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Cusource Training Opportunities



We are happy to announce that we have signed an MOU with **Cusource** (www.ccu.com) to provide professional development opportunities to our membership.

Cusource is owned and directed by Canada's credit unions and offers professional development and educational training to their staff and board members. Our partnership is the **first time** that they have offered their courses to anybody other than their own staff and directors.

The courses available are:

LENDING

- Financial Statement Composition
- Introduction to Business Financial Statement Analysis
- Business Lending

BOARD TRAINING

- HR Governance
- Board Performance, Development & Evaluation
- Strategy: Planning and Oversight
- Risk Oversight

For full details, please [CLICK HERE](#) to go to the Members-only Professional Development section of our website.



**Access up to \$10,000
per employee for
training!**

The **Canada-Ontario Job Grant** will provide direct financial support to individual employers who wish to purchase training for their employees. It will be available to small, medium and large businesses with a plan to deliver short-term training to existing and new employees, and will:

- Provide up to \$10,000 in government support per person for training costs.
- Require employers to contribute one-third of the total costs. There will be additional flexibility for small businesses to provide an in-kind contribution towards their share of the costs.
- Require training to be delivered by an eligible, third-party trainer.

If you're an employer with a particular skills demand, the Canada-Ontario Job Grant might be right for you. Applications will be accepted on an ongoing basis.

For more information, please see

<http://www.tcu.gov.on.ca/eng/eopg/cojg/index.html#pilot>

Note: CFDC Staff are eligible

New CFDC Training Program

The **UpCloseTeam** and its experienced Principals, Colette and Jon Close, are passionate about and committed to helping non-profit leaders equip their greatest assets ... themselves and their people.

With over 40 years of experience with non-profits and Community Futures, the UpCloseTeam has created several training programs including **Governing Your Greatest Asset – The Loan Portfolio**.

This training program is designed to be delivered in two parts;

- **Part 1** provides a high-level summary of the “how” of governing a CF loan portfolio.
- **Part 2**, is delivered through a series of 6 short videos. Five (5) of the six videos are based on each of the 5 “C” s of CF lending. The 6th video helps the board and/or their investment review committees consider the fit of the recommended CF loan to the board approved Plan.

The program comes with an easily downloadable work book and Loan Adjudication Check List.

This training has been developed specifically for CFs, CFDCs and CBDCs. It has been CF tested. Testimonials are provided.

Other training programs offered by the UpCloseTeam are:

- Success Principles of Great Boards
- Legal Duties of NFP Directors
- Performance Appraisal Process
- Mechanics of NFP Financial Statements
- Being an Effective Board Chair

For more information go to
<https://upcloseteam.mykajabi.com/>

Investment Intentions of Canadian Entrepreneurs: An Outlook for 2017

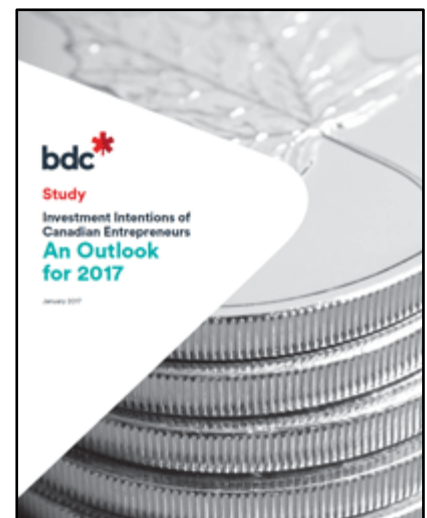
According to BDC’s recent study, Canadian small and mid-sized business owners are showing increased confidence in the economy and are planning to boost investments this year.

The research reveals that three-quarters of **Canadian business owners are planning to invest to support their growth strategy in 2017**.

Research Highlights

- Canadian small and mid-sized businesses intend to invest \$96.6 billion in 2017 – a 1.6% increase over 2016.
- 69% of business owners expect to increase their revenues in 2017.
- High-growth small businesses account for most of the increase with 19% growth in investment intentions.
- Tech businesses lead in terms of investment intentions, while retail lags behind

Click [here](#) to download the report.



Staying on Track

A long-term approach to investing is the best way to meet your financial goals.



Experience has shown that sticking to your long-term plan is the surest route to meeting your financial goals. Major economic and political events come and go, and may have an immediate impact -- positive or negative -- on the markets and your portfolio. While it can be difficult to resist the temptation to react with the crowd -- the benefits of long-term investing are real.

As you have heard before, it is extremely difficult, if not impossible, to time the market. No one knows exactly when the market is going to make a significant move up or down. Similarly, trying to anticipate the market impact of a major political or economic announcement can be very damaging to an investment portfolio.

By staying invested, you'll weather the periodic dips the markets go through from time to time.

Just as important as staying focused on the long-term is ensuring that you not consider your portfolio as a funding source for current spending needs. Withdrawals can trigger adverse tax consequences; they can also create a "one step forward, two steps back" effect on your portfolio's balance.

A word about compounding and dividends...

Whether you own individual stocks or own equity mutual funds, growth of stock price and reinvested dividends can help to boost performance year-over-year. Constant buying and selling can put a damper on that momentum.

Bottom line, the most successful investors are the ones who are focused on building their wealth over the long haul -- just like you.

Contact our office today and we can discuss staying focused as well as the benefits of long-term investing.



Colin M. Corner, BA (Econ), CFP, CIM
THE WEALTH & BENEFITS GROUP

20 Holiday Drive
Brantford, ON, N3R 7J4
Phone: 519.752.0665
Toll Free: 1.877.752.0665
Fax: 519.752.1107

E-mail: info@wealthbenefits.ca
Web: <http://www.wealthbenefits.ca>



Startup Canada Women Entrepreneurship Fund | 2017 Fund Application

Startup Canada and Dell Canada have partnered to present Startup Canada Women Entrepreneurship Fund, which will invest in high-impact, grassroots initiatives across Canada that will advance women entrepreneurship through education, investment, mentorship and access to growth opportunity.

Funds will be awarded to grassroots organizations and groups to increase the level of entrepreneurship activities that support women. Project examples may include a women's entrepreneurship conference and/or speaker series, mentorship program, a workshop series, trade missions, etc.

APPLY TODAY



NEW **Colleagues' Corner**



Do you have a supplier who provides exceptional service, and who you feel others could benefit from?

COLLEAGUES' CORNER is just the place to showcase vendors of excellence!

If you would think that your preferred supplier might be able to offer useful services to other CFDCs and would like them included in an upcoming newsletter, please contact Brenda at ext. 125 or by email at info@cfontario.ca.

We will need a quote from you about your experience with them, as well as a link to their website.

Although CF Ontario is not affiliated with the vendors or their services contained in this section, we would like you to have the opportunity to share this valuable information with your colleagues.

"Tektonic has been our technology support company for several years. They are quick to respond and extremely efficient. They consider the challenges of a not for profit business in their recommendations and have worked with us to provide us with what we need to run our business efficiently.

Their customer service is superb. I highly recommend this organization."

Colleen Gouldson, CEO - Nottawasaga Futures

Tektonic Managed IT Services provide a proactive IT management and support to growing businesses- specializing in the non-profit sector.

Their goal is to serve as your technology partner with a focus on providing solutions. They use a consultative approach to evaluate your business and technology needs and then advise on the best solutions for your current and future needs. Tektonic can save your organization time and money through better use of appropriate technologies.

Services

- Flat rate service agreements
- Available 24/7 helpdesk
- Managed backup and disaster recovery solutions
- Managed antivirus solutions
- Hosted exchange
- Office 365
- Cloud readiness assessments
- Migration to the cloud
- Virtual servers
- Server colocation services
- Hardware procurement, servers, workstations, firewalls, printers, switches etc.



Service plans start at \$89.00 per computer per month

<https://www.tek-help.com>

(416) 256-9928

CREATE MEMORABLE DESTINATION EXPERIENCES

Increase visitor engagement and turn every encounter into a lasting impression with a customized online or facilitated **Tourism Excellence Ambassador Program**. OTEC has experience working with various sized communities and tourism destinations, and has the knowledge and skill to develop an impactful program to meet your goals. Learn how your tourism-focused businesses can improve their service and product experiences and create economic and tourism success.

For more information, contact
Sherry Sibio, VP, Client Solutions



(e) ssibio@otec.org
(t.f.) 1.800.557.6832 (p) 416.622.1975 ext. 212
or visit www.otec.org



Rural Employment Initiative (REI) Diversity Training in Huron County

The Rural Employment Initiative team, in its effort to resettle newcomers from the regions of Peel and Halton, continues to partner with Community Futures Ontario members. On November 29th, 2016, the REI team delivered a one-day diversity training program to stakeholders in Huron County, under the theme: **Understanding Diversity**. Fifteen individuals participated representing nine (9) organizations which included:

- North Huron Economic Development
- Centre for Employment & Learning
- Conestoga College
- Huron Business Development Corporation
- Library –Huron County
- Rural Response for Healthy Children
- Probation and Parole
- County of Huron
- Public Health, Perth County



If you are interested to have stakeholder groups from your community participate in diversity training or if you have connections to warm professional job openings in your communities, please contact the REI team as follows:

(905) 306-0577 ext. 308
REIproject@ncpeel.ca
www.ncpeel.ca

Summer Job Funding Deadlines Extended



Young Canada Works in both official languages' deadline has been extended to **February 15th 2017**. Employers who wish to apply for YCW funding must complete an application and submit it to the appropriate [delivery organization](#) for evaluation.

Please visit the [Young Canada Works login page](#) to create an account and submit a job application.

The deadline for employers to apply to the 2017 **Canada Summer Jobs (CSJ)** program is now extended until **February 3, 2017**, to allow more employers to apply for funding to hire summer students.

Quick Facts:

- All small businesses, nonprofits and public-sector employers are encouraged to apply for funding from the Government of Canada to hire summer students.
- The CSJ program creates summer job opportunities and valuable work experience specifically for students ages 15 to 30.
- Applicants approved for funding will be able to hire students as early as April 2017.



Please visit the [Canada Summer Jobs page](#) for all necessary information and to apply.

What's your Payday Plan? Manulife

Throughout a career, there are only so many paydays until retirement, and it's common for people who've done their retirement saving to look back and wish they had a better plan each payday. This RRSP season, we want to help members use each pay cheque wisely.

We are providing you with useful tools to communicate with members: to educate and reinforce the importance of contributing as early as possible so they don't have regrets later. When it comes to retirement planning - the earlier the start, the better the opportunity your members have to meet their retirement savings goals.

For additional information on how you can help your members use their time wisely, please contact me.

Robin Lanyon
Robin_Lanyon@manulife.com
1-800-242-1704



Getting Started in Aquaculture & Aquaponics



Ministry of Agriculture,
Food and Rural Affairs

MARCH 6th, 2017
NORTH GRENVILLE COMMUNITY CENTRE
285 County Road 44, Kemptville

- Part 1: Learn about the advantages of farming aquatic species; global aquaculture output and future outlook; consumer trends in seafood consumption; aquaculture in Canada and Ontario
- Part 2: Production systems; aquaponics; water supply; egg and fingerling supply; nutrition and growth; fish health management; necessary permits and licenses; nutrient management
- Part 3: Fish processing methods and requirements; market factors; product forms and pricing; distribution channels to major markets; economics; model farm design and next steps
- Part 4 : Industry Presentations

ONE-DAY WORKSHOP WILL INCLUDE: LUNCH; PRESENTATIONS FROM GOVERNMENT AND INDUSTRY; AS WELL AS ALL DOCUMENTATION.

COST: \$75.00 PER PERSON (incl. HST)

REGISTRATION VIA EVENTBRITE AT:

<https://aquaculture-aquaponics-mar6-registration.eventbrite.ca>

FOR ADDITIONAL INFORMATION, PLEASE CONTACT:

MICHEL MOISAN,
AGRICULTURE AND RURAL ECONOMIC
DEVELOPMENT SPECIALIST
michel.moisan@ontario.ca
613.679.0937

OR

STEVE NAYLOR,
AQUACULTURE AND
AQUAPONICS SPECIALIST
steve.naylor@ontario.ca
519.826.3172

Implementing Employee Ownership: A Workshop

Find out how Employee Ownership can drive innovation, boost productivity and enhance the sustainability of your business.

About the Course

This one day workshop will equip attendees with a working knowledge of the business case for employee ownership and allow them to make an informed, educated decision as to whether it is part of the answer to the strategic goals of their enterprise.

Participants will be given the skills and knowledge to initiate a program, should they decide to move forward with this approach.

By the end of this interactive workshop participants will be able to:

- * Articulate the Business Case for Employee Ownership
- * Describe the construction of an ESOP
- * Delineate the benefits of Employee Ownership
- * Initiate the implementation of an Employee Ownership strategy

**REGISTER
TODAY**

LOCATION
Innovation Guelph
111 Farquhar St.
Guelph, ON

DATE AND TIME
Thu, 16 February 2017
9:00 AM – 4:30 PM
EST



CFDC Success Stories- Way to Go!

In July of 2016, we introduced you to Almonte's tiny [Hummingbird Chocolate Maker](#) who had been awarded the **BEST** bean-to-bar chocolate in the **WORLD** at the U.K.-based Academy of Chocolate Awards!

The award has had a huge impact on their business. With the help of the [Valley Heartland CFDC](#), Hummingbird Chocolate are continuing to grow...

This recent [Financial Post story](#) tells us how Hummingbird Chocolate is taking flight.



chocolate



2015-16 was a **GREAT** year for the Orillia CDC!

Click on the link below to watch their video which showcases the great work they are doing and the huge impact they are having on their region.



I am a Leader

Objective: discover our true leadership style and key talents

Each individual can show leadership! Visionary, Action-Oriented, Expert, Innovative leader, Analytical, Relationship-Oriented, Situational leader: what are your natural talents, distinctive strengths, but also your challenges and complementary talents to your leadership style?

With the help of the ReGain^{MC} approach on the management of human behaviours and the development of self-mastery, discover your leadership style and key talents, and how to identify those of your colleagues and customers.

You will also learn to identify favorable conditions to the activation of your talents and those of your colleagues, as well as how to use key questions according to their respective profile to better communicate.

Main Content:

- Better know yourself and your Leadership style: your strengths, your main challenges, with the help of the ReGainMC approach.
- Discover the optimum conditions to activate your talents, build trust and respect, and get your people to buy into your vision.
- Discover talents that complement yours so you can focus on your *core business* as a leader (intrapreneur or entrepreneur).
- Practice and improve your ability to recognize other people's leadership profile to better communicate with your colleagues, business advisor, partners, mentor, coach, etc.
- Become aware of the impact of your actions, your beliefs and attitudes towards other people.
- Develop Self-Mastery.

Results:

- More respect between individuals
- More collaboration
- More efficiency at work
- Defining the Entrepreneurship Profile of your region



Isabelle Déry

519-589-8113

ider@identrepreneurship.com

www.identrepreneurship.com



Talent Activator, Bachelor of Arts from Laval University in Québec City, Isabelle Déry has over 35 years of experience in the field of communication, training, management and coaching.

Communication consultant and trainer across Canada, based in the IEntrepreneurship Hub of Kitchener-Waterloo, she has counselled numerous corporations and businesses facing communication issues both strategic and at individuals levels.

Community Futures Ontario

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We're on the Web!

See us at:

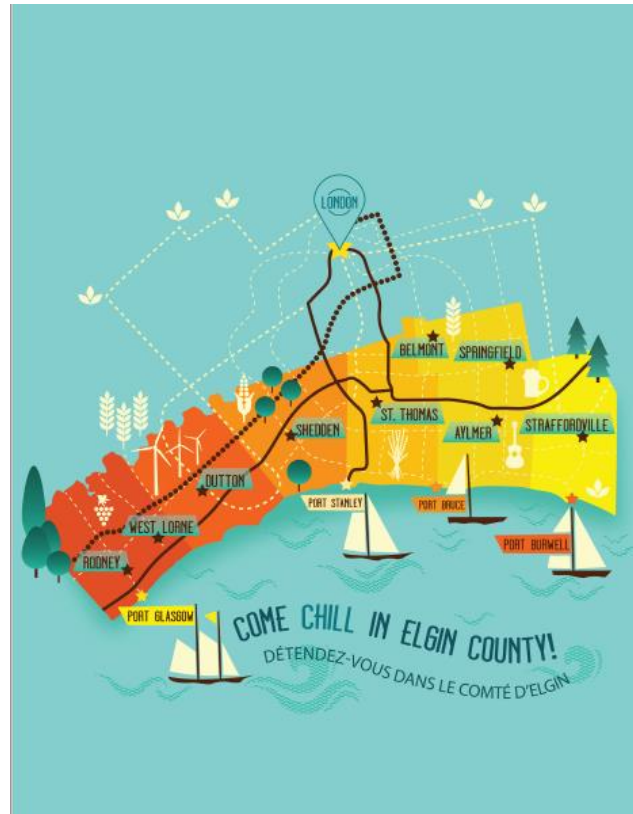
www.cfontario.ca

Follow us!



CF Ontario Conference 2017

September 6-8, London Ontario



STAY TUNED...

MORE DETAILS IN THE FEBRUARY NEWSLETTER!

Help us Get the Word Out!

Over the holidays we switched to the cfontario platform for email addresses as well as switching *everything* over to

www.cfontario.ca

In the changeover, some people who were receiving our email communications got unsubscribed. Our webmaster re-subscribed everyone but in the small chance that you actually had unsubscribed on purpose ☹, please email us at info@cfontario.ca and we will update your file.

For the rest of you who are receiving this message- thanks for being with us and please encourage your colleagues and board members to do the same!

THANKS!