

# 2012

annual  
review

**community futures**  
NETWORK OF CANADA



**réseau de développement**  
DES COLLECTIVITES DU CANADA

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# President's Message

Community Futures organizations (CF/CBDCs) continue to be the driving force for economic growth and renewal by supporting local economic development. CF/CBDCs assist in the creation of diverse, competitive local economies in communities throughout rural Canada.



Since the inception of the Community Futures movement, CFs have collectively assisted 110,000 entrepreneurs, assisted in the creation of over 465,000 jobs and invested in excess of \$3.77 billion into the rural Canadian economy. This is a strong indication of the significant impact CFs have had on the economic sustainability of our rural communities.

These results would not have been possible without a strong and dedicated team of professionals and a strong partnership with the Government of Canada. With that being said, I would like to thank the thousands of CF volunteer board members and staff for their commitment, dedication and passion in support of the CF movement.

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 our continued working relationship, as we continue to assist clients and small business owners throughout rural Canada.

On behalf of our members, I am pleased to present to you the Community Futures Network of Canada Annual Review for 2012.

Sincerely,

A handwritten signature in black ink, appearing to read 'Harry Prummel'. The signature is stylized and written in a cursive-like font.

Harry Prummel  
CFNC President

# Messages from the Ministers

## **MESSAGE FROM THE HONOURABLE LYNNE YELICH, MINISTER OF STATE FOR WESTERN ECONOMIC DIVERSIFICATION**

Community Futures organizations (CFs) play a valuable role supporting business development in rural communities. Western Economic Diversification Canada (WD) is pleased to help CFs promote growth and prosperity in western Canadian communities.

I have seen first-hand the positive influence that small businesses have on local economies. By providing entrepreneurs and businesses with the right resources and services, CFs are helping to promote economic stability and growth across Western Canada.

WD recognizes the efforts of CFs in communities across Canada. Together we are building a stronger West for a stronger Canada.



## **A MESSAGE FROM THE HONOURABLE BERNARD VALCOURT, MINISTER OF STATE FOR THE ATLANTIC CANADA OPPORTUNITIES AGENCY AND LA FRANCOPHONIE**

Our Government is focused on jobs, growth and long-term prosperity. In Atlantic Canada, the Community Business Development Corporations (CBDCs) are among our most important partners in achieving these goals.

For over three decades, the CBDCs have been active across the region and are especially involved in rural areas, where their support is critical to helping small and medium-sized businesses start up, expand and innovate.

The CBDCs' results speak for themselves. They have approved close to 25,000 loans, totaling more than \$825 million, since the inception of the Community Futures Program.

I congratulate the CBDCs in Atlantic Canada for their achievements and for their commitment to strengthening our communities. Our Government is proud of this rewarding partnership.



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

The Government of Canada is committed to strengthening the economy and enabling the conditions for jobs, growth and long-term prosperity across Canada. Within Southern Ontario, an important part of achieving these goals is the on-the-ground work we do through FedDev Ontario and the Community Futures network, including the Community Futures Development Corporations (CFDCs), the two regional networks and the Ontario Association of CFDCs. Whether it is offering business planning services, supporting community projects, or providing access to capital for small- and medium-sized enterprises through loan funds such as the new Southern Ontario Fund for Investment in Innovation (SOFII), the region's communities and businesses get the support they need from the CFDCs. Our Government will continue to work with the CFDCs and make investments in the businesses and communities that will support our economy for years to come.



## **MESSAGE FROM THE HONOURABLE TONY CLEMENT, MINISTER FOR FEDNOR**

For more than 25 years, Northern Ontario entrepreneurs have benefited from the professional services and expert advice offered by Community Futures Development Corporations (CFDCs). Now more than ever, the dedicated men and women at the heart of these community-focused organizations are helping the region's business owners succeed and create jobs. Our government, through FedNor, is proud to support CFDCs in their efforts to diversify and strengthen Northern Ontario's economy. I wish to congratulate the Community Futures Network of Canada for its commitment and dedication to the economic well-being of our nation's rural communities.



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

The Government of the Northwest Territories (GNWT) is committed to building and maintaining a sustainable, diverse economy for all of our residents. We know that a key part of achieving this goal is to begin at the community level – and that is one reason why we are dedicated to supporting our territory's Community Futures Development Corporations.



Community-based leadership is key to business success and Community Futures Development Corporations play a vital role in developing that leadership by providing a diverse range of services to our territorial entrepreneurs, such as providing business loans, providing advice to entrepreneurs beginning or expanding a business and spearheading local partnerships.

On behalf of the GNWT, I would like to congratulate and thank the many board members and staff of the Community Futures Development Corporations across the territory. Your work is invaluable in helping to provide a sustainable economic future for residents of the NWT by helping local businesses grow and creating job opportunities for NWT residents.

## **THE HONOURABLE PETER TAPUTNA, MINISTER OF ECONOMIC DEVELOPMENT & TRANSPORTATION, GOVERNMENT OF NUNAVUT**

Nunavut is experiencing the largest growth in gross domestic product of any Canadian territory or province. We want our businesses to capitalize on this growth. We are pleased to provide support to Nunavut's three Community Futures Development Corporations (CFDCs). Their staff and volunteer board members work hard to provide business counselling, training and financing to our people.



With the potential of new mines opening and the fishing, arts and crafts and tourism industry gaining strength, we want Nunavummiut to benefit. The Department of Economic Development & Transportation has many programs to help businesses and organizations take advantage of the new business opportunities. The support and counselling provided by Nunavut's CFDCs assists us in realizing these opportunities and promotes the success of small business in our territory. Working together, we will help achieve our primary goal – to ensure that Nunavummiut participate fully in the benefits of economic growth.

# 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, all of which strengthen and diversify local economies, include:

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

The 2012 Annual Review highlights the successful impacts our organization has had over the years as we continue to sustain and grow our rural communities across Canada.



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110,000  
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## **Success Stories**

The following four pages highlight success stories from across rural Canada that depict the diversity of our clients and community-based projects.

# Community Economic Development

## **Business sector cooperation leads to increased capacity, competitiveness and profits**

Community Futures Entre-Corp (Medicine Hat, AB) secured *CF-Rural Diversification Initiative and Rural Alberta's Development Funding* to engage the metal manufacturers in the Brooks Alberta area in a formal business cluster development project. The project has brought together a group of metal manufacturers with a strong desire to improve their business operations while increasing profitability and sales.



Known as the South East Alberta Metal Manufacturers or SEAM network, the group is working on resolving a number of bottlenecks restricting business development. Business productivity has many tie-ins with technology in April 2012 the Alberta Metal Fab Innovation Program (AMFI) was retained to provide two days of workshops at the Medicine Hat College campus in Brooks, AB. The focus of the workshop was on advanced welding technology demonstrations as well as upcoming metallurgy changes in manufacturing processes.

▶ For more information on this story, check out:  
[www.communityfuturescanada.ca/successstories](http://www.communityfuturescanada.ca/successstories)

## **Business Success for Young Entrepreneurs!**

Youth aged 9 to 13 completed business camps hosted by Community Futures Triple R in Niverville and St. Malo, Manitoba, this July. The Niverville camp was instructed in English and the St. Malo camp was delivered in French with the assistance of the Economic Development Council for Manitoba Bilingual Municipalities (CEM).



Campers learned about idea development, business plans, understanding financials and marketing a business. Using seed money provided through the program, campers purchased supplies and developed a product. Campers sold their goods at a mini trade show and most campers generated a profit for their efforts.

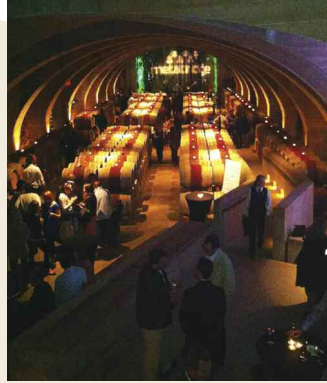
▶ For more information on this story, check out:  
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# Diversification

## Okanagan Valley Technology Sector Development Project

Move over northern California. Already known as “Napa Valley of the North” for its award-winning wineries, the Central Okanagan is set to add the name “Silicon Valley of the North” to its growing list of cross-border credentials.

The Okanagan technology sector already boasts a number of successes, most notably Club Penguin, a social networking site for kids that was started by three Kelowna entrepreneurs in 2005 and purchased by Disney for \$700 million two years later. Working with Community Futures of Central Okanagan, the Economic Development Commission was able to access funding from the Regional Economic Diversification Initiative (REDI) of B.C. to market the Okanagan Valley as a great place to work, live and play.



For more information on this story, check out:  
[www.communityfuturescanada.ca/successstories](http://www.communityfuturescanada.ca/successstories)

## Beauséjour Peat Moss Inc.

Wet, boggy ground may be a gardener’s nightmare, but to Monique and Paul-Émile Léger of Beauséjour Peat Moss Inc. of Barachois, NB, that brown moss equals green in the bank.

Taking advantage of financial assistance from CBDC Westmorland-Albert, they started their business in 1991, selling peat moss in bulk to only one major distributor in Quebec and having only 2 full-time employees and 3 part-time. At the time, they had no mill to process and bale their crop, and finding wholesalers to carry their product was difficult, but they persevered with their business plan and dream.



For more information on this story, check out:  
[www.communityfuturescanada.ca/successstories](http://www.communityfuturescanada.ca/successstories)



# Business Services

## Boulder Buster

With backing from the Shelburne County Community Business Development Corporation (CBDC), Undercut Tree Removal of Barrington, NS has a cool new tool in its grounds keeping line-up.

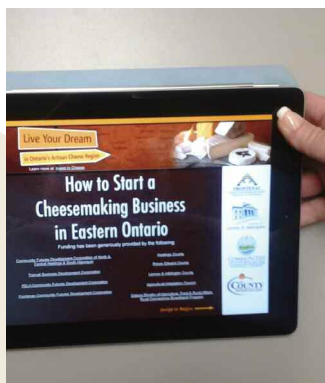
"I started and expanded through CBDC Shelburne," said entrepreneur Wade Nickerson, first with a "stump grinder" and now with a "boulder buster." The boulder buster is Australian-developed water fraction technology that can blow up a rock without sending any shockwaves through the ground.



For more information on this story, check out: [www.communityfuturescanada.ca/successstories](http://www.communityfuturescanada.ca/successstories)

## High-Tech Info for Old-Style Product

The use of a very modern technology to teach the production of a traditional product recently took top honours in Community Economic Development in a province-wide competition. The Frontenac Community Futures Development Corporation (CFDC) was recognized for its development of an iPad application "*How to start a cheese-making business*".



"To start a cheese making business is a pretty complex and long process. And so we gathered that information together and developed the iPad application. We did this because we identified that there was an opportunity for new rural businesses in our communities," says Anne Prichard, Executive Director of the Frontenac CFDC.

For more information on this story, check out: [www.communityfuturescanada.ca/successstories](http://www.communityfuturescanada.ca/successstories)

# Small Business Financing

## Trident Group

With the Timmins mining industry in his blood, it's no wonder that Rene Fink has developed a local mining conglomerate. Trident Group is an umbrella organization that consists of Z Equipment, Trident Mining Group and Nautilus Automation.

Mr. Fink began his career as an entrepreneur when he realized the potential for a remote mining system. Part of the thanks must also go out to the local Community Futures Development Corporation (CFDC) in Timmins, The Venture Centre. "We provided him with some working capital. We thought he would be a good mix for our organization and we certainly believed in his capabilities of running his business," says Executive Director Ellen Sinclair.



For more information on this story, check out:  
[www.communityfuturescanada.ca/successstories](http://www.communityfuturescanada.ca/successstories)

## Kazoodles Crafts & Framing

Entrepreneur Laurie Young opened Kazoodles Crafts & Framing on April 1, 2005, as a part time, home-based business providing art and craft production sales, custom picture framing services and business services for Fort Smith, NWT residential and commercial clients.

In mid-2011, the opportunity for Young to expand and become fully self-employed arose. With the purchase of an existing historical local business, North of 60° Books, and extensive renovations, The Rusty Raven Gallery & Gift was opened October 7, 2011.

Thebacha Business Developments Services assisted Young's expansion in a number of ways: consulting during the business planning phase; renovation consulting; renovation loan; helped with receiving inventory; set up store displays and merchandizing; and consulted on the marketing plan.



For more information on this story, check out:  
[www.communityfuturescanada.ca/successstories](http://www.communityfuturescanada.ca/successstories)

# Summary of Loan Activity

2011-2012

Province	No. of CFs/ CBDCs	Staff	Volunteers	Population Served	No. of Loans	Value of Loans \$	Amount Leveraged \$	Total Jobs
BC	34	266	331	2,025,573	568	25,031,765	33,439,640	2,719
AB	27	132	282	1,736,223	492	25,644,475	21,168,580	1,526
SK	13	56	150	618,092	209	9,635,301	15,676,665	603
MB	16	71	245	544,651	174	6,951,785	12,178,449	667
ON	61	369	718	4,032,023	942	45,946,938	103,228,371	5,568
QC	67	Data not available						
NB	10	92	110	536,829	484	16,845,826	13,745,356	1,481
NS	13	68	149	655,847	594	21,167,974	15,742,840	1,010
PEI	3	15	23	78,723	87	3,013,880	1,150,440	253
NL	15	67	118	384,080	315	16,132,072	9,126,138	818
NWT	7	10	33	40,043	127	3,762,348	1,616,027	300
NU	3	8	16	33,588	37	3,254,885	795,665	164
<b>Totals</b>	<b>269</b>	<b>1,154</b>	<b>2,175</b>	<b>10,685,672</b>	<b>4,029</b>	<b>177,387,249</b>	<b>227,868,171</b>	<b>15,109</b>

**\$3.77 billion into  
the rural  
Canadian economy**

# 2011-2012 Community Futures Quick Facts

- *State of the Art*, a client of Thebacha Business Development Services in Fort Smith, NWT, will have its second CD produced by the legendary and world renowned, Tony Platt. Platt is credited with producing mega hit albums for AC/DC, Cheap Trick, Bob Marley, Iron Maiden, Buddy Guy, and Foreigner. They are the first band from Canada's Northwest Territories with the real potential to solidify an unrivalled presence in the international music community.
- Juno award-winning Manitoba country superstars Doc Walker are a client of Community Futures Heartland. Their album and single of the same name, "Beautiful Life", won six Canadian Country Music Awards in 2008, including Album of the Year, Single of the Year, Video of the Year, Group of the Year, and Fans' Choice Award.
- Wild Wing, a wing restaurant founded in Keswick, Ontario, whose first 4 franchised locations were funded by South Lake CFDC, now has 86 locations in Ontario and is expanding into Alberta and Manitoba.
- CBDC Westmorland Albert client Culinary Wines of Shediac, NB, was a 2012 Finalist in the CO-OP EAT ATLANTIC Challenge. Although they did not win this competition, they got their products listed with the Co-op Atlantic Warehouse, making their products available at every Co-op store – so they came out as winners just the same!
- Billdidit, a client of Coastal Business CBDC in Sydney, Nova Scotia, creates musical accessories that are endorsed by some of the world's top drummers, including Jimmy Degrosso (Megadeth, Alice Cooper), Roxy Petrucci (Vixen), Bobby Rondinelli (Blue Oyster Cult, Black Sabbath), latin music sensation Horacio Hernandez (Italuba), and Montreal speed metal legend, Flo Mounier (Cryptopsy).
- Firebuoy®, the floating campfire and grill invented by Ron Dixon at Strathroy Welding whose business has been supported by the CFDC of Middlesex County, was featured on the TV show 'Backyard Inventors' resulting in negotiations with international distributors.
- Over the last three years the Northeast Youth Entrepreneurship Initiative (13 CFDCs in Northeastern Ontario) has provided more than 10,000 area youth aged 8 to 34 with an introduction to the world of entrepreneurship!

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.

**community futures**  
NETWORK OF CANADA

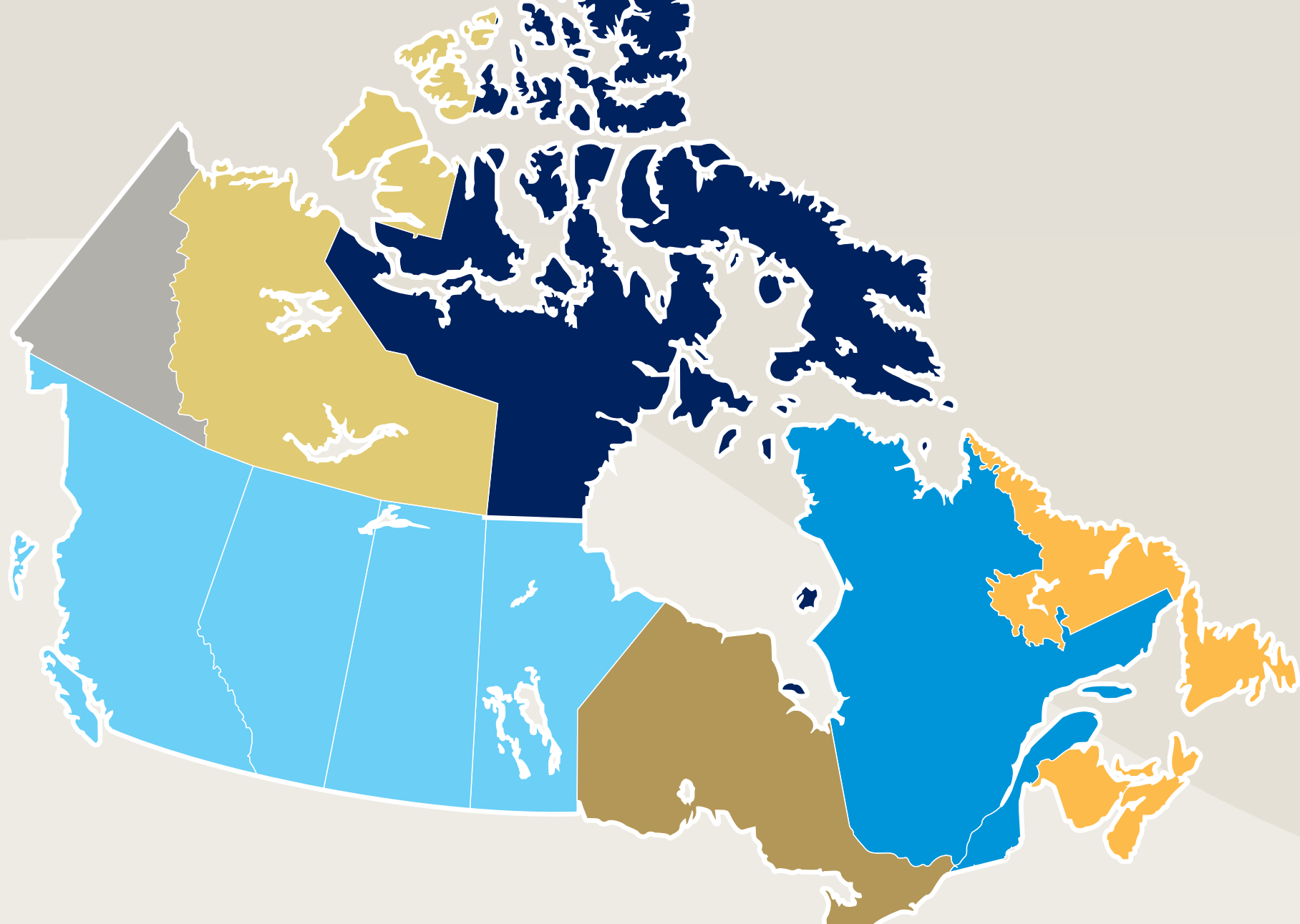


**réseau de développement**  
DES COLLECTIVITÉS DU CANADA

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

### **NORTHWEST TERRITORIES TERRITOIRES DU NORD-OUEST**

Northwest Territories Community  
Futures Association  
867-695-2441

### **NUNAVUT**

Nunavut Community Futures Association  
867-979-1303

### **WESTERN CANADA OUEST CANADIEN**

Community Futures British Columbia  
604-685-2332

Community Futures Alberta  
403-851-9995

Community Futures Saskatchewan  
306-477-3030

Community Futures Manitoba  
204-943-2905

### **ONTARIO**

Ontario Association of Community  
Futures Development Corporations  
L'Association des sociétés d'aide  
au développement des collectivités  
de l'Ontario  
1-888-633-2326

### **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.  
902-853-3636

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