

# Annual Report

2013 – 2014 Fiscal Year



Growing communities one idea at a time.

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## MESSAGE FROM THE CHAIR

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On behalf of the Board of Directors for Community Futures North Central Development, I am very pleased to provide the Annual Report for the 2013 – 2014 fiscal year.

**Sincerely**

**Frances McIvor**  
**Chairperson**

## MESSAGE FROM THE MANAGER

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The 2013/14 Financial Year was a tremendous success for Community Futures North Central Development. Management and staff are pleased to present a summary of activities and services in this report and look forward to the Management, Financial and Committee Reports at the Annual General Meeting.

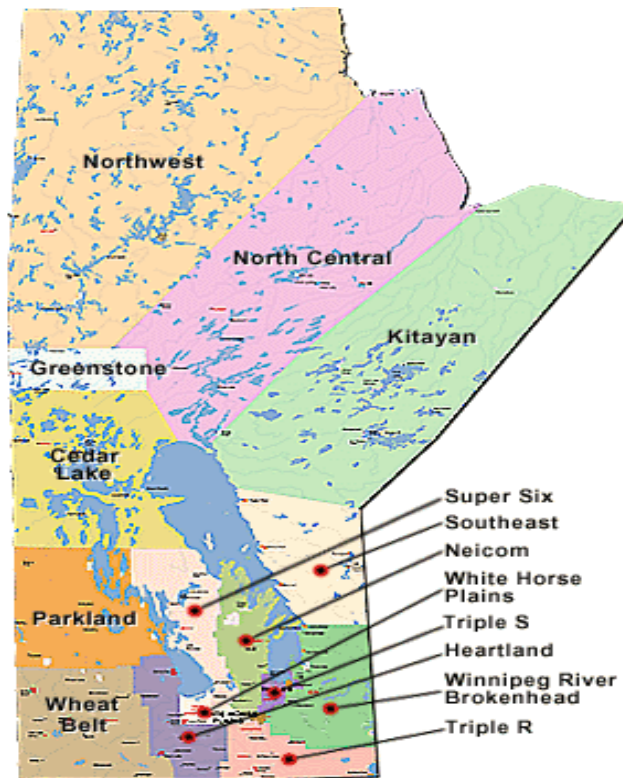
**Sincerely**

**Tim Johnston**  
**Manager**

# WHAT IS COMMUNITY FUTURES?

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Community Futures Development Corporations help people develop the knowledge, experience, and attitudes that enable them to pursue their entrepreneurial goals. There are 90 CFDC'S across Western Canada actively working to mobilize their communities to achieve stronger, more sustainable futures. Community Futures North Central Development is one of the 16 CFDC's currently serving in Manitoba, and one of 5 in the north.



## OUR MISSION

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The North Central Community Futures Development Corporation Inc. will endeavor to bring together to support, develop and promote communities, individuals, organizations, businesses and other appropriate stakeholders within the North Central region, to encourage self-reliance and viability of the social and economic quality of life.

# CORPORATE

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## 2013 – 2014 Board of Directors

<b>Directors:</b>	Jennifer Massan	Churchill
	Darlene Beck	Incorporated Community of Cross Lake
	Ryan Castel	Cross Lake First Nation
	Victoria Henderson	Fox Lake First Nation
	Jim Goymer*	Town of Gillam
	John McDonald	
	Jim Chornoby	Ilford
	Vacant	Nelson House Community Council
	Marcel Moody	Nelson House First Nation
	Glen Flett	Norway House Community Council
	Wayne Anderson	Norway House Cree Nation
	Angeline Flett	Pikwitonei
	Norman Flett	Split Lake Cree Nation
	Marcel Brightnose	Thicket Portage
	Judy Kolada*	Thompson
	Penny Byer	
	Frances McIvor	Wabowden
	Lillian Spence	War Lake First Nation
	Vacant	York Landing
<b>Alternates:</b>	William Brightnose	Thicket Portage
	Reg Meade	Wabowden
<b>Executive:</b>	Chairperson:	Frances McIvor
	Vice Chair:	Judy Kolada*
	Treasurer:	Wayne Anderson
	Secretary:	Glen Flett

\*Resigned as CFNCD Board of Director

**Volunteers:**

Gary Ceppetelli	City of Thompson
Roxie Binns*	Thompson Unlimited
Brenda Davidson	Society for Manitobans with Disabilities
Noelle Halcrow*	Cross Lake Community Council
Chris Gagnon	Thompson

\*Resigned as CFNCD Volunteer

# CORPORATE

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## 2013 – 2014 Staff

General Manager: Tim Johnston

Administrative Officer: Tamy Burton

Administrative Assistant: Tara Ellingson

Development Officers: Charlene Kissick  
Leann Brown  
Michelle Pruder  
Angelica Matiassek

Aboriginal Business Canada: Peter Rosenfeld\*

Corporate Office: 3 Station Road  
Thompson, Manitoba R8N 1P1  
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[ncd@northcentraldevelopment.ca](mailto:ncd@northcentraldevelopment.ca)

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

\*Retired

# VISION STATEMENT

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The North Central region of the future will have undergone unique changes to convert opportunities based throughout the region, including human resources, cultural diversity, and natural, environmental and historical significance into very positive and successful local production and regional use. This will have also produced a healthy, competitive and self-sufficient economy with an improved infrastructure, a common access to all current technology as well as a more balanced trade to the “South”.

On the human side, the North Central region will have increased awareness and understanding of the cultural diversity, produce an enhanced co-ordination, co-operation and communication, and a common trust among all political organizations within the region, and will have provided the regions youth with education and entrepreneurial spirit.

## STRATEGIC GOALS

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### *Administration*

- To ensure the organization (board and staff) operates in an efficient manner.

### *Community Development*

- To build strong economic foundations within each of the communities in the north central region.

### *Business Development*

- To enable residents and communities in the north central region to create wealth.



# VISIBILITY, PROMOTION & MARKETING

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## *Video Conferencing*

In partnership with Canada/Manitoba Business Service Centre (C/MBSC), CFNCD continued to host video conference seminars.

## *Newsletter*

CFNCD produces a semi-annual newsletter to promote the programs, services and up-and-coming events in the North Central region.

## *Media Exposure*

Exposure in local media in this fiscal year included:

- “Mystery Lake Body Shop owner Danny Morris recognized as Champion of Diversity” (article in Thompson Citizen referencing Community Futures North Central Development as planning partner in ASL needs assessment and community awareness campaign, February 2014)
- “Mineral science program attracts growing number of students” (article in Thompson Citizen referencing Community Futures North Central Development for putting together the initial proposal to re-launch the mineral science program, January 2014)
- “Fifth small business expo the biggest yet” (article in Thompson Citizen covering this CFNCD event, November 2013)
- “What do you think the gaps in goods and services are?” (article in the Thompson Citizen referencing CFNCD’s partnership to carry a goods and services survey with funding from Partners 4 Growth, August 2013)
- “Meat business a big switch for Ripple Rock owner” (article in Thompson Citizen where CFNCD is referenced as funder and having provided assistance with business planning stage, June 2013)
- “Community Futures North Central Development: More than \$6 million in loans approved since 1997” (article in Thompson Citizen highlighting CFNCD programs and services, June 2013)
- “New promotional video and strategic plan coming soon from Thompson Unlimited” (article in Thompson Citizen where CFNCD is noted as a partner in the video, April 2013)

## *Advertisements*

CFNCD advertises programs and services on a regular basis in local media. This fiscal year, CFNCD produced several advertisements including:

- Aboriginal Business Development Program
- Annual General Meeting Notice
- Artist, Crafters & Small Business Expo

- Community Visits
- Entrepreneurs with Disabilities
- Loan Programs
- SE Program
- Settlement Services Program
- Small Business Week
- Tourism Ads
- Vision Quest promotion
- Videoconference promotion
- Capacity Building Workshops
- Business Planning Workshop
- Youth Entrepreneurship Training Program

### *Social Media*

CFNCD uses Facebook as an outlet to reach potential clients. CFNCD manages two Facebook pages – CF North Central Development and Thompson Newcomer Settlement Services. CFNCD regularly posts information to the CFM / EDP Facebook page and follows other CFs, clients and other economic development and community organizations.

### *Small Business Expo*

In November 2013, CFNCD hosted the 5th annual Artists, Crafters & Small Business Expo in Thompson at the Thompson Regional Community Centre (TRCC). This event is for artists, crafters and small businesses who want to market their products to the public free of charge. Exhibitors are chosen by those who complete the exhibitor registration and return to CFNCD. The event was a great success with our largest attendance to date. In total, 49 exhibitors participated and over 900 citizens attended. As staff has done in the past, a follow-up survey was completed with exhibitors and feedback was positive. CFNCD staff will continue to promote this event and look forward to planning the 6<sup>th</sup> Artists, Crafters and Small Business Expo scheduled to take place in November of 2014. CFNCD will continue to promote in the north central region in hopes of attracting more exhibitors from our communities.

### *Community Visits*

Each year, staff travel to communities in the North Central Region to attend trade shows, career fairs and to offer training in areas of community and business development. Communities in which staff traveled to in the 2013-2014 fiscal year include: Churchill, Fox Lake, Gillam, Norway House and Split Lake.

CFNCD staff visit communities outside the region to partner on initiatives with other northern CFs, including Flin Flon, The Pas, Snow Lake, Leaf Rapids and Lynn Lake.

### *Website*

CFNCD maintains a website offering information about programming, services and upcoming events. Public documents, reports, brochures and newsletters can be downloaded from the site.

A number of staff are trained on the maintenance and upkeep of the site. Website pages are kept current and the site is used as a tool for promoting upcoming events, community visits and meetings. In 2013 work began to implement a “client directory”.

- [www.northcentraldevelopment.ca](http://www.northcentraldevelopment.ca)

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## COMMUNITY DEVELOPMENT SERVICES

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### *Community Development Committee*

Community Futures North Central Development provides direction and support for community initiatives that enhance quality of life and viability of North Central communities.

The Community Development Committee meets on the third Tuesday of every second month. A summer hiatus is taken as it is often difficult to achieve quorum. The Committee met 4 times since the last AGM (in May, October of 2013 and January and May of 2014). In months where quorum could not be met, staff compiled an update on all projects and provided it to the Committee.

The Committee was chaired by Darlene Beck (Incorporated Community of Cross Lake), members included Frances McIvor (CFNCD Chair, Wabowden) and Jennifer Massan (Churchill). Also participating on the committee were volunteers Gary Ceppetelli (City of Thompson), Noelle Halcrow (Incorporated Community of Cross Lake) and Brenda Davidson (Society for Manitobans with Disabilities – Norman Region).

### *Community Development Projects:*

**Tourism North:** CFNCD, in partnership with Community Futures Greenstone, Community Futures Cedar Lake, Thompson Unlimited and the Town of The Pas continue to be partners in the this regional tourism association. CFNCD was contracted on a fee-for-service basis in the 2013/2014 year to coordinate Tourism North efforts. Focus areas this year were the redevelopment of the northern MB regional tourism guide, winter tourism development, participation as a judge in the Manitoba Tourism awards, business planning assistance and promotion advise to tourism operators, visitor information services (website maintenance, social media presence, responding to visitor questions, coordinating fam tours) as well as being the liaison between northern MB and Travel MB as the Province’s marketing entity.

**Entrepreneurs with Disabilities:** CFNCD and the Society for Manitobans with Disabilities (SMD) have been working collaboratively to quantify the need for ASL interpretation and CART services in the north, to identify a plan for consistent service delivery and to raise general disability awareness in the region. A

capacity building project was funded by CFM relating to this work and further to identifying the need for services, a community awareness campaign was launched which included a workshop held in Thompson and broadcast via telehealth on Deaf Culture and awareness. The workshop was attended by 70+ participants in 6 communities (Thompson, Pukatawagan, Nelson House, The Pas, Norway House and Flin Flon). This work along with many other initiatives local organizations have been taking on has ultimately led to Community Living Manitoba selecting Thompson as a location for the *Celebrating Abilities in Northern and Rural Manitoba* event.

Celebrating Abilities is set to take place October 7 to 9, 2014 at the Thompson Regional Community Centre. The conference, being delivered for the first time in Thompson, will focus on the intrinsic value and economic impact of the disability community in northern and rural Manitoba. 80-100 delegates (educators, Persons with disabilities/self-advocates, support workers, parents, the business community, employers and community leaders) are expected to attend from across the province. The conference program will offer inspiring keynote presenters and a series of breakout sessions with topics ranging from inclusive education to supported employment/entrepreneurship options and the future impact of Manitoba's new accessibility legislation. Planning partners include: Community Living MB (host organization), Community Futures Manitoba, CFNCD, Juniper Centre Inc., Education Solutions Manitoba, Aboriginal Business Service Network and the Society for Manitobans with Disabilities Northern Regional Office. CFNCD has entered into a fee-for-service agreement to carry out event coordination.

**Settlement Services:** In partnership with the City of Thompson, Manitoba Entrepreneurship Training and Trades (MCTT), Thompson Immigrant Women's Association, Burntwood Regional Health Authority (BRHA), University College of the North, Communities Economic Development Fund, Vale, Ma-Mow-We-Tak Friendship Centre, the School District of Mystery Lake and the Multi Cultural Centre, CFNCD hosts the Newcomer Settlement Services Program with funding from Citizenship and Immigration Canada. A coordinator is in place who works directly on settlement related issues with newcomers. CFNCD/SS partnered to present some special events this fiscal year in order to promote the program including the Canada Day celebrations, annual Citizenship ceremony, winter welcome event, small business planning workshop. Work was completed on a needs assessment in The Pas area. Funding has been extended for two years, running through the 2014/2015 and 2015/2016 fiscal years.

**Vision Quest:** CFNCD continues to play a role in the coordination of the conference as a member of the conference planning committee and has volunteered during the event. Vision Quest is a non-profit charitable organization formed through partnerships with five Community Futures Development Corporations to promote Aboriginal business and community economic development. In May 2013 Vision Quest celebrated the 17<sup>th</sup> annual conference with the event being an undeniable success with over 1,000 individuals attending. Over the past 17 years, over 12,000 people have attended the event.

**Thompson Economic Diversification Working Group:** CFNCD participated in TEDWG sub-committees (Housing, Economic Development, Regional Place Branding) that look at diversification opportunities for the region this fiscal year. TEDWG was struck when Vale provided some dollars to the City of Thompson following the announcement of plans to close the smelter and refinery in 2015.

**Rotary Park:** CFNCD continued a partnership with the Rotary Park Development Association in 2013/2014 and applied for funding from the provincial Neighborhoods Alive! Program for the Interactive Play Trail phase of the project. Funding was secured and the project construction is to be carried out in the summer of 2014 by the RPDA.

**Expo North:**

CFNCD was among 25 stakeholders who met to identify the need for this event in northern Manitoba, identify potential workshops and to help promote to participants. CFNCD provided sponsorship in the amount of \$1,000 for the initial year. The Expo focused on certified training in the heavy construction sector and was attended by 200 participants. The crowd was young and included a number of female participants. In addition, Twenty Two exhibitors participated in the trade show. MHCA is looking to hold Expo North again in February 2015 in Thompson. A wrap up meeting was held in March where evaluations were shared and plans initiated for the future.

In addition to participating as a stakeholder, CFNCD entered into a fee-for-service contract with the Northern Manitoba Sector Council to coordinate travel for 30 sponsored participants at the Expo. The project earned CFNCD revenue of \$13,100.

**Youth Entrepreneurship Training Program:** In the fall of 2013 CFNCD was contracted by the Aboriginal Business Service Network (ABSN) to develop and deliver a youth entrepreneurship training program in Thompson, Manitoba. The program consisted of a 15-week program where participants went through the stages of business planning, business launch and operation and business exit. The success of the program has been promoted through the Chamber of Commerce, the CFNCD website and via North Central News. The materials developed and used can be replicated and shared with other organizations and/or communities.

**Aboriginal Accord:** CFNCD participates as a partner in the City of Thompson Aboriginal Accord meetings held quarterly. The purpose of meetings and accord is to enhance partnerships with Aboriginal people, communities, organizations and promote working collectively. Many projects have been streamlined and strengthened due to the information sharing during meetings.

**Youth Build Placement:** CFNCD participated in the on the job training and mentorship piece of the Youth Build Program through the Boys and Girls Club. A student completed a 6-week practicum at CFNCD gaining resume-building skills such as general office administration and project coordination. The youth that participate in this program are often identified as at-risk youth.

**Office Space Rental Contracts:** CFNCD partnered with the Northern Manitoba Sector Council to provide office space.

# BUSINESS DEVELOPMENT SERVICES

## *Business Development Committee*

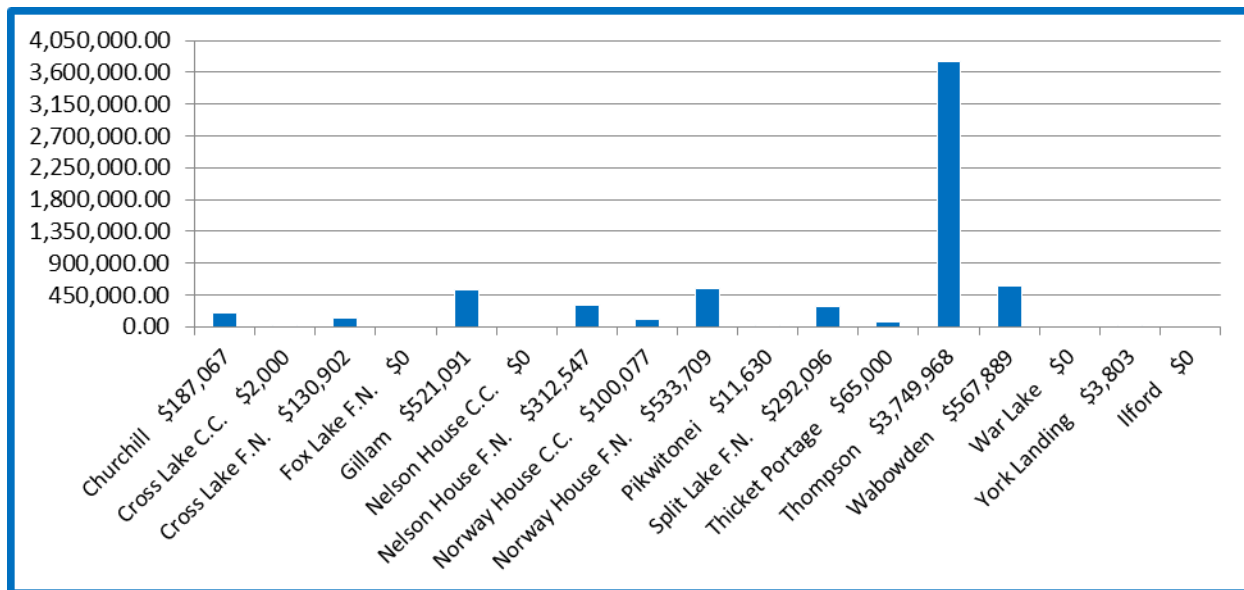
The Corporation acts as an alternative lender and manages investment funds that provide business loans to help finance business purchases, start-up and expansions. The Business Development Committee (BDC) reviews each application and awards or declines loans. The Business Development Committee generally meets on the first Tuesday of each month to review new loan applications and administer existing loans of the Corporation. The committee met 7 times in the 2013-2014 fiscal year.

## *Loan Portfolio*

The Corporation manages a \$1,000,000 WD business loan portfolio and an additional \$40,000 Business Development Bank of Canada Peer Credit Loan Program. The Corporation has also received loans from the Community Futures Investment Fund and secured an additional \$250,000 in October 2013 due to high demand and low lending capital available.

CFNCD's investment funds are revolving with repayments on loans being reinvested in the funds for future lending activity. In 2013-2014, 10 loans were extended in the amount of \$454,147.00.

CFNCD's Investment Fund has assisted 13 of our 17 Communities since inception.



*Investment Fund Distribution, by community*

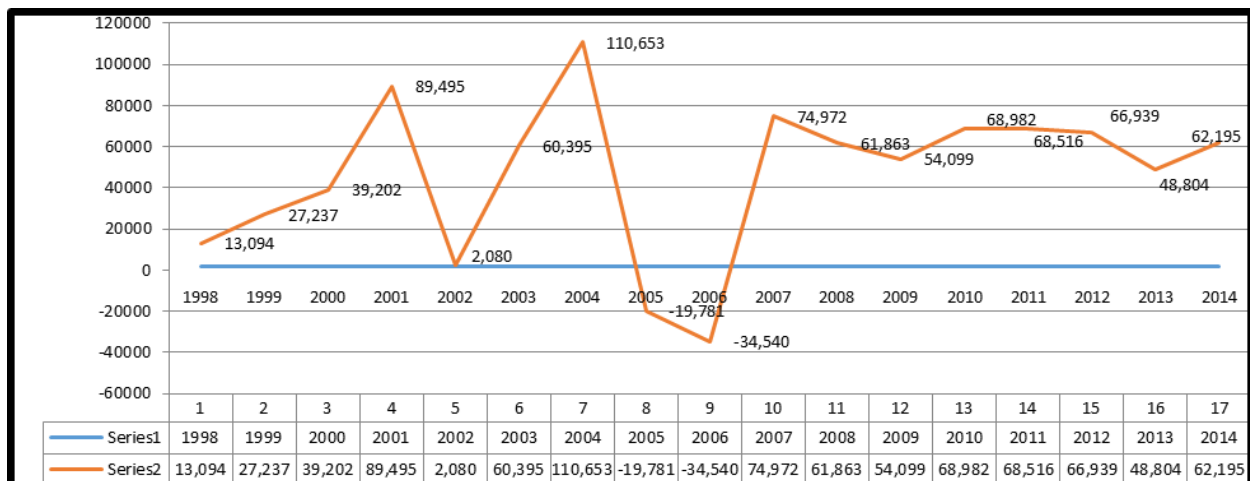
## Loan Portfolio Performance

Since inception in 1997, CFNCD has approved 266 loans valued at \$6,527,780.00.

Business Development staff has, since inception worked diligently on loan fund management.

This is critical due to the small size of the fund. As at March 31, 2014, the Corporation carried \$59,577 (2012/13 - \$39,699 as an allowance for doubtful debt. In 2013/14, the Corporation recorded bad debt of \$19,877 (2012/13 - \$23,157).

Note that the net income (loss) for the Investment Funds, (as per Kendall & Pandya Chartered Accountants) since inception, are as follows:



1998:	\$ 13,094.00	2004:	\$ 110,653.00	2010:	\$ 68,982.00
1999:	\$ 27,237.00	2005:	\$ (19,781.00)	2011:	\$ 68,516.00
2000:	\$ (39,202.00)	2006:	\$ (34,540.00)	2012:	\$ 66,939.00
2001:	\$ (89,495.00)	2007:	\$ 74,972.00	2013:	\$ 48,804.00
2002:	\$ (2,080.00)	2008:	\$ 61,863.00	2014:	\$ 62,195.00
2003:	\$ 60,395.00	2009:	\$ 54,099.00		

## Self Employment Program

The Self Employment (SE) Program is designed to assist unemployed Manitobans create jobs for themselves by starting their own business. This past year the dates of the contract changed, and the program now runs from October 1, 2013 – September 30, 2014. Since October, there has been 1 new client who has successfully completed a business plan and is ready for business launch. Several others have inquired about the program, and although they were eligible to participate, they decided not to. There are currently

another four potential clients. Community visits to promote the program have included Split Lake, Gillam, Fox Lake, Churchill, Lynn Lake, Leaf Rapids, and Cross Lake.

Since April 1, 2013 there has been participation from nine clients in the Self Employment Program. Three clients successfully launched their own business. Four clients completed the orientation process and two clients completed both the orientation and assessment stage.

### *Peer Credit Program & Business Development Bank of Canada*

The Peer Credit Program increases financial skills and knowledge to the members in their communities. To date, 71 loans have been approved and 2 groups remain active. . In 2013-2014, 1 loan was extended in the amount of \$550.

### *Canadian Youth Business Foundation (CYBF)*

CFNCD partnered with the Canadian Youth Business Foundation to provide start-up and business resources, mentoring and financing to youth between the ages of 18-34 years.

### *Aboriginal Business Development Program*

The 2013/2014 fiscal year was the 15<sup>th</sup> year that Community Futures North Central Development (CFNCD) delivered the Aboriginal Business Development Program (ABDP) (formerly the Aboriginal Business Canada Program - ABC) in northern Manitoba. In 2012, the ABDP program was awarded to First People's Economic Growth Fund (for Status applicants) and the Louis Riel Capital Corporation (for Metis applicants). Funds were made available to these two organizations to contract with CFNCD to continue offering the ABD Program in northern Manitoba.

As at March 31, 2014 the contract relationship with First People's Economic Growth Fund and Louis Riel Capital Corporation concluded and CFNCD was advised the contract would not be renewed. Peter Rosenfeld served as the External Delivery Officer (XDO) since the start of the ABDP delivery and retired from CFNCD on March 31, 2014. The Corporation, Board and Staff extend our appreciation to Peter for his years of service.