Canada approved hand sanitizer made using naturally fermented food-grade alcohol that is carbon neutral; safe for hands and the environment.

Through a "Buy 1 to Give 1" program, the distillery donated over 30,000 bottles of hand sanitizer to groups like the Shepherds of Good Hope, Adoption Council of Canada, The Ottawa Mission and the Children's Aid Society. Over 5,000 people supported the program, enabling sanitizer donations to front-line organizations such as the Almonte Hospital, Lanark County Paramedics, and the Royal Ottawa Mental Health Centre fighting COVID-19.



Before the pandemic, the company had become somewhat of a tourist destination, and with health restrictions, that income all but disappeared. Pre-COVID the company had also been in the midst of renovations. Partnered with additional space requirements for social distancing, that meant the company had to rent space and innovate. That led to additional assistance with a Regional Relief and Recovery Fund (RRRF) loan.

The Valley Heartland Board of Directors' diverse expertise in finance, agriculture and technology were essential in the CFDCs' decision to support the business and foresight that innovation can be an economic driver in rural communities.



ONTARIO

FOOD SECURITY INNOVATION

Superior Foods, a food distributor and meat processor based in Thunder Bay, is carving a niche for itself as a sustainable partner in the regional food system in Northwestern Ontario. With owner Luis Alves at the helm, the company's focus is directed at local procurement.

Alves entered the scene in 2007 after seizing an opportunity to merge his existing distributorship called LA Quality Foods with an established meat, poultry and grocery wholesaler whose long-time owner was retiring. A loan from the Northwestern Ontario Community Futures Development Corporation Investment Pool, led by Thunder Bay Ventures, helped him seal the deal and ultimately led to the creation of Superior Foods.

"Not only did Thunder Bay Ventures provide crucial financial assistance that helped me secure financing from the bank," revealed Alves, "but the general manager has served as a mentor, helping me every step of the way."

"Supporting Superior Foods was an easy decision as its Local Made Easy Initiative aligns well with our five key priority areas," stated Royden Potvin, General Manager of Thunder Bay Ventures.



In 2013, Alves approached farmers in the Rainy River District with a plan to offer them a market for their beef while supporting the Rainy River District Regional Abattoir – also a recipient of a Northwestern Ontario Pool investment – with his business. Since then, he has been providing his customers with local options by offering Northwestern Ontario beef alongside national meat products.

In addition, Alves has strived hard to create efficiencies that result in fair prices for farmers and buyers alike. Recognizing that geographic isolation is one of the biggest hurdles to overcome in Northern Ontario, Alves has stepped in, reducing farmers' transportation costs for feed and equipment by sharing loads and making use of backhauls wherever and whenever possible.

"Recently, we negotiated a partnership whereby Canada Malting supplies us with grains that don't quite meet their requirements, providing them a market for their grain while our farmers get access to a supply of nutritious feed at a discounted rate," explained Alves. "We run the barley by-product to Rainy River farmers and return with sides of beef making the transportation run more economically. This way, everyone wins."

Alves said he also has a similar arrangement with the Mennonite community in the Desbarats area. "They grow produce for us and we've arranged barley feed for their cattle. It helps bring their prices in line so they are competitive."

Originally starting with four employees, Alves says that number has jumped to 10 and he's looking at other means to grow his business, such as processing wild game and adding a smoking facility to produce smoked meats.

Finding quality local food at a reasonable price is truly a labour of love for Alves.

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

MANITOBA



73

STAFF



16

CFDCs CBDCs



169

VOLUNTEERS



579,700

POPULATION
SERVED



72

LOANS



\$4,935,271

\$ LOANS



\$12,890,332

\$ LEVERAGED
BY LOANS



179

TOTAL
JOBS



292

CED PROJECTS



\$560,094

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

MANITOBA

MANITOBA

CHANNELING A PASSION FOR THE OUTDOORS

Season Kirkwood has two simple loves in life: being in the great outdoors and sharing knowledge, experience and joy for being outside with people of all ages. Building shelters and fires, snowshoeing, fireside cooking, bushcraft, wood and snow sculpting and archery are some of Season's passions.

Season has channeled those passions into SAYZOONS, a business meant to show people how to spend time outdoors through day camps, equipment rentals, and outdoor tourism activities like river tubing. She says that the business's most popular offerings to date have been all-inclusive tourism-based events for households where they set up the games and activities at unique spaces and let families enjoy themselves.

A partnership with Season's sister, Charlene Kakish, SAYZOONS is based on a simple concept: Have fun! "SAYZOONS wants to be your guide and get you going on your next adventure," Season says "Paddle, bike, snowshoe, or register for any of our pop-up experiences year-round."

A proud Métis, Season came up with the business's name by making a play on words. "My name is Season, and I run a year-round seasonal company, so I thought it



would be fun to use Michif language. So, SAYZOONS. We capitalized it so it's like a wild cheer!"

Although the pandemic has been a challenge, Season says that it actually helped them to expand their business model. With significant restrictions in place on indoor activities, people were forced to turn to outdoor

recreation if they wanted to stay active. This led many to look for new outdoor experiences, and SAYZOONS' snowshoes, kayaks, canoes, archery gear, bikes, and the mobile Rec wagon were just what they needed to scratch that itch.

"SAYZOONS started as a business to show people how to spend time outdoors, and now people are doing it," Season says. "So, we feel the pandemic has created a new client base for us. We want participants to find their connection in the world and to each other in every season."

Season was helped in adapting to the pandemic by accessing support through several Community Futures programs, such as support through the Entrepreneurs with Disabilities Program and Mashup Labs to develop business skills and a separate support to help develop the online marketing that was needed to reach customers during COVID-19 restrictions. SAYZOONS was also the proud recipient of second prize in the Rural category of the Indigenous Business Development Services Program's Dragon's Quest Business Planning Competition. Season is now working with Community Futures Triple R on a project to promote tourism in the region.

SAYZOONS is not content with being an outdoor life coach to its base community of St-Pierre-Jolys. Season is hoping to offer a virtual training and mentoring program to help others make a difference in their communities by offering experiential tourism development, outdoor programming and eco tours that can serve to fill recreation/tourism gaps in their community.

Driven by the boundless energy of its founder, SAYZOONS is spreading a love of the outdoors and staying active throughout southeastern Manitoba.



OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

SASKATCHEWAN



41

STAFF



13

CFDCs CBDCs



96

VOLUNTEERS



685,173

POPULATION
SERVED



166

LOANS



\$8,006,587

\$ LOANS



\$7,248,646

\$ LEVERAGED
BY LOANS



592

TOTAL
JOBS



348

CED PROJECTS



\$463,973

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

SASKATCHEWAN

SASKATCHEWAN

DRIVEN BY DELIVERING JOY

As a florist, Angel Wall works with customers on what may be the happiest or saddest days of their lives and everything in between at Meadow Rose Floral, Home & Gift. No matter what a customer's vision is, Wall is proud to help them create their dream wedding or honour a loved one as their family gathers to say goodbye. It all started when the former flower shop in Rosthern went up for sale, and Wall knew she wanted to start her next entrepreneurial venture. After crunching the numbers, filling out the paperwork, and seeking some small business advice from Sagehill Community Futures, she was able to open her new venture in April 2019.

When starting a business Wall says the paperwork itself is no small feat, especially when you have a short amount of time to apply for potential funding opportunities. The dedicated and supportive staff at Sagehill helped Wall make her business dreams come true without risking her financial stability and long-term savings while helping Wall focus on making her new store her own. Wall's main goals were to modernize and rebrand her new business by creating an online presence and bringing in new product lines. Doing the research so she could bring in a modern selection from small Saskatchewan and Western Canada businesses was time well spent, she says.



"People are wanting sustainable products, they're wanting quality pieces, they're not wanting your traditional giftware."

The customer needs didn't change following the start of the COVID-19 pandemic, says Wall, as she ensured gift-giving, and funeral and wedding planning continued within pandemic guidelines.

"A COVID shut down was definitely not ideal within the first year of business, but we're weathering it and we're making it through," she says. Wall and her staff were able to power through and keep spreading joy during a difficult time. Even with restrictions in place to keep customers at home, Wall was able to offer contactless deliveries to Rosthern, Saskatoon, Prince Albert, and

even beyond, for special days like Mother's Day and the Easter season as well as many days where people just wanted to spread happiness during difficult times. "People started wanting to send their friends and family flowers. It became a novel idea to spread joy."

Growth, just like entrepreneurship, takes time and effort, and up-and-coming entrepreneurs can't be afraid of hard work, says Wall. "Be willing to put in long hours, but the

long hours will pay off when you see something that's like your baby flourish into something that you dreamt it would be." Taking over the shop and turning it into Meadow Rose has taught Wall to roll with the punches, even if one of the first punches you get is a global pandemic. "Always believe in yourself, that you can do anything you put your mind to, and push past the fear because greatness happens on the other side of fear," she says.

SASKATCHEWAN

RURAL ENTREPRENEURISM FUELLED BY PASSION

Colleen Haussecker has always been an entrepreneur at heart. When a health scare made her change her eating habits, she knew that using a lot of spices for added flavour, instead of things like sugar, salt, and butter, could raise the nutritional value of her food. But Haussecker soon discovered that organic, nutritious spices and herbs were not readily available, even by big food companies. After a year of planning, Canadian Organic Spice & Herb Co. Inc. was born in the fall of 2013 in Watson, Saskatchewan.

"We're building a brand that the consumer can trust. It is a high-quality, organic, clean, pure brand, and people can go to our brand and buy good quality food at reasonable prices. We thank our customers in the end for our success."

What started as "a full line of retail spices, herbs, and seasonings," says Haussecker, has grown into bulk offerings and new product lines using Saskatchewan commodities. "Our idea was to launch a full spice line into the market, and then after that, launch products using Saskatchewan grown pulses and legumes etc. and to use our spices to create new and different products."

While their reach has also expanded to multiple countries, with products currently available across Canada, Australia, Japan, and China, Haussecker is excited to send Canadian Organic to even more locations in the future.

As a small operation with 14 staff, hiring the right people for the job has been the key in building the business, says Haussecker. "We try to hire people that are working in the field of their natural talent, meaning we try to find what people love to do, grow their passion for what they enjoy doing and what comes naturally to them."



Haussecker herself has benefitted from her faith and people who want to see Saskatchewan businesses and businesswomen succeed. Organizations, including Sagehill Community Futures, have been behind Haussecker as she's grown Canadian Organic.

"[Sagehill] really helped us at the beginning when we needed some guidance and direction. It was awesome to have them there and to be able to reach out to them." Along with the staff at Sagehill, many government programs, and business support groups, Haussecker says she has benefitted from a wealth of business knowledge and experience from Saskatchewan entrepreneurs.

When starting their own businesses, new entrepreneurs should consider how many hours they put into it. While making their own hours can be appealing to new entrepreneurs, if they are going to be successful, they are going to have to work twice the hours that they did before, she says. Haussecker admits that she is a workaholic and can do 100-hour weeks without tiring, but it is all worth it because she is passionate about what she does. She advises new entrepreneurs to do the same.

"Be passionate about what you're doing if you're starting a business and be prepared to really have to work at it. It's a competitive world out there."



SASKATCHEWAN

THE 'MORE JOY' CHALLENGE

'More Joy' for journalist Cristalee Froese has sometimes meant simply being able to get out of bed in the morning.

While touring with her book *Journey to Joy* (YNWP, 2018), a recount of her nervous breakdown and recovery, Froese quickly realized she wasn't the only one who had encountered mental health issues.

"I was made profoundly aware of how many people across Saskatchewan, and the country, struggle with mental health, whether it's their own, or the mental health of someone they care about, work with or live with," said Froese. "People of all ages and all genders shared stories of suffering with me that left me thinking, 'We've got to do better to make mental health a part of the conversations we are having about our general health care.'"

Her answer was to host events featuring professionals and organizations that offered personal coping strategies, as well as general information and resources

about depression and anxiety. The first 'More Joy' event was hosted at Regina's Conexus Arts Centre on Bell Let's Talk Day on January 28, 2019, selling out with 400 in attendance.

"It was quite astonishing to see people lined up for a 'mental health event' as if it was a concert," said Froese. "And the really amazing part was, you could see the suffering that people were experiencing, but you could also see them leave that building with some hope."



In 2019, the movement started an online Facebook group called 'The More Joy Challenge.' As part of this initiative, members added a topic of joy to their lives each month. The group, now at 2,000 members from across Canada, takes on topics that promote mental health awareness and feature weekly 'Let's Talk Tuesday' segments about mental health.

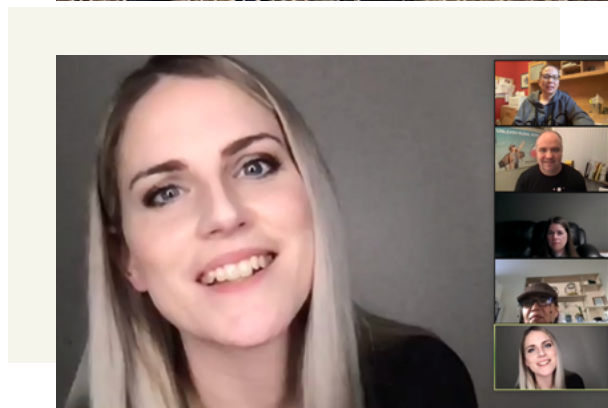
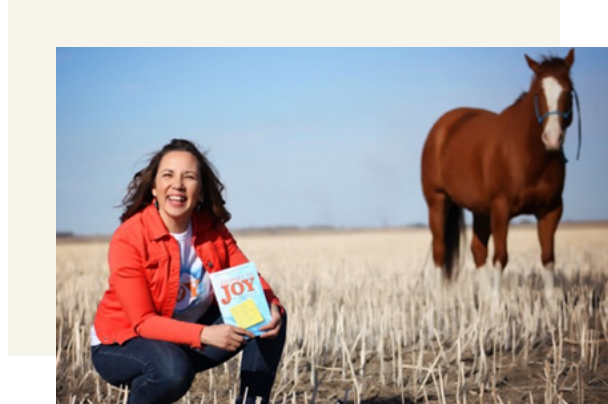
In 2019, Froese partnered with the University of Waterloo's Tina Chan to create More Joy Coping Cards. They are a set of 30 small cards on a key ring that offer mental health tools, and can be thrown into a purse or backpack for quick access. Saskatchewan Polytechnic loved the cards so much, they partnered with Froese to develop customized 'More Joy Coping Cards' for adult students.

"The movement has taken on a life of its own as people realize it's okay to talk openly about mental health, and as they see there are accessible solutions," said Froese explaining that the 2020 version of More Joy Regina attracted 700 attendees, including NHL goalie and suicide-attempt survivor Clint Malarchuk, who was the keynote speaker.

While COVID-19 curtailed all public events, it provided an opportunity for the More Joy Movement to help support those at home. A 'COVID Coping Video Series' and 'COVID Care Kit Program' reached hundreds and helped earn the movement an award from the Conexus Credit Union's Capital Care Fund.

The movement's online programming revved into high gear with a running program called the 'Fearless 5K' and a dancing program called 'Dance for Joy'.

"People were really looking for an outlet to express their helplessness during isolation from the pandemic and we saw that if we could get them connecting and moving, it would provide a huge amount of relief," said Froese explaining that the run and dance programs provided weekly classes, as well as weekly mental health speakers.



The movement has since launched a program to pay for counselling for those who don't have work coverage. Three candidates have been put through the program so far, the cost of which is covered from funds raised by the More Joy Movement's events.

"The ideas were all there, but some of the struggle has always been around financing, business structure and sustainability, so when Community Futures introduced the MashUp Lab program, it was a lifesaver," said Froese. "Without the help of Community Futures, the longevity of the More Joy Movement was uncertain, but now there is a path forward that is sustainable and will allow us to help people for a long time to come."

OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

ALBERTA



118

STAFF



27

CFDCs CBDCs



250

VOLUNTEERS



2,157,362

POPULATION
SERVED



278

LOANS



\$12,476,514

\$ LOANS



\$12,700,164

\$ LEVERAGED
BY LOANS



605

TOTAL
JOBS



957

CED PROJECTS



\$958,160

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

ALBERTA

ALBERTA

COCHRANE ENTREPRENEUR'S COOKIES ARE A REAL TREAT

When your gourmet organic cookies win two prestigious food industry awards in 2021 and are sold in over 400 locations across North America, seven years of hard work is paying off.

Jacqueline Day of Cochrane, Alberta, started Real Treat, her food-based business, through frustration at being unable to find good-tasting, organic cookies. A long-time healthy food enthusiast, she is committed to organics but also believes in food for pleasure. "I come from a family of cookie monsters!"

Her path to becoming a recognized force in the organic gourmet cookie realm was a winding road, a journey she feels is often the experience of many entrepreneurs. "I always knew I would start a food-based business one day, even when working in other fields."

It was a random day in 2014 when the perfect business idea materialized. "I was looking for organic cookies that also tasted good and couldn't find any. An anvil hit my head - I need to make them myself!" An avid recipe developer, Jacqueline scoured her files for inspiration, then refined her favourites. "I started selling at the local farmers' market, and when they regularly sold out, I knew I was onto something. My original plan to



take a year to write a solid business plan and do some number crunching while still working in oil and gas, was immediately accelerated when I was suddenly laid off."

Free to concentrate full time on her business, by November 2014, ten stores carried her cookies – a great start, but far from the international distribution her brand enjoys today.

Jacqueline's dedication and passion for her product received recognition from two prestigious food industry associations. She is the 2021 Expo West – Nexty Award recipient, the highest honor for organics and natural products. She also is the 2021 recipient of the Specialty Food Association (SFA) Gold SOFI award in the cookies and bars category – earning a stamp of approval from Michelin chefs.

Since then, orders and inquiries have taken a leap, a welcome turn after challenges of the pandemic temporarily affected her operations. "It's great to be on

the upswing after a difficult time. COVID-19 allowed us to look for efficiencies, and we've become leaner and better at what we do." Her team produces and packages all products in their production facility in Cochrane.

Jacqueline credits her local Community Futures Centre West office for their support before and during the pandemic. "The group at CFCWest has been integral to our success. Whenever I call them, they are interested in me – and my business. They were there when I needed financing to buy equipment for growth and expansion.

Returning to the "why" always guides me - I believe supporting organic agriculture is critical to helping our ailing planet. By offering indulgent and delicious products, we might persuade more people to choose organic. People eat what makes them happy, so let's create organics that spark joy!"

Two significant awards later and with a growing clientele, Jacqueline is on the right path.

ALBERTA

THE REACH OF EMPOWERMENT

Kim Dechaine from Bonnyville Alberta has always been involved with helping people.

Realizing that so many people needed help navigating how to prevent overwhelm and burnout, she started her business Inner Powered Leaders. She works with clients teaching, speaking, and facilitating workshops to educate them on how to take back their lives.

Taking a leap in 2020 to online teaching was a huge challenge for Kim. She needed to figure out how to get her skills and knowledge online for people to use from all over the world. This is when she learned about membership sites and how impactful they are and that they allow for great revenue growth.

She reached out for advice on how to build a membership site which was now her primary goal. With the financial support from Community Futures Lakeland, she was able to launch the Membership Site Program that helped her find clarity in the audience, vision, and mission statement. She launched the site, Female Changemakers, on March 30, 2021. With the funding and assistance from Community Futures Lakeland, she now has this new business up and running.

"I am so grateful for Community Futures Lakeland and what they offer, and for their guidance and support. Without them, I would not have a business today," says Kim. "I am so excited for the growth of my business, continuing to expand the offerings within the site and to see more women find such transformation in their lives."

Kim's next steps are to reach as many female leaders as she can worldwide and help them end overwhelm and burnout in the workplace and in their personal lives by embracing their feminine energy. She holds free monthly training classes and continues to learn how to invite and welcome more women into the membership site.



"Find support and guidance. We cannot do it on our own. There are so many amazing resources right in our own community. Do not be afraid to invest in your business

and in your own personal and professional development. It is a necessity to have growth."

ALBERTA

RELAUNCHING SMALL BUSINESS CONFIDENCE

Entrepreneur Margot Anderson had never heard of Community Futures Highwood before COVID-19.

As CEO of PrairieWind Productions, she produced films in Alberta, provided animal health and therapy services and was busy running a successful small business.

As the impact of a global pandemic abruptly halted film production, she began to look for support.

Margot began connecting with other small business owners as part of online business resiliency workshops facilitated by Community Futures and engaged in business mentorship with coach Pamela Morgan. Together they focused on identifying and observing opportunities that are often overlooked in small business.

"My coach showed me that COVID-19 was an opportunity in a crisis. It was a time when the even tougher get going. It was a time to join the Community Futures Zoom Meetings, get involved with other like-minded businesses and charities," she said. "I've learned about embracing the positive and being visionary. I started dreaming again. Dreaming of what my business will become."

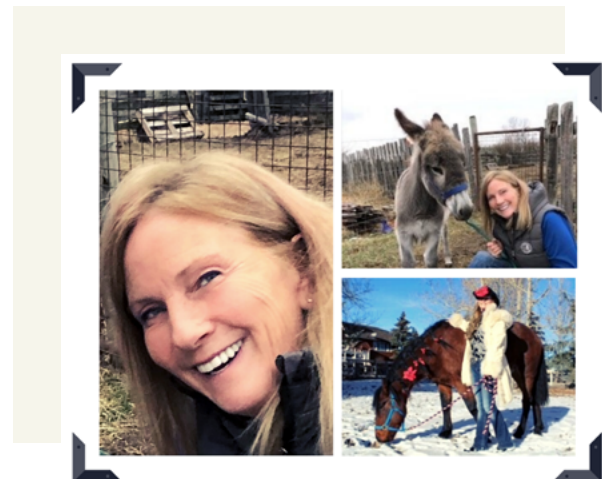
By combining grants, relief funding and specialized business programs all provided by her local Community Futures Highwood office, she was able to shift her business model throughout the pandemic towards equine and animal therapy and focus on being a mentor to a growing community of local practitioners.

She used Community Futures supported funding to buy specialized equipment for detecting pain in horses, dogs and cats, and also began lending some of her equipment to other local women just getting started in the field.

"Community Futures gave me a chance to relaunch my business, but they also gave me the tools to relaunch my confidence," said Margot.

Working with multiple community stakeholders, three Community Futures office teams brought together resources supporting mental health, education and coaching to aid in the recovery of small and medium-sized enterprises in their communities.

The Building Business Resiliency program was a joint initiative between: Community Futures Highwood, Community Futures Alberta Southwest and Community Futures Crowsnest Pass



ALBERTA

ROCKY MOUNTAIN DESIGNS

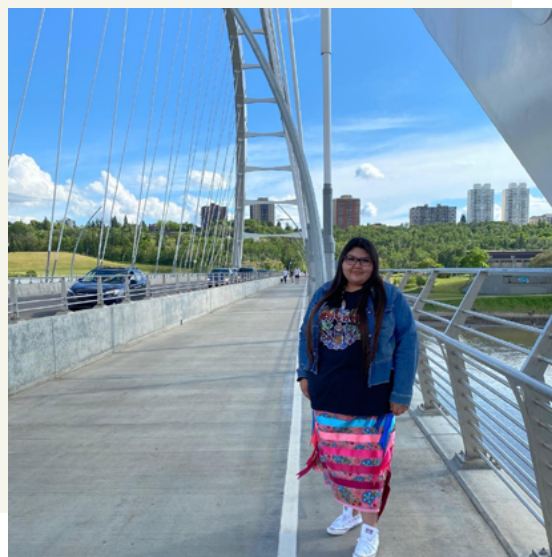
Project Gazelle is a women's economic empowerment project. Headquartered at Community Futures Lloydminster & Region and delivered through 15 CF offices and other community partners. Gazelle supports female entrepreneurs and business owners in Northern Alberta and Northwest Saskatchewan with individualized business coaching, specialized training and mentoring services, special events to celebrate and promote female entrepreneurs and co-working spaces to provide networking opportunities for women entrepreneurs.

This is the story of one of the recent participants in the program, Selena Moberly.

"Entirely self taught, I was inspired by the legacy of my late aunt Doris McDonald and late grandma, Marie McDonald. I remember looking at YouTube tutorials for the basics of sewing. I would practice on small pieces of fabric and find old shirts around my house to work on straight lines. My late aunt and grandma's crafts included sewing, quilting, painting and beadwork. I admired them for continuing and practicing their art through illness and challenging times.

After my aunt's passing in 2019, I often looked back on her Instagram and that is what inspired me to sew. I wanted to do something different, so I began working with ribbon and jean jackets. Once COVID-19 hit, I ran out of jackets during the lockdown. I was bored quickly and taught myself how to make ribbon skirts. They became popular and in 2020, I made over 80 skirts that were shipped across Canada and even the United States. Additionally, I was approached by the 'Bearhead Sisters' to make matching skirts for them to be on the cover of their next music album. My biggest project yet, was making over 600 reusable face masks for Aseniwuche Winewak's Nation COVID-19 care packages. They were safely distributed to Aseniwuche members in December of 2020.

Project Gazelle has helped me on a professional level. After attending the retreat in Jasper (hosted by Community Futures West Yellowhead), I was able to identify my core values and apply them to how I envision my business. I learned about understanding problems and their causes, focusing on my strengths and defining success on my own terms. I learned tools that will help serve my purpose, passion and presentation. This was a huge help and has opened opportunities for myself as an Indigenous small business owner. I'm looking forward to what Project Gazelle can continue to do to help me and other female entrepreneurs."



OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

BRITISH COLUMBIA



239

STAFF



34

CFDCS CBDCS



292

VOLUNTEERS



1,832,000

POPULATION
SERVED



498

LOANS



\$19,694,401

\$ LOANS



\$28,192,475

\$ LEVERAGED
BY LOANS



1,194

TOTAL
JOBS



803

CED PROJECTS



\$2,709,065

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

BRITISH COLUMBIA

BRITISH COLUMBIA

FORAGING WITH YOU

When Red Seal Chef Raeanna Layfield lost her job due to the pandemic she pivoted quickly and gracefully into a business that is her life's passion which people in our community have quickly become passionate about too! Foraging With You gives forest foraging tours where you can learn to safely identify and harvest wild edible plants like spring lettuces, fiddlehead, nettles, mushrooms and more.

She teaches people on the tours the steps in harvesting, processing, and cooking these foraged and nutritionally dense ingredients. You can join a community tour or do a one on one in your own backyard. Raeanna also recently started kids' classes which have been immediately popular. You can also find Raeanna at Farmers Markets on the weekends selling her wild foods and explaining to customers how to cook with them.

"Harvesting, processing, and eating, are seasonal if not daily tasks. Let's make them worthwhile with quality and superb taste" says Raeanna. "This business was started to bring health and vitality to all through food. And most important, to give you your own food security and food culture back."



Raeanna joined the Community Futures Self Employment Program in February 2020; as her classes are exclusively outdoors she has been able to make it all COVID-19 friendly. She is extremely grateful for the program and grateful for being able to access social media and marketing experts through CF which has been extremely beneficial for her.

People in the Fraser Valley have totally embraced this business and have so enjoyed wandering through the forest with Raeanna, connecting with nature and learning about the wonderful food that exists there for us.

BRITISH COLUMBIA

SUPPORTING CLIENTS THROUGH ADVERSITY

What started as a small locally owned bakery, offering fresh baked European artisan breads and delicious baked goods, with a modest storefront and limited exposure beyond the community, Lac La Hache Bakery was a hidden gem waiting to be discovered.

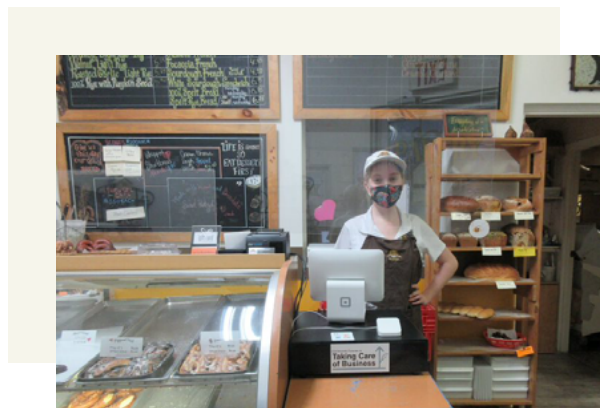
Although much of the bakery's growth has been an ongoing commitment with the support of Community Futures Cariboo Chilcotin over the past few years, owners Frank and Yvette Betz have proven in the past year that no matter what they are faced with, they will continue to push forward and grow their business.

With the loss of business many restaurants have faced, when the COVID-19 pandemic arose, Frank and Yvette knew this was going to impact the bottom line. This was when they were approached by a manager of a newly established grocery chain within the community of 100 Mile House. There was a demand for fresh baked breads, where other suppliers were unable to meet the full needs due to the interruptions of the pandemic. You could already find Lac La Hache Bakery products on the shelves of Safeway, Save-On Foods and some smaller supermarkets and specialty shops throughout the lower province, but this request would also find their products on the shelves of the FreshCo in 100 Mile House.

With the uncertainty of COVID-19, Frank and Yvette sat down with their staff and held a meeting, a skill they gained from their more recent business coaching supported by CFDC. They offered their staff the opportunity to choose to stay employed and the compassion in understanding if they chose to be laid off. With their open lines of communication, and support they provided, each of their staff chose to stay and continue to work. With this security, Frank and Yvette agreed to the commitment on keeping the shelves stocked, not only to their prior retailers, but made the move to expand into others. It didn't take long for the word to spread throughout the other regional FreshCo stores that there was a new wholesaler that was able to keep up with the demand. Today you will not only find the Lac La Hache Bakery bread at the FreshCo in 100 Mile House and Williams Lake, but in the South Okanagan. Although the impact of the downturn of the food service industry was felt, by some permanent closures of a few restaurants, the Lac La Hache Bakery continues to show steady revenue growth monthly.

Throughout their ongoing successful growth, Frank and Yvette have remained supportive of the community that supports them. They provide weekly donations of bread to the local food bank, participate in annual fundraising for the Hospice and Palliative Care Society, support the local elementary school and volunteer fire department to name a few.

Yvette says what they have accomplished wouldn't have been possible without the ongoing support they receive through Community Futures Cariboo Chilcotin. We at Community Futures felt they have always had this potential; they just needed the support to unbury the gem.



BRITISH COLUMBIA

LITTLE CEDAR FALLS STEELHEAD BELIEVING IN A VISION

Armed with a \$450,000 Federal government grant cheque, paid for land and a comprehensive business plan, Steve Atkinson, president of Taste of BC Aquafarms was at his wits end with the lack of support for his fish farm from chartered banks credit unions. No one would take a chance on a new venture that hoped to change salmon . By chance, he stopped by the local Community Futures office and dropped off his business plan. He had previously financed a much earlier stage of his business (with a Community Futures loan) and paid off that loan. Keith Orioux, business analyst, caught the vision and Taste of BC found the support needed to put the plan in motion. Keith built a syndicate with several other CF offices and Taste of BC was on the way to becoming the first land-based salmon farm in North America to successfully raise salmon to market size in a commercial scale facility.

Over the next decade, Taste of BC faced many ups and downs. It was, after all, breaking ground that had never been broken before. Along the way, Community Futures Central Island was a constant support. Some loans were repaid, new loans obtained, each with flexibility that allowed Taste of BC to gradually move toward its goal. Jolynn Green and her team, including Raf Korkowski and Kelly McBride, followed Keith and stood by the Atkinsons . At one critical juncture, that could have been the end of Taste of BC, Kelly said to Steve, “We are in for a penny and we are in for a pound.” Once again the unique relationship that Community Futures has with clients saved the day. Steve says, “Community Futures has been much more than a lender to us, they truly have been our partners and some of our greatest supporters. I have always maintained that your banker is never your friend, but Community Futures has been, and is our friend!”

Having now succeeded in becoming the first to successfully prove salmon can be raised on land at a commercial level, in June, Taste of BC entered into a merger with Florida’s Blue Star Foods Company. Soon, on the strength of the acquisition of Taste of BC, the company will be listed on the Nasdaq. Plans are underway to expand, with Taste of BC to become one of the world’s leaders in land-based salmon farming. Between now and 2028, Taste of BC is projected to build 20 new salmon farms in British Columbia, with a projected investment of \$400 Million.

Atkinson says, “Without the support of Community Futures Central Island, we simply would not have gotten our business off the ground. They were able to lend to us based on a very different criteria than the banks would. They saw our vision and trusted that we would be able to carry it out. We have now paid off our loans in full. We have the foundation that enables us to literally change the way salmon farming is conducted. We will produce millions of meals of great tasting, healthy salmon raised in a truly sustainable manner. Thanks Community Futures!”



OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

NUNAVUT



8

STAFF



3

CFDCs CBDCs



20

VOLUNTEERS



38,780

POPULATION
SERVED



25

LOANS



\$3,286,600

\$ LOANS



\$703,763

\$ LEVERAGED
BY LOANS



165

TOTAL
JOBS



3

CED PROJECTS



\$145,482

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

NUNAVUT

NUNAVUT

PULLING TOGETHER ACROSS THE VASTNESS OF THE NORTH

The story for 2020/21 for the members of Nunavut's Community Futures (NCF) is not of individual client success but rather how assistance was provided to Nunavut businesses to survive the severe impacts of COVID-19 in the Territory.

Nunavut represents 20% of Canada's land mass with a population of 39,536 in 25 communities, of which over 85% are Inuit. Nunavut does not have roads connecting the communities or connecting it to the national road system. COVID-19 required extreme measures in reducing air passenger transportation between communities and southern Canada to stop the influx of people into the Territory and the potential infections from the virus in small and remote communities with extremely limited resources. Health care and other essential workers were allowed with tight restrictions.

The impacts were immediate and severe. All business and tourism travel out of and throughout Nunavut, was stopped. Construction projects dependent on southern-based trades people, were suddenly impacted and even routine maintenance and repairs that required southern technicians, now tripled in cost due to the isolation time required to enter the territory. All Nunavut resident



workers at the operating mines were sent home and only workers flown in directly from the south to the mines were allowed.

The most impacted businesses were those who offered accommodations and catering to these travellers. Other impacts included some businesses temporarily closing, dramatically reducing operations, and/or staff working from home, while assisting kids learning from home as schools also closed.

Considering the small population and large land mass, compared to other Canadian jurisdictions, the 3 NCF members serve clients in the 3 regions of Nunavut, and found many in extreme distress. Support for businesses included offers of deferred loan payments, interest relief, assistance with filling out applications and navigating

the range of COVID-19 relief programing. A few of the Inuit-owned businesses received support through the Indigenous Business Support Program from the National Aboriginal Capital Corporation Association, but key to assisting clients was the Regional Relief and Recovery Fund (RRRF), which after some initial set-up with the Governments of Canada and Nunavut, provided significant support of over \$1,400,000 with an additional \$240,000 leveraged across the territory.

At the close of fiscal year 2020/21, NCF members were proud to reflect on the determination of the Nunavut business community to survive through the impacts of the COVID-19 pandemic. Many businesses have used down time to plan new ways of marketing and increase operational efficiency to grow their business. Some businesses pivoted quickly and created partnerships. For example, a restaurant that was forced to close, created a partnership with a convenience store to sell meals. A tourism outfitter that normally caters to visitors to Nunavut, pivoted its services to provide residents with vacation-like experiences in our “own backyard”. There were even business start-ups. A mine worker who was suddenly laid off due to COVID-19 restrictions, started his own taxi business to help the community and generate an income for his family. The Chambers worked with businesses to create a “Buy Local” campaign and created boxes for sale of local products, giving artists who depend on tourism and business travel, an outlet.

Businesses are optimistic as there is a high probability of future success as Nunavut moves toward the ‘new normal’ and the economy moves forward to stability and recovery. No businesses have permanently closed their doors, many jobs have been saved or maintained and loan repayment is expected.



OUR FINANCIAL PERFORMANCE

CFDCs AND CBDCs ACROSS CANADA

NORTHWEST TERRITORIES



10

STAFF



6

CFDCS CBDCS



36

VOLUNTEERS



43,000

POPULATION
SERVED



80

LOANS



\$2,680,000

\$ LOANS



\$116,000

\$ LEVERAGED
BY LOANS



187

TOTAL
JOBS



3

CED PROJECTS



\$30,000

\$ CED PROJECTS



LOCAL ECONOMIC DEVELOPMENT STORIES ACROSS CANADA

NORTHWEST TERRITORIES

NORTHWEST TERRITORIES

HEALING POWERS OF NAIDIÉ NEZŮ

Melissa Daniels is an Indigenous female entrepreneur and owner of Naidié Nežų. Combining her education as a nurse and knowledge of traditional medicines, Melissa created Naidié Nežų, a botanical-based business that extracts the healing powers of Indigenous plants. These products are created using traditional knowledge, blending natural, effective ingredients.

Naidié Nežų was created in Melissa's home in late 2018. She grew Naidié Nežų slowly by gaining loyal local clients and by getting exposure with booths at summer farmers' markets and Christmas craft sales. In 2020, a retail space was leased to accommodate the growing number of clients and for a consistent retail presence.

Then the pandemic hit. All non-essential retailers were forced to close. Melissa adjusted her business model quickly to an online store and hung on; barely. Not wanting to be burdened with more debt, Melissa resisted applying for any loans for as long as she could.

When facing ever increasing operating expenses due to COVID-19, dwindling supplies and inventory and little cash flow, Naidié Nežų received a large order that would have been difficult to fulfill. Melissa applied for, and was approved for a loan through her local Community Futures office, Thebacha Business Development Services.



The loan was the lifeline Melissa and Naidié Nežų needed. She was able to pay her operating expenses and replenish the ingredients necessary to continue manufacturing her product, and was able to hire an employee.

Melissa's dedication to healing goes beyond beauty products. Naidié Nežų is committed to giving back to the Indigenous community and donates 10% of their proceeds to various land based initiatives.

Four short months later, Naidié Nežų was featured in Elle Canada magazine as one of 12 Indigenous beauty companies they recommend!

We are very excited for Melissa and Naidié Nežų's continued success.

PANDEMIC LIFELINE: **The Regional Relief and Recovery Fund (RRRF)**

As the weeks wore on during the global pandemic, rural and remote businesses needed increasing levels of support, and the Community Futures voice of rural advocacy was heard.

Small businesses struggling with the economic impacts of COVID-19 in rural and remote Canada were able to rely on Community Futures Development Corporations (CFDCs) and Community Business Development Centres (CBDCs) for financial relief and recovery support in 2020 through the Regional Relief and Recovery Fund (RRRF), made possible through the Government of Canada's COVID 19 Economic Response Plan.

Based on the network's long history of supporting rural communities and their businesses through complex and challenging times of crisis, \$466,473,051 was allocated to the Community Futures Program nationally. The funding was directed towards struggling rural and remote small and medium sized businesses that desperately needed additional help to recover from the COVID-19 pandemic and who were unable to access existing federal business support programs. Applications were made through 267 local CFDCs and CBDCs, offering flexible terms and repayment options.

Small business owners are resilient by nature, and by joining together in this unique economic response, the CFDCs and CBDCs, part of Community Futures Network of Canada, powerfully demonstrated the Community Futures Program's core strength – uplifting and supporting 11,374 of rural and remote businesses on their path to recovery.

Steinhart Distillery, Antigonish, Nova Scotia



Skir Enterprises, Grand Falls-Windsor, Newfoundland and Labrador



Dairy Distillery, Almonte, Ontario



Board 'n' Barrel "on the go" Food Truck, Peace River, Alberta



Regional Relief and Recovery Fund (RRRF) Statistics

RRRF Statistics below reflect funding received and disbursed in fiscal 2020 – additional funding was allocated in Budget 2021 and dispersed within the first quarter of fiscal 2021.

National	Number	\$ Value
Total RRRF applications received	16,131	\$618,701,484
Approved RRRF Loans	11,374	\$463,121,477
Jobs Maintained	44,391	–
Women	4,617	\$160,963,946
Indigenous Peoples	486	\$20,349,772
Youth	1,496	\$49,052,964
Persons with a Disability	406	\$14,025,391
Visible Minorities	596	\$22,987,139
New Canadians	294	\$13,971,533
LGBTQ2+	75	\$2,399,124
Tourism Operators	2,304	\$90,464,124
Sole Proprietors	4,815	\$172,539,768
Mainstreet Businesses	2,059	\$71,935,929
Social Enterprises	215	\$7,546,064
Anglophone businesses in Quebec	185	\$5,684,191

Regional Relief and Recovery Fund (RRRF) Statistics

RRRF Statistics below reflect funding received and disbursed in fiscal 2020 – additional funding was allocated in Budget 2021 and dispersed within the first quarter of fiscal 2021.

Atlantic	Number	\$ Value
Total RRRF applications received	3,126	\$96,703,525
Approved RRRF Loans	1,917	\$70,001,771
Jobs Maintained	9,504	–
Women	728	\$19,176,856
Indigenous Peoples	70	\$2,184,103
Youth	105	\$2,847,000
Persons with a Disability	42	\$1,123,428
Visible Minorities	50	\$1,339,338
New Canadians	40	\$1,161,012
LGBTQ2+	30	\$648,574
Tourism Operators	466	\$13,720,900
Sole Proprietors	1,192	\$32,343,182
Mainstreet Businesses	0	–
Social Enterprises	25	\$820,935
Anglophone businesses in Quebec	–	–

Regional Relief and Recovery Fund (RRRF) Statistics

RRRF Statistics below reflect funding received and disbursed in fiscal 2020 – additional funding was allocated in Budget 2021 and dispersed within the first quarter of fiscal 2021.

Quebec	Number	\$ Value
Total RRRF applications received	3,362	\$120,316,628
Approved RRRF Loans	2,628	\$93,019,020
Jobs Maintained	6,399	–
Women	1,335	\$37,096,564
Indigenous Peoples	5	\$137,000
Youth	806	\$23,803,553
Persons with a Disability	177	\$5,298,149
Visible Minorities	197	\$5,963,427
New Canadians	–	–
LGBTQ2+	–	–
Tourism Operators	553	\$20,258,890
Sole Proprietors	534	\$14,933,204
Mainstreet Businesses	940	\$29,008,451
Social Enterprises	97	\$3,313,624
Anglophone businesses in Quebec	185	\$5,684,191

Regional Relief and Recovery Fund (RRRF) Statistics

RRRF Statistics below reflect funding received and disbursed in fiscal 2020 – additional funding was allocated in Budget 2021 and dispersed within the first quarter of fiscal 2021.

Ontario	Number	\$ Value
Total RRRF applications received	4,014	\$146,902,273
Approved RRRF Loans	2,876	\$116,703,892
Jobs Maintained	8,446	–
Women	1,183	\$44,347,108
Indigenous Peoples	158	\$6,287,824
Youth	424	\$15,739,911
Persons with a Disability	63	\$2,230,361
Visible Minorities	164	\$6,977,656
New Canadians	126	\$6,849,944
LGBTQ2+	–	–
Tourism Operators	723	\$30,412,438
Sole Proprietors	1,420	\$53,163,012
Mainstreet Businesses	1,085	\$41,195,958
Social Enterprises	39	\$1,483,805
Anglophone businesses in Quebec	–	–

Regional Relief and Recovery Fund (RRRF) Statistics

RRRF Statistics below reflect funding received and disbursed in fiscal 2020 – additional funding was allocated in Budget 2021 and dispersed within the first quarter of fiscal 2021.

PanWest	Number	\$ Value
Total RRRF applications received	5,598	\$252,650,158
Approved RRRF Loans	3,883	\$179,461,374
Jobs Maintained	19,849	–
Women	1,343	\$58,691,599
Indigenous Peoples	217	\$9,819,225
Youth	158	\$6,482,500
Persons with a Disability	123	\$5,333,453
Visible Minorities	177	\$8,441,718
New Canadians	128	\$5,960,577
LGBTQ2+	45	\$1,750,550
Tourism Operators	553	\$25,666,896
Sole Proprietors	1,643	\$70,890,470
Mainstreet Businesses	–	–
Social Enterprises	54	\$1,927,700
Anglophone businesses in Quebec	–	–

Regional Relief and Recovery Fund (RRRF) Statistics

RRRF Statistics below reflect funding received and disbursed in fiscal 2020 – additional funding was allocated in Budget 2021 and dispersed within the first quarter of fiscal 2021.

Nunavut	Number	\$ Value
Total RRRF applications received	31	\$252,650,158
Approved RRRF Loans	28	\$1,828,900
Jobs Maintained	–	–
Women	15	\$920,000
Indigenous Peoples	19	\$1,180,000
Youth	–	–
Persons with a Disability	–	–
Visible Minorities	–	–
New Canadians	–	–
LGBTQ2+	–	–
Tourism Operators	6	\$230,000
Sole Proprietors	5	\$250,000
Mainstreet Businesses	–	–
Social Enterprises	–	–
Anglophone businesses in Quebec	–	–

Regional Relief and Recovery Fund (RRRF) Statistics

RRRF Statistics below reflect funding received and disbursed in fiscal 2020 – additional funding was allocated in Budget 2021 and dispersed within the first quarter of fiscal 2021.

Northwest Territories	Number	\$ Value
Total RRRF applications received	–	–
Approved RRRF Loans	42	\$2,106,520
Jobs Maintained	193	–
Women	13	\$731,819
Indigenous Peoples	17	\$741,620
Youth	3	\$180,000
Persons with a Disability	1	\$40,000
Visible Minorities	8	\$265,000
New Canadians	0	–
LGBTQ2+	0	–
Tourism Operators	3	\$175,000
Sole Proprietors	21	\$959,900
Mainstreet Businesses	34	\$1,731,520
Social Enterprises	–	–
Anglophone businesses in Quebec	–	–



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community futures
NETWORK OF CANADA



réseau de développement
DES COLLECTIVITÉS DU CANADA