

**community futures**  
NETWORK OF CANADA



**réseau de développement**  
DES COLLECTIVITÉS DU CANADA



Annual Review

**2014**

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## The Community Futures Program strengthens and diversifies rural communities.

We support community-based economic development projects and provide financing, business counselling and training to local entrepreneurs. We operate under the direction of volunteers in an accountable, efficient and effective manner.

## President's Message

Community Futures is the impetus of rural economic growth and renewal by supporting local economic development. All Community Futures organizations (CFs) and Community Business Development Corporations (CBDCs) firmly subscribe to the belief that the most effective process for achieving economic renewal and growth comes from within their respective communities.

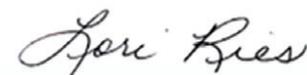
Since 1985, CFs have collectively assisted more than 119,800 entrepreneurs, influenced over 495,800 jobs and injected in excess of \$4.2 billion directly into the rural Canadian economy. This is a strong indication of the significant impact CFs have had on the economic stability of our rural communities.

The strength of these numbers reflects the work of a strong and dedicated team of professionals and volunteers, working in partnership with the Government of Canada. I would like to take this opportunity to thank the staff and volunteer board members at each of our local offices for their continued dedication, commitment and passion in support of the Community Futures Program across Canada.

I would also like to acknowledge the Government of Canada, regional development agencies and territorial governments for their ongoing support and assistance. The Community Futures Network of Canada looks forward to its continued working relationship to assist partners and small business owners throughout rural Canada.

On behalf of our members, I am pleased to present this year's Community Futures Network of Canada Annual Review.

Sincerely,



Lori Ries  
President, CFNC



# Messages from the Ministers

## MESSAGE FROM THE HONOURABLE ROB MOORE, MINISTER OF STATE (ATLANTIC CANADA OPPORTUNITIES AGENCY)

Our Government's top priority remains creating jobs and securing long-term economic growth. Since 1995, Atlantic Canadian Community Business Development Corporations (CBDCs) have issued over \$947 million in loans to help businesses create jobs and strengthen our economy. That's why we are pleased to support the network of CBDCs in Atlantic Canada.

By working together we can achieve our common goal of a strong, innovative and prosperous Canada.



## MESSAGE FROM THE HONOURABLE DAVID RAMSAY, MINISTER OF INDUSTRY, TOURISM AND INVESTMENT, GOVERNMENT OF THE NORTHWEST TERRITORIES

Community Futures Development Corporations (CFDCs) are helping to foster a strong foundation of leadership and business expertise in communities across the Northwest Territories (NWT). This is key to achieving the Government of the Northwest Territories' (GNWT) vision of a diversified economy that provides all communities with opportunities and choices.

The seven CFDCs in the NWT provide local entrepreneurs and companies access to small business financing, technical support, training and information. These skills and services are vital to sustainable economic development. On behalf of the GNWT, I would like to commend the CFDC board and staff members. Your hard work continues to contribute to a brighter future for our territory.



## 4 MESSAGE FROM THE HONOURABLE GARY GOODYEAR, MINISTER OF STATE (FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO)

Our Government recognizes the value that Community Futures Development Corporations (CFDCs) bring to the region's rural communities, and is proud to support the Community Futures Program (CFP).

In 2013-2014, the 37 CFDCs in southern Ontario invested \$46.8 million in 785 loans to small business. These investments leveraged \$74.1 million in additional funding and have helped to create and maintain more than 5,500 jobs.

CFDCs play an important role in supporting rural communities, entrepreneurs and small- and medium-sized businesses and are integral to the future of southern Ontario's economy.



## MESSAGE FROM THE HONOURABLE GREG RICKFORD, MINISTER FOR THE FEDERAL ECONOMIC DEVELOPMENT INITIATIVE FOR NORTHERN ONTARIO, MINISTER OF NATURAL RESOURCES

Northern Ontario communities and businesses continue to greatly benefit from the expertise provided by the region's 24 Community Futures Development Corporations (CFDCs). Through their community economic and small business development efforts, CFDCs contribute to northern Ontario's economic growth, job retention and employment opportunities. Our Government is proud of its long-standing partnership with these dedicated, community-based organizations.



## A MESSAGE FROM THE HONOURABLE MICHELLE REMPEL, MINISTER OF STATE (WESTERN ECONOMIC DIVERSIFICATION)

Our Government would like to take this opportunity to recognize the important contribution that Community Futures Development Corporations (CFDCs) make to the economic growth and long-term prosperity of Western Canada.

Western Economic Diversification Canada (WD) and our Government are proud to support CFDCs as they assist in the economic development of local communities by providing essential business services.



## MESSAGE FROM THE HONOURABLE GEORGE KUKSUK, MINISTER OF ECONOMIC DEVELOPMENT AND TRANSPORTATION, GOVERNMENT OF NUNAVUT

I would like to take this opportunity to acknowledge Community Futures Development Corporations (CFDCs) in Nunavut for the important role they play in supporting businesses and entrepreneurs in our territory. As Nunavut continues to benefit from natural resource and economic development, the work of CFDCs helps ensure the success and prosperity of small and medium-sized businesses. Nunavut's CFDCs play a vital role in building entrepreneurship and community development. On behalf of the Government of Nunavut, I want to thank the volunteer board members and staff of Nunavut's CFDCs for their dedication and hard work.



## MESSAGE FROM THE HONOURABLE DENIS LABEL, MINISTER OF INFRASTRUCTURE, COMMUNITIES AND INTERGOVERNMENTAL AFFAIRS AND MINISTER OF THE ECONOMIC DEVELOPMENT AGENCY OF CANADA FOR THE REGIONS OF QUÉBEC

Key players in local economic development, Québec's Community Futures Development Corporations (CFDCs) and Community Business Development Corporations (CBDCs) have, over the years, demonstrated their know-how and added value, which is reflected in the vitality of our communities.

Our Government is proud to highlight their successes and welcomes collaboration that continues to deliver results in all regions of Québec.



## Who We Are, What We Do

**Community Futures is a community-based economic renewal initiative, established by the Federal Government in 1985. Our main objectives are to help rural Canadians start or expand a business and to help sustain and improve communities and their local economies.**

Each of our 269 offices are led by a local board of directors who volunteer their time, knowledge and passion to guide a team of professional staff in providing a wide array of business and community economic development services.

These services fall under several categories that strengthen and diversify our local economies, which include:

- Business Development, Training and Counseling
- Community Economic Development
- Small Business Financing

The 2014 Annual Review highlights the successful impacts our organizations has had over the years as we continue to sustain and grow our rural communities across Canada.

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## Program Evaluation Highlights

In 2014, Community Futures program evaluations were undertaken on behalf of the federal regional development agencies responsible for the delivery of the Community Futures Program across Canada. The reports from these independent evaluations demonstrate the phenomenal results that Community Futures organizations are achieving in all parts of the country. The following evaluation highlights offer insight into the impact we are having in our local communities.

### **WESTERN ECONOMIC DIVERSIFICATION – JUNE 2014**

Community Futures-assisted firms outperformed a comparable group of non-assisted firms in terms of employment growth, survival rate and revenue growth. Between 2005 and 2010, CF-assisted firms had an average employment growth rate of 9.5% compared to 4.2% for non-assisted firms. CF-assisted firms had a survival rate of 76% five years after start-up compared to 60% for non-assisted firms, as well as a revenue growth rate of 13.8% compared to 6.1% for non-assisted firms.

Overall, CF loan clients leveraged \$1.2 for every dollar disbursed by the CFs. Based on the total of all leveraged amounts for all CF activities, the Community Futures Program leveraged \$4.6 for every dollar spent by the department.

### **INDUSTRY CANADA, FEDERAL ECONOMIC DEVELOPMENT INITIATIVE FOR NORTHERN ONTARIO – APRIL 2014**

Statistics Canada data analysis of Community Futures Program-assisted firms to a comparator group of non CFP-assisted firms showed that sales for CFP-assisted firms climbed from \$224.8 million in 2005 to \$376.2 million in 2010. This represents an average increase of 10.8% per year, which is far more than the 3.6% per year from non-assisted firms. Employment growth in CFP-assisted firms grew by an average of 7.7% per year over the five-year period (2005–2010) compared to 3.1% for the comparator group. The business survival rate for all CFP-assisted firms established between 2000 and 2005 was 84% after the crucial fifth year post start-up, compared with 64% for comparable firms started within that same time period.

### **FEDERAL ECONOMIC DEVELOPMENT AGENCY FOR SOUTHERN ONTARIO – APRIL 2014**

CFDC loan clients grew faster, had higher rates of survival, and generated an estimated additional \$516 million in revenue, 3,865 jobs, and almost \$130 million in wages over a five-year period compared to similar businesses that did not receive loans. Statistics Canada data indicates that small- and medium-sized enterprises (SMEs) that received loans from CFDCs in southern Ontario grew significantly faster (14.9% vs. 6.9%) and had higher survival rates (88% vs. 66%) after five years than similar businesses that did not receive CFDC loans.

### **ECONOMIC DEVELOPMENT AGENCY OF CANADA FOR THE REGIONS OF QUÉBEC – AUGUST 2014**

With respect to survival, it is important to point out that businesses supported by the Community Futures Program (CFP) have higher survival rates than the comparator group after five years. There is a difference of 20 percentage points across all industries, with some sectors (e.g., hotel and food services and manufacturing) achieving a positive difference of 28 and 25 percentage points respectively, compared to the comparator group.

### **ATLANTIC CANADA OPPORTUNITIES AGENCY – JUNE 2014**

Community Futures Program-assisted firms are achieving better outcomes than comparable firms, particularly with respect to employment, growth and business survival rates. According to Statistics Canada data, the survival rate of CFP-assisted firms was higher than that for comparable firms by 20 percentage points after the crucial fifth year following start-up.

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## REGIONAL REPORT Pan West

### BRITISH COLUMBIA AT A GLANCE

NUMBER OF LOANS APPROVED . . . . .	630
TOTAL VALUE OF ASSISTANCE . . . . .	\$29,705,228
JOB'S CREATED AND MAINTAINED . . . . .	2,583
AMOUNT LEVERAGED . . . . .	\$68,212,829



### The Taste of France Comes to the Shuswap

Terroir Cheese Ltd. is an artisan farmstead cheese-making business in the North Okanagan-Shuswap area. Len Marriott's venture produces four cheeses inspired by traditional selections from Eastern France, plus a raw milk cheddar made famous in the nearby village of Armstrong. This local artisan operation produces the milk on its own dairy farm with a herd of Montbéliarde cows of French origin.



The cheese-making and milk production follow the traditional European "terroir" practices, incorporating unique flavours of the North Okanagan-Shuswap's natural environment into the cheese including such aspects as the climate, fauna, flora, geography and soil. GMO and fermented feeds are prohibited in Terroir Cheese Ltd.'s products.

After a lifetime of involvement in the Canadian dairy industry, starting with 4H dairy and culminating into owning two dairy farms, Len was motivated to make artisanal cheese after taking numerous trips to France and formal cheese-making courses at French dairy colleges and the Vermont Institute of Artisan Cheese.

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Community Futures Shuswap assisted Len with business advice and provided him with a \$250,000 loan to cover start-up costs and purchase the necessary milk production quota. Len also won the 2013 Shuswap Launch-A-Preneur contest and received a free membership to "Accelerate Shuswap," the Community Futures in-house mentorship program.

The mentorship from Community Futures Shuswap was instrumental in helping Terroir Cheese Ltd. obtain additional funding in the form of a non-repayable grant from Agriculture and Agri-Food Canada and the BC Ministry of Agriculture through the Canada-BC Agri-Innovation Program under Growing Forward 2, a federal-provincial-territorial initiative

Terroir Cheese Ltd. artisan cheese products are sold at regional farmers' markets and specialty food stores in the Okanagan Valley, and were launched at select grocery stores last year, including Save On Foods and Marketplace IGA.

[www.terroircheese.ca](http://www.terroircheese.ca)

## REGIONAL REPORT Pan West

### ALBERTA AT A GLANCE

NUMBER OF LOANS APPROVED . . . . .	477
TOTAL VALUE OF ASSISTANCE . . . . .	\$27,655,100
JOB'S CREATED AND MAINTAINED . . . . .	2,093
AMOUNT LEVERAGED . . . . .	\$44,431,330



### Flying High with Aerial Robotics

Ellen Christopherson always wanted a business that would fit her personality and interests. So, with a lifelong passion for travelling and flying, surveying experience that began in high school, a degree in Mechanical Engineering from the University of Alberta, software development work on her resume, and a Master's degree in Sustainable Energy Engineering from the University of Delft, what's a person to do? Well, buy a drone and start an aerial robotics service, of course!



That's when Ellen contacted Community Futures Grande Prairie & Region.

The local Community Futures office supported her business by providing start-up funding, advice, networking and business coaching. Christopherson says that Community Futures "provides a one-point-of-contact place for financial and knowledge resources."

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Today Ellen's business, Elevated Robotics Service Inc. (ERS), operates in the Peace Country region of Alberta with offices in Grande Prairie, Grimshaw and St. Albert. This innovative company uses drones (aka aerial robotics) to do fly-overs that capture geographical surface data. ERS provides computer analysis of the data that helps a business answer questions such as *How much gravel is in that pile? Is the crop infested? Where is treatment needed?* This aerial data helps companies make business decisions that can result in the difference between a profit or loss year.

Recently presented with the Best New Business Award at the Grande Prairie Chamber of Commerce's 2014 Business Excellence Awards, Elevated Robotics Service Inc. now employs/contracts three people, serving clients throughout northern Alberta.

[www.elevatedrs.com](http://www.elevatedrs.com)

REGIONAL REPORT  
Pan West

**SASKATCHEWAN AT A GLANCE**

NUMBER OF LOANS APPROVED . . . . .	245
TOTAL VALUE OF ASSISTANCE . . . . .	\$11,008,737
JOB'S CREATED AND MAINTAINED . . . . .	922
AMOUNT LEVERAGED . . . . .	\$14,991,784



**Hundred-Year-Old Hotel is New Tourism Venture**

With the busy Trans-Canada Highway just eight kilometers to the North, and Canada's first and only interprovincial park, Cypress Hills, 20 kilometers to the South, the Commercial Hotel in Maple Creek has plenty of tourism potential. In 2010, the hotel as well as the rest of the town suffered damage in a flood. Yet a group of investors saw possibilities in the aging hotel and took action.



Seven shareholders formed Licadel Hotel Group Ltd., which was incorporated in November 2012 specifically for the purchase, renovation and operation of the Commercial Hotel. The hotel, bar, and restaurant have undergone significant renovations, with the shareholders contributing personal money into the venture. There is also the intangible value of the countless hours in 'sweat equity' that the owners have invested into the renovation, as most of the shareholders are tradesmen.

**10** Community Futures Southwest saw this as a prime opportunity to invest in the local tourism and hospitality industry, adding to their region's historic value. The Commercial Hotel celebrated its 100<sup>th</sup> anniversary and is strongly supported by the Heritage Foundation with the largest investment in its history—a \$70,000.00 grant.

The Cypress Hills region is a tourist destination, attracting approximately 100,000 visitors on an annual basis. Many come to the town for supplies and sightseeing. The Commercial Hotel has also signed a contract to be a Greyhound bus depot. With its impressive historic decor and a menu that is very upscale, the hotel is supported by the local community as well as visitors.

A new syndicated loan was put together by South Central Community Futures and fanned out to the CF network for consideration. Several other CFs stepped up to the table to support the needed financing, and now the Commercial Hotel makes Maple Creek a tourist attraction, providing employment opportunities for town residents.

[www.maplecreekcommercialhotel.ca](http://www.maplecreekcommercialhotel.ca)

REGIONAL REPORT  
Pan West

**MANITOBA AT A GLANCE**

NUMBER OF LOANS APPROVED . . . . .	163
TOTAL VALUE OF ASSISTANCE . . . . .	\$6,434,401
JOB'S CREATED AND MAINTAINED . . . . .	756
AMOUNT LEVERAGED . . . . .	\$13,752,378



**Big Eye Leather has Eye on the Prize**

La Rivière entrepreneur Clint Boyd has taken a waste product and turned it into a beautiful, functional and desired product that anyone would be proud to own.



Clint's flagship business is Big Eye Leather, which produces fish leather products recycled from the waste skins of Manitoba walleye. Having been in the trapping business for over 40 years, the development of this unique product has been a labour of love for the eco-conscious environmental steward. He is also a skilled tanner and taxidermist.

"Out of the 41 years in this business, it's taken the better part of 20 to perfect my recipes. It's all self-taught. We're the only ones in the world doing walleye. It's such a unique process; it would take people a long time to figure out," Clint explains.

In addition to walleye leather, Clint also uses beaver tails and turkey feet to complement his products. He has perfected fish leather cowboy boots and mukluks, and has no plans on stopping the expansion of his product line. Wallets, knife sheaths, even flyswatters are available. "There are so many things that can come out of this. The sky's the limit," Clint adds.

With help from Community Futures Heartland and Community Futures Triple R, Clint was able to expand his sewing and production area to make his assembly processes more efficient. "You really need people who will stand behind you and they do. I get along with them 110%," says Clint.

Clint sells online and at the odd tradeshow. He employs up to 59 piece workers as needed, many being at-risk youth recruited from Teen Challenge chapters across southern Manitoba.

He recently pitched his business concept on CBC's hit television series, Dragons' Den, and is awaiting the official results.

[www.bigeyeleather.ca](http://www.bigeyeleather.ca)

## REGIONAL REPORT Northern

### NORTHWEST TERRITORIES AT A GLANCE

NUMBER OF LOANS APPROVED . . . . .	57
TOTAL VALUE OF ASSISTANCE . . . . .	\$2,930,732
JOB'S CREATED AND MAINTAINED . . . . .	204
AMOUNT LEVERAGED . . . . .	\$3,597,091



### Bringing Fire Safety to the Beaufort Delta

In 2006, John Moore identified an opportunity to supply and service fire extinguishers in Inuvik and the seven other Beaufort Delta communities. John operated his business on a part-time basis while continuing with full-time employment.



As Firewalker NWT grew, John took additional training and spent more time on his business until it eventually became his full-time occupation. Sales and servicing of fire extinguishers have been augmented by servicing fixed fire suppression equipment and selling clothing, breathing apparatus and other supplies to area fire departments. The business has borrowed from Western Arctic Business Development Services on six occasions with the proceeds being used for training, financing inventory and receivables for specific projects and the acquisition of real property from which to operate. "We are pleased to have been able to participate in the growth of Firewalker NWT," says the manager of Western Arctic Business Development.

Working with landlords and government officials, John has educated his prospects and customers about regulations and the benefits property owners and tenants have with ready access to fire extinguishers and other fire suppression equipment. John's ability to inspect and service a wide range of extinguishers extends their life and, because the equipment is maintained rather than replaced, he has a positive impact on the environment by keeping equipment out of landfills.

John's daughters have also taken an interest in the business and one of them is already certified to perform some tasks. John's long-term objective is to hand over the business to his offspring so he can retire. The CFDC is looking forward to working with the successors at Firewalker NWT.

## REGIONAL REPORT Northern

### NUNAVUT AT A GLANCE

NUMBER OF LOANS APPROVED . . . . .	50
TOTAL VALUE OF ASSISTANCE . . . . .	\$4,579,929
JOB'S CREATED AND MAINTAINED . . . . .	192
AMOUNT LEVERAGED . . . . .	\$836,700



### Calm, Serenity and Peace at a Wellness Studio

The Saimavik Studio of Iqaluit, Nunavut began its operation in March 2014 with the goal of providing health and wellness services. Saimavik, meaning "a place of calmness, serenity, peace and happiness", is the first business of its kind in Iqaluit and was established by co-founders, Christine Lamothe and Gary Quinangnaq Philip.



With the work of its founders and other instructors, Saimavik offers a range of wellness activities such as yoga, dance, Pilates and other positive lifestyle activities. The business offers classes to clientele of all types including children, youth and adults. With the combination of Christine's indispensable background as a fitness instructor and Gary's appreciation and understanding of the land and natural leadership skills, Saimavik has been able to enjoy early success while contributing to the well-being of Iqalumiut.

With loan support from Baffin Business Development Corporation (BBDC), the Inuit-owned business was able to renovate its studio and launch its business early in 2014 when other credit options were limited for this new business. "Being able to finally offer diverse options for health and wellness in our tailored facility has been a life-long dream come true. BBDC has been paramount to our success through their profound dedication, offering quality and relevant support to our business," said Christine Lamothe, Saimavik Studio co-founder.

[www.saimavikstudio.ca](http://www.saimavikstudio.ca)



**ONTARIO AT A GLANCE**

NUMBER OF LOANS APPROVED . . . . .	1,082
TOTAL VALUE OF ASSISTANCE . . . . .	\$63,907,542
JOB'S CREATED AND MAINTAINED . . . . .	7,487
AMOUNT LEVERAGED . . . . .	\$102,425,308

**Parry Sound Airport Expansion: a Collaborative Effort**

“Our motto, ‘Build it and they will come,’ has turned out to be very, very true,” says Airport Commission Chair and Seguin Township Councillor, Doug Sainsbury.



The Parry Sound Area Municipal Airport Industrial Expansion Project was developed in collaboration with Parry Sound Area Community Business and Development Centre Inc. (a community futures development corporation), the Township of Seguin and the Town of Parry Sound. The project involved the development of infrastructure at the site, which included water and sewer/septic services, a fire suppression system, roads, taxiways, apron, three-phase hydro, floating docks for amphibious aircraft, blasting and ground preparation—all that the building sites and small- or medium-sized businesses require.

Since 2004, five separate and distinct phases of the Industrial Expansion Project have been completed. “We are now the only municipal airport in Ontario that is profitable,” says Doug. “My favourite thing is looking at before and after photographs. When you look at these, you say, ‘Wow! Look what we’ve done.’”

Phase 6 is almost completed with a combined \$4.3 million investment from FedNor and Northern Ontario Heritage Fund Corporation. This has leveraged \$10.2 million in private sector investment for commercial and private hangers and equipment, which, in turn, brought 10 new business operators to the airport, added 60 full-time jobs, created two new full-time airport staff positions, expanded Wings Café services by two positions and refurbished the Business Centre Terminal with wheelchair-accessible washrooms, a pilots’ lounge, rental office space and a boardroom.

The successful expansion project earned the CFDC in Parry Sound the Community Economic Development Award of Excellence at the 2014 Annual Conference of the Ontario Association of Community Futures Development Corporations.

[www.seguin.ca/en/municipalairport.asp](http://www.seguin.ca/en/municipalairport.asp)

**Dinosaur Fossils Make a Comeback in Rural Eastern Ontario**

Some of the most extraordinary creatures to have ever walked the earth can be found in Trenton, Ontario at the workshop of Research Casting International (RCI). RCI is one of four businesses in the world that have the capability of producing museum quality exhibits. Guided by Peter May’s leadership and global reputation, RCI has become the world leader in providing specialized services, including molding, casting, fossil mounting, flesh molding and sculpting, exhibit dismantling and reconstruction, custom designing and building and blacksmithing.



Research Casting International operates out of a new 50,000 square foot, state-of-the-art facility that can accommodate dinosaur, mammal and reptile fossil restoration, casting and mounting commissions and other museum exhibit projects of any size and complexity. Expansion and growth opportunities with upgraded technology have also allowed the business to diversify into new markets, including 3 dimensional scanning/printing/routing, exploration playgrounds and rockwork.

The company employs 17 full-time workers with a variety of skills, including artists, sculptors, computer technicians, blacksmiths and business advisors. With recent contracts from the Smithsonian and the Shanghai Natural History Museum, employment is set to increase and be sustainable for the next five years. Trenval Business Development Corporation is proud to have provided \$150,000 in financing to a company whose exhibits are enjoyed by millions of people all over the world.

When a blue whale beached itself in Newfoundland in early May 2014, Peter May was immediately called by the Royal Ontario Museum to have this rare blue whale brought to his facility in Trenton to be mounted for exhibit—an estimated two-year project. He continues to expand his business and the skills of his staff to meet the challenges of some obscure and unique business opportunities.

[www.rescast.com](http://www.rescast.com)

## REGIONAL REPORT Québec



### QUÉBEC AT A GLANCE

NUMBER OF LOANS APPROVED . . . . .	1,451
TOTAL VALUE OF ASSISTANCE . . . . .	\$71,454,944
JOB'S CREATED AND MAINTAINED . . . . .	27,563
AMOUNT LEVERAGED . . . . .	\$300,071,540

### The choice of regional flavour

In 2004, when Serge Grenier opened his business “Au grenier des saveurs” in Val-d’Or in the Abitibi-Témiscamingue region of Québec, it wasn’t done on a whim or out of a fleeting fancy for something new. He had perfected his craft for two years and made sure he had all the ingredients for success.



Having been an owner and operator of a supermarket until 2001, Grenier had considerable experience in the food industry. During that period, he noticed time and time again that numerous products sold in the Abitibi-Témiscamingue area were not from the region. These thoughts prompted him to create “Au grenier des saveurs.” In the meantime, he took cured meat classes and embarked on the art of cheese-making, attending further classes.

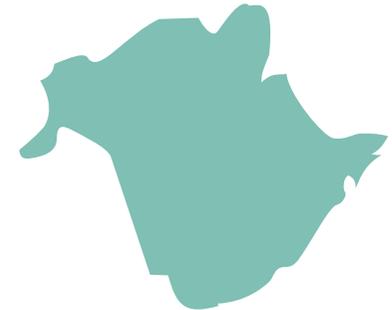
In addition to offering superior quality sliced meat service, “Au grenier des saveurs” makes and sells cured meats. For Serge Grenier, offering the incomparable taste of local products and strengthening regional solidarity is, in some respects, the foundation on which he built his business.

“Undoubtedly, I was fortunate to be able to take the time I needed to prepare before I opened the doors. However, I was also able to get to know the advisers at the Vallée-de-L’Or Community Business Development Corporation,” says Grenier. “They were with me throughout the entire process, from discussing the basic idea to conducting market studies.” Grenier also received financial support to buy the building which now houses the delicatessen. Several regional development corporations also lent a hand, including the Business Development Bank of Canada and the Local Development Centre of Vallée-de-l’Or.

This business has made great strides. Over the years, it has doubled its revenue, surpassing a million dollars, and has become a prime location for a gourmet experience in the region.

<http://cuisineduquebec.com/artisan/au-grenier-des-saveurs>

## REGIONAL REPORT Atlantic Region



### NEW BRUNSWICK AT A GLANCE

NUMBER OF LOANS APPROVED . . . . .	486
TOTAL VALUE OF ASSISTANCE . . . . .	\$21,099,874
JOB'S CREATED AND MAINTAINED . . . . .	1,741
AMOUNT LEVERAGED . . . . .	\$24,069,968

### A Business to Serve the Furry Member of the Family

When asked about her business philosophy, Heather MacLeod, owner of The Barking Lot, has this to say: “A dog or cat is not just an animal, but a member of the family.”



Described as “Fredericton’s health food store for pets,” The Barking Lot offers customers health-conscious foods, treats, toys, beds and more for the furry companions in their lives. Heather’s focus is on a pet’s health and well-being, only carrying foods that have been naturally preserved with no chemicals or by-products. There are also alternative options such as raw, frozen food and pre-mixes for home-prepared diets for both dogs and cats.

Born in Fredericton, Heather graduated from UNB with a Bachelor’s degree in Education before embarking on an 18-year career in graphic design. When faced with a serious illness, Heather was forced to re-focus her life and career, choosing something she cared about. She says that being an entrepreneur “just fell into her lap,” although she did have the retail and managerial experience needed to operate her own venture.

Working closely with New Brunswick’s Southwest CBDC, Heather gained the financing and advice needed to open her own business, and took training sessions through the Women in Business Initiative, a program offered by New Brunswick’s CBDC. She also received financing through Business New Brunswick’s Entrepreneur Loan.

When asked, Heather says that the most rewarding aspect of being an entrepreneur is being in charge and having the freedom to make her own decisions. Her focus is on pets, on their health and well-being. That focus has been recognized with her winning the 2014 NB CBDC Female Entrepreneur of the Year Award.

[www.thebarkinglot.ca](http://www.thebarkinglot.ca)

## REGIONAL REPORT Atlantic Region

### NOVA SCOTIA AT A GLANCE

NUMBER OF LOANS APPROVED .....	423
TOTAL VALUE OF ASSISTANCE .....	\$20,733,200
JOB'S CREATED AND MAINTAINED .....	1,250
AMOUNT LEVERAGED .....	\$9,888,964



### Eco-friendly Salon – an Evolution in Progress

Soul Eco-Salon and Wig Boutique was an evolution in the making. Owner Sarah Howlett, with over 15 years of hair styling experience, began noticing that many of her clients had thinning hair. The turning point came when she started to lose her own hair.

“People take their hair for granted,” says Sarah. “It’s not until you start losing your hair that you realize how important it is to self-esteem.”

Thinking that the toxicity of the products she had been using was the cause, Sarah took a course in natural health and nutrition. This changed her life.

She learned that many products used in hair and nail salons contain a number of hazardous chemicals that may be harmful to people’s health, particularly salon workers, who are in contact with these chemicals daily. Long-term studies indicated higher risks of chronic conditions, including certain cancers, immune diseases and asthma.

Sarah decided that her salon would become organic and eco-friendly. Today, all of her products are non-toxic, safe to use, and less damaging to the hair.

Losing her hair was difficult. Sarah decided to purchase a wig but had to travel to Halifax to find one. Recognizing how hard it must be for cancer patients and others in the Truro area to buy wigs, Sarah expanded her product line to include a variety of wigs.

Sarah found that working with cancer patients was very rewarding. She became interested in helping breast cancer survivors even more so by offering a line of breast prostheses that can be individually customized.

Sarah was able to fund her new venture with the help of CBDC Northern Opportunities for Business Limited (NOBL). “There is no way I would have been able to make my dream a reality without NOBL. They were there for me every step of the way.”

[www.soulecosalon.ca](http://www.soulecosalon.ca)



## REGIONAL REPORT Atlantic Region

### PRINCE EDWARD ISLAND AT A GLANCE

NUMBER OF LOANS APPROVED .....	82
TOTAL VALUE OF ASSISTANCE .....	\$2,259,174
JOB'S CREATED AND MAINTAINED .....	218
AMOUNT LEVERAGED .....	\$1,494,378



### Meeting a Need for Community Care

Donna MacKendrick recognized the need for a Community Care Centre in the Prince Edward Island town of Tyne Valley when a family member had difficulty finding a local care facility.

It was Donna’s desire to keep seniors close to home and their families. After some consideration and planning, she decided to open The Valley Lodge. This facility provides 24-hour care to its eight residents and currently employs six full-time staff.

The lodge has great character. With its high ceilings and original hardwood floors, it is quaint and cozy and certainly feels like home. Donna’s vision was to provide a safe place for residents where they feel cared for in a home-like setting. Not only does she wish to provide this care, love and respect to the seniors in her centre, but she also has a desire to help people with mental illness.

Donna’s employment background and experience prepared her for operating the community care centre. She worked for Maritime Electric as a rural office clerk and supervisor, and then went on to work for the Canadian Mental Health Association (CMHA).

When asked where she sees herself in five years, Donna is quick to convey her love and passion for her business. She predicts that The Valley Lodge will soon reach capacity and anticipates an expansion.

“The Valley Lodge wouldn’t have been possible without the support of CBDC West Prince Ventures Limited,” Donna stresses, “The direction and support received was invaluable.”



## REGIONAL REPORT Atlantic Region



### NEWFOUNDLAND AND LABRADOR AT A GLANCE

NUMBER OF LOANS APPROVED . . . . .	330
TOTAL VALUE OF ASSISTANCE . . . . .	\$16,850,262
JOB'S CREATED AND MAINTAINED . . . . .	836
AMOUNT LEVERAGED . . . . .	\$8,958,284

### Committed to Employment in Newfoundland and Labrador While Expanding Beyond

Natural resources and environmental needs have become an important part of business operations in Newfoundland and Labrador. Adam Anderson, President and CEO of Resource Innovations Inc., recognized an opportunity in forest sustainability and environmental stewardship. After attending university and working in forestry, environmental and tourism-related fields for a number of years in various locations across Canada, Adam and a colleague decided to bring their talents back to Newfoundland and Labrador.



Resource Innovations Inc. provides services that help manage forest ecosystems in a sustainable manner. From GIS and mapping to wood bioenergy consulting and forest management planning, Resource Innovations Inc. offers an array of services to help clients better manage and understand their environmental and forestry projects.

Starting an environmental consulting firm in Corner Brook was not as difficult as Adam anticipated it would be. World-wide environmental trends were consistent with Newfoundland's current and forecasted trends, and with help from various agencies such as CBDC Humber, Resource Innovations Inc. was on its way.

Resource Innovations Inc. has done its part to assist the local economy, having trained and employed over 200 seasonal staff in the last seven years and creating 10 full-time positions in the last two. The company is proud of its commitment to providing long-term job opportunities to young professionals within the province of Newfoundland and Labrador, which was a major goal right from the company's inception.

The organization is currently involved in projects as far west as Manitoba and hopes to continue to expand into all Canadian provinces as well as abroad.

[www.resourceinnovations.ca](http://www.resourceinnovations.ca)

## Summary of Loan Activity 2013-2014

Province	No. of CFs/ CBDCs	Staff	Volunteers	Population Served	No. of Loans	Value of Loans (\$M)	Amount Leveraged (\$M)	Total Jobs
NB	10	81	110	526,443	486	21,099,874	24,069,968	1,741
NS	13	68	148	654,981	423	20,733,200	9,888,964	1,250
NFL	15	61	109	384,080	330	16,850,262	8,958,284	836
PEI	3	12	21	78,723	82	2,259,174	1,494,378	218
ON	61	228	670	3,490,950	1,082	63,907,542	102,425,308	7,487
QC	67	400	1,350	4,238,622	1,451	71,454,944	300,071,540	27,563
NU	3	7	16	35,591	50	4,579,929	836,700	192
NWT	7	11	37	38,676	57	2,930,732	3,597,091	204
BC	34	241	336	2,025,573	630	29,705,228	68,212,829	2,583
SK	13	49	131	618,092	245	11,008,737	14,991,784	922
MB	16	65	219	547,897	163	6,434,401	13,752,378	756
AB	27	135	267	1,700,750	477	27,655,100	44,431,330	2,093
<b>Totals</b>	<b>269</b>	<b>1,358</b>	<b>3,414</b>	<b>4,340,378</b>	<b>5,476</b>	<b>278,619,123</b>	<b>592,730,554</b>	<b>45,844</b>

community futures  
NETWORK OF CANADA



réseau de développement  
DES COLLECTIVITES DU CANADA

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

[www.communityfuturescanada.ca](http://www.communityfuturescanada.ca)



## Community Futures Map — Carte du Réseau de développement des collectivités

### WESTERN CANADA OUEST CANADIEN

Community Futures British Columbia  
604-289-4222

Community Futures Alberta  
403-851-9995

Community Futures Saskatchewan  
306-463-1850

Community Futures Manitoba  
204-943-2905

### NORTHWEST TERRITORIES TERRITOIRES DU NORD-OUEST

Northwest Territories Community  
Futures Association  
867-695-2441

### NUNAVUT

Nunavut Community Futures Association  
867-979-1303

### ONTARIO

Ontario Association of Community  
Futures Development Corporations

L'Association des sociétés d'aide au  
développement des collectivités  
de l'Ontario  
888-633-2326

### QUÉBEC

Réseau des SADC du Québec  
418-658-1530

### ATLANTIC CANADA CANADA ATLANTIQUE

N.B. Association of CBDCs  
L'Association des CBDC du N.-B.  
506-548-2406

N.S. Association of CBDCs  
L'Association des CBDC de la N.-É.  
902-883-4797

P.E.I. Association of CBDCs  
L'Association des CBDC de l'Î.-P.-É.  
902-883-4030

N.L. Association of CBDCs  
L'Association des CBDC de T.-N.-L.  
709-745-4406