



2011 - 2012 Annual Report



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MESSAGE FROM THE CHAIR

As I complete my first term as Chair of the Board for CF FFG, it has been both rewarding and challenging year. The rewards have been the success of the Beyond the Market program, the ability for CF FFG to support small business growth and development, and having the opportunity to work with the many great volunteers and staff that serve CF FFG. There have been challenges with learning a new role and being involved at a critical time as CF FFG went through the transition away from the Self Employment Benefit Program to the newly established Self Employment Services.

Our many volunteers and staff continue to be focused in moving forward in implementing the annual plan and achieving the desired outcomes set forward by the Board for the fiscal year. To highlight a few of 2012-13 goals, CF FFG plans to:

- Increase our loan activity by 10%
- Expand into the second phase of the Beyond the Market project
- Develop additional online resources for our clients to access
- Deliver the Self Employment Services via sub-contracts with the three WorkBC Employment Service Centres in the Fraser Fort George region

Notable achievements for the 2011-12 fiscal year include:

- CF FFG advanced just over \$1.1 million in loans to support small-business; supporting over 27 businesses in the Fraser Fort George region which, created or maintained over 100 full and part-time jobs.
- Community Futures received slightly more than 3,000 inquiries about the Self Employment Benefit Program, with 51 people proceeding through the program.

- Community Futures continues to be involved with a number of community initiatives throughout the region and has been the lead proponent on several projects.
- Beyond the Market: Growing the North generated positive outcomes with one of the most visual and notable being their website www.beyondthemarket.ca
- The continued collaboration of the Northern BC Community Futures offices and the publication of the first Northern BC Community Futures magazine.

During the 2011-12 fiscal year Community Futures Fraser Fort George continued to be committed to business support and development while enhancing community development through inclusive and cross-regional initiatives.

Community Futures Fraser Fort George will continue to be engaged in a number of cross-regional partnership projects including: the 16-97 Economic Alliance, Northern Interior Mining Group, Innovation Central Society, and the Northern BC Community Futures Network, to name a few. These networks have been increasingly successful in strengthening the voice of communities across the northern region.

On behalf of the Board, volunteers and staff, we look forward to the 2012-13 fiscal year being a positive and fruitful year as we continue to focus more efforts on our business development endeavours while maintaining and enhancing our connections in the economic development portfolios.

INTRODUCTION

Community Futures Fraser Fort George (CF FFG) is a not-for-profit organization which is governed by a volunteer Board of Directors serving the

communities and people within the Regional District of Fraser Fort George boundaries.

Six standing committees enable the Board to guide program activities and carry out the mandate in the region. These committees include: Operations Committee; Governance Committee; Prince George Self Employment Benefits (SEB) Committee, two rural based SEB Review committees representing Canoe-Robson Valley and Salmon Valley-Mackenzie; the Finance and Lending Review Committee and the Strategic Advisory Committee.

In addition to the six standing committees, Community Futures Fraser Fort George works with Project Advisory Committees to guide our projects. For example, the Beyond the Market: Growing the North project has a cross-regional advisory committee to guide the project activities and outcomes.

Depending on the committee, meetings are as held as regularly as once per month (such as for the SEB Committees) or called on an as needed basis for the majority of the other Committees. The Board of Directors meets five times per year including the Annual General Meeting. Any urgent or important matters that require attention or continuity of the Board members are brought to the Operations Committee between regular Board meetings.

Community Futures Fraser Fort George has adopted the Complimentary Board Governance Model and the Board and Staff participate in a planning session every three – five years, and/or an annual planning session, to review the operations, philosophy and mandate(s) of the Corporation.

Community Futures Fraser Fort George has nine staff in the Prince George office and contracts a part-time position with the Village of McBride. This agreement

assist Community Futures Fraser Fort George in servicing these areas in addition to the full-time staff, from the Prince George office, traveling to the communities.

Vision Statement

To improve the quality of life in our region by: enhancing business and entrepreneurial success, and community development.

Mission Statement

To be leaders in:

- Serving those entrepreneurial individuals considering self-employment
- Serving the social and economic needs of our region by encouraging business and community economic development
- Establishing new partnerships and enhancing existing partnerships with agencies, organizations and foundations that have similar and complementary mandates both inside and outside of our region

Community Futures Fraser Fort George is committed to:

- Being a leader in the management of economic change
- Responding to demographic changes
- Providing excellent customer service that will continue as we grow and expand
- Working to achieve a balance of addressing “business development” and “community economic development”, recognizing that the two are linked
- CF FFG considers the following benefits in our decision making process:
 - Human Benefits
 - Community Benefits
 - Employment Benefits
 - Economic Benefits

- Offering our services to non-traditional, unique and unproven projects that other organizations may not be willing to take a risk on
- Using the communities' multi-year economic strategies as a tool for our decision-making process

STAFF & CONTRACTORS

As noted above, Community Futures Fraser Fort George has eight staff members, plus to contractors:

Susan Stearns, General Manager

Karen Hebert, Comptroller

Marie Patenaude, Executive Assistant

Sherri Flavel, Business Development Officer

Rodney Gainer, Business Analyst

Rebecca Reid, Initiatives Development Officer

Vera Beerling, Youth Mean Business Coordinator

Jillian Merrick, Beyond the Market Project Coordinator

Contractor Serving Canoe-Robson Valley: Village of McBride – Allan Frederick.

GENERAL MANAGER'S REPORT

Community Futures Fraser Fort George continues to build on our service delivery working with individuals and organizations in entrepreneurial and business development. This is demonstrated through our initiatives, workshops, Self Employment Services and Loan Programs reports contained within this document.

The lending portfolio picked up volume this year and we were able to support a larger number of small business loans in the communities. Although a number of the loans were business retention and

expansion, we were also able to support a number of business startups; all of which created more employment opportunities for individuals across the Fraser Fort George region. Alongside our loans, the Business Analysts provided coaching sessions for small business owners ranging from developing business plans to leverage financing from a traditional financial institution, to financial management, to organizational change while continuing to arrange flexible payment schedules for clients that may be having a difficult year.

During 2011-12 CF FFG received a contract with the Province of BC to deliver a pilot project targeted at getting 25 youth, living in the Prince George region, interested in entrepreneurialism as a career option. This has been an exciting initiative as it has provided CF FFG with a unique opportunity to become better engaged with youth between the ages of 18 – 29. During this time, the pilot project, Youth Mean Business, has successfully supported sixteen young adults with exploring their business ideas; many of whom have proceeded forward and are now self employed while a smaller percentage have taken the lessons they learned and have chosen to either return to school or return to work. The Youth Mean Business pilot project will run through until October 31, 2012 at which time the Province of BC will determine whether they will continue to fund the initiative, change the parameters or discontinue the program. CF FFG truly believes this program is a great benefit to youth in the community and is the start of developing a foundation for future business succession.

Two members of our staff are involved with the Junior Achievement program and, when we can, we are able to support the program by delivering the in-class workshops to the youth during regular school hours. The Junior Achievement program is generally delivered as part of the career and personal planning

programs. This provides an opportunity to encourage youth to think about entrepreneurialism as a career option early on in their educational endeavours.

CF FFG has embraced the opportunity to work with the UNBC Commerce Student Society this year, co-hosting a luncheon, business gala and an entrepreneur challenge event. We are always impressed with the energy and innovation of the students and look forward to working with them for many more years to come.

Four years ago we made a commitment, to all of the communities in our region, that our team members would increase the number of visits to the communities of Mackenzie, McBride and Valemount. We have lived up to this commitment and have scheduled, at minimum, one visit per quarter to each of the communities. During our visits we engage in numerous meetings with individuals, businesses, not-for-profits, local government, and provided presentations as requested by groups. Our goal is to listen and learn about how we can serve the communities, businesses and residents better and to continue being a positive partner across the region and in each of the communities; a goal we remain committed to.

Community Futures Fraser Fort George continues to be highly involved with the 16-97 Economic Alliance. We have increased participation of economic development practitioners from across four regional districts to now include members from the Kitamaat-Stikine region; we believe the focus of this group continues to be a valuable resource to many. The 16-97 Economic Alliance has grown stronger over the past few years and remains dedicated to and focused on enhancing the support, networking and capacity of the economic development practitioners across the region. CF FFG continues to be dedicated to

committing some of our Initiative Development Officer's time, along with my time, to supporting the mandate of this organization.

Community Futures has continued to work with the Northern Interior Mining Group (NIMG) by providing administrative and facilitator support to assist them in moving forward. The NIMG Leadership Team continues to be committed to the networking of the mining service sector with the goal of strengthening the small business community's ability to service the mining industry. The group successfully published their annual Mining Suppliers Directory again this year and will be hosting a networking event in April 2012 for their members.

Beyond the Market: Growing the North has had a successful year in moving forward on this project. This was a cross-regional initiative spanning from Terrace to Valemount and encompassed four Community Future regions. We are pleased with the outcomes that included: the website (www.beyondthemarket.ca), an opportunity analyses, engagement with UNBC on a cold-storage project, and most importantly, engagement with a large number of farmers and producers across this region. These on-the-ground connections provided the initiative with the insight, knowledge and experience that we required in order to be able to utilize this program and the funding to meet their needs and enhance the Agriculture sector.

Community Futures Fraser Fort George has been engaged with a number of like-minded organizations and two innovative entrepreneurs as a means of forming the Innovation Central Society. This newly formed society will be the north-central science and technology council that has the mandate to enhance the commercialization of science, technology and innovation across the region (Quesnel to Mackenzie and Valemount to Burns Lake). We are very excited

to see the collaborative efforts and the advancement that has been made on forming the society, securing the BC Innovation Council funding, and moving forward to hiring an Executive Director before summer.

In the forefront of business development and services, we have introduced a variety of fee for service workshop to augment into the roster of no charge workshops. With this, we recognized that with that the changes to the SEB Contract moving to the SE Service sub-contracts also required further changes to the workshop and training program delivery. We have begun to work closely with Small Business BC to increase the number of workshops they can deliver via video conference while continuing to grow our roster of fee for service workshops to ensure the face-to-face engagement is still present in the delivery format.

The Ministry of Social Development began its final transition stage of the Employment Services Agreements to the new WorkBC Employment Service Centre model; this included the Self Employment Benefit Program contract concluding and CF FFG engaging in sub-contract agreements with the larger Employment Service Centres as of April 2, 2012. The changes to the program required CF FFG to work with a number of proponents to engage in the opportunity to be a part of the new delivery model; this also required us to make modifications to our existing program delivery in order to meet the deliverables of the new Self Employment Services model. Internally, this has been a great deal of work and added additional stress onto the team as there were stretches of time where there was uncertainty in the process and what would be expected at the end of the current contract and beginning of the sub-contracts. We are pleased that most of the processes have been worked through and we are able to continue to meet the need of the clients.

With the change of processes in the SEB program, we experienced a slight decrease in the number of participants that successfully started a business through the SEB program; however the number of participants in the workshops sponsored through the program remained steady.

Each year, Community Futures BC hosts a Provincial conference, which took place in Dawson Creek this year. The conference provides a great opportunity to learn more about projects and initiatives that are taking place across the province as well as continuing to learn and grow from other Community Futures leaders in the programs and services we deliver.

Having more insight and learning more about the developments from other regions was an invaluable experience and we continue to work closely with the other eight Community Futures Managers from across the northern region to develop closer relationships and form stronger networks. The Northern Managers meet on a monthly basis via video conference, this provides an opportunity to move new ideas forward and/or establish cross regional programs, marketing campaigns or to share information. It is through meetings like this that projects like the Beyond the Market are born.

It is always a pleasure to be invited to do presentations on Community Futures' programs and services in the communities and to different organizations. It is always a different experience with each group and I extend my sincerest gratitude to those who have invited a member of our team to share our programs and services with you.

In closing, I extend my sincerest appreciation to the numerous volunteers that put in countless hours of time into supporting Community Futures Fraser Fort George whether it is on the Board, Finance and Lending Committee, Self Employment Benefit

Committee, Advisory Committees or in other areas of development. The contribution of your time is invaluable to the success of Community Futures and the small businesses and communities that we serve.

Audited Annual Financial Statements can be obtained via written request to:
Community Futures Fraser Fort George
Attn: Comptroller
1566 Seventh Avenue
Prince George, BC V2L 3P4
Fax: 250-562-9119
Email: general@cfdc.bc.ca

BUSINESS DEVELOPMENT

Helping develop regional businesses through small business financing remains a core service of Community Futures. Community Futures provides small business loans from \$100 up to \$150,000 when traditional financial institutions are unable to help. Loans are available for viable new business start-ups, business expansion, or to stabilize an existing business. We do not compete with traditional banks and commercial lenders for loans.

Since 1994 Community Futures Fraser Fort George has loaned over \$23 million to small businesses toward supporting small businesses within our region. An added benefit is that Community Futures' loan funds typically provided when traditional lenders unable to – have created more than double the financial impact, by enabling entrepreneurs to access additional equities, funding programs and debt financing of over 31 million that might not otherwise have been available or utilized in our communities.

Community Futures' loans range from 'micro loans' of \$100 - \$10,000 – and up to \$150,000 – in some

instances may access additional provincial funding provide up to \$300,000 for exceptional projects. Loans feature competitive interest rates, flexible repayment terms up to 5 years and the option of reduced payments for the initial 3 months.

As a developmental lender, Community Futures determines financing locally, considering each proposal on its own merits, and often when traditional lending institutions are unable to help. A Finance & Lending Committee comprised of community volunteers and entrepreneurs meet regularly during the year to consider new business financing proposals, and review financial arrangements for current loans and credit related issues.

CLIENT SUCCESS STORY



Homesteader Meats – April 19, 2012

Homesteader Meats is an old fashioned butcher shop; the kind where you are greeted with a warm smile, friendly hello, and top notch customer service. Owner, Ben Klassen, has been a butcher since the 1950s and purchased Homesteader Meats in 1982. Ben explains that one of his favourite things about owning a butcher shop is building relationships with his staff and customers. He enjoys educating

customers about how to select and purchase various types of meat as well as how to best cook different cuts, and encourages his staff to do the same.

Homesteader Meats carries a full variety of meats and sells both retail and wholesale. Ben purchases his products locally as much as possible. He carries local beef, pork, chicken, turkey, lamb and bison. The store also carries a selection of specialty food products, as well as in-store made sausage, and the most heavenly smelling double-smoked bacon.

Ben's dedication to providing excellent customer service and a quality product can be traced back to a trip he took in 1980 with his wife and young kids. The family ate at a restaurant in Japan where Ben received such attentive customer service that he turned to his wife and said "honey, I'm taking this back to Canada!" It's been his mission to bring that level of service to his customers ever since.

In 2007 Ben sold Homesteader Meats and planned to retire, but after less than 3 years he purchased the business for a second time. Despite several staff members having accepted new employment, all eight returned to work when Ben reopened the newly renovated butcher shop. Ben talks warmly about his staff team, and considers them to be an integral part of his business success. The second time around Ben is trying to take things a little easier (he's closed the store on Mondays and Sundays), but it's obvious that he's still having a lot of fun.

During the 2011-12 fiscal year a total of \$1.160 million in small business loans were approved as follows:

| | |
|----------------------|--------------------|
| Investment | \$ 845,820 |
| Community Investment | \$60,000 |
| Forestry | \$243,325 |
| Disability | \$11,500 |
| Total | \$1,160,645 |

In the 2011-12 fiscal year, 59% of the loans made were to existing businesses to maintain, expand or purchase another business, and 41% to assist in the start-up of new businesses. Community Futures helped businesses in the Fraser Fort George region create 82 new and part time jobs and maintain 32 full and part time jobs.

While Community Futures strives to balance its loan portfolio, the various loans approved are a reflection of the business opportunities presented during the year. Over the past year, the trend of borrowing entrepreneurs has been primarily in developing service type enterprises. The Service and Goods (retail & wholesale) sectors represent 66% of the loans, with manufacturing, transportation and value-added forestry products sector representing 34% of the loans made in 2011-12.

In addition, during the year Community Futures' staff hold one-on-one meetings with clients and potential clients regarding business guidance, financing and start-up. This included providing technical assistance on all aspects of business planning and financial forecasting, and delivery of training and skills development sessions.

SEB PROGRAM

Since the 2010-11 Annual Report last August the Self Employment Benefit Service Canada Contract #7412059 continued from September and completed on March 31, 2012. Progressive steps to wind down CFDC SEB Program services under the contract began in December and continued with the last opportunity for clients to enter into SEB agreements being mid January.

SEB PROGRAM STATISTIC SUMMARY

The following data represents the number of clients approved by the SEB Program Phase 1 Development, Phase 2 Implementation and Phase 2 Extension Committee Meetings from September 1, 2011 to March 31, 2012.

| SEB Program | Sept | Oct | Nov | Dec | Jan | Feb | Mar |
|-------------|------|-----|-----|-----|-----|-----|-----|
| Phase I | 2 | 2 | 6 | 2 | 10 | 0 | 0 |
| Phase II | 2 | 1 | 3 | 2 | 4 | 1 | 5 |
| Extension | 1 | 1 | 4 | 0 | 1 | 1 | 3 |

SELF EMPLOYMENT SERVICES SUB-CONTRACTS

New WorkBC Employment Service Centre contract awards were announced in October 2011. Since this time, CF FFG sub-contracts have been established and the implementation of the new program started at the beginning of April 2012. CF FFG has been retained as a sub-contractor to the WorkBC Self Employment Centres in Prince George with Kopar Administration, Mackenzie area with CNC and Robson Valley area with the Valemount Learning Centre. We look forward to providing these services to the respective WorkBC Employment Service Centres and collaborating with them to ensure the clients' needs are met.

SEB CLIENT SUCCESS STORY



Gamerz Video Den – October 31, 2011

When the local chain video store shut its doors in Mackenzie in 2010, Lori Watson saw an opportunity to fill the void.

With 7 years of experience with Movie Gallery, including 3 as store manager, Lori definitely understood the gaming and movie rental industry, but explains it still took a lot of courage for her to decide to open a store: "I always knew I wanted to own a business, but I'm not a risk taker so luckily my husband was very supportive and encouraged me to take the risk."

In addition to her knowledge of the industry, Lori also had valuable connections that enabled her to reduce her opening costs by purchasing display units and equipment from a national video store chain.

Lori is proud that she followed through on her dream and says she enjoys the flexibility she now has to make decisions to better serve her customers. Opening Gamerz Video Den also created jobs for three employees in a community that was struggling through a downturn in the forest industry. As well, the store provides residents with access to both new release and library movie and game rentals...something especially appreciated in a community with unreliable high speed access.

Lori's advice to future entrepreneurs is to take the workshops provided by Community Futures to help figure out if your plan is feasible before investing too much time and energy into your idea.

SELF EMPLOYMENT SERVICES

When the new Self Employment Services were launched in April 2012, the SEB Program Coordinator position was reformatted and changed to a Business Development Officer. Prior to finalizing the SEB Program, 19 client files were formally transferred to the Work BC Employment Services Centres as legacy

clients whom would have the opportunity to continue with the Self Employment Program option.

With the program changes, the Self Employment Services are offered to participants by a referral process from the WorkBC Employment Service Centres. The WorkBC Employment Service Centres provide case management to the participants and are responsible for evaluating eligibility and administering financial benefits. The staff, at each of the WorkBC Employment Services Centres, works closely with the CF FFG Business Development Officer to support client success.

As we move forward with the new Self Employment Services process, CF FFG will have their Business Development Officer deliver two Orientations sessions per month at the WorkBC Employment Services Centre in Prince George and the remainder of the services will be delivered at the CFFFG office. The Business Development Officer will travel to the Mackenzie area one time per month along with provide distance services to these respective clients. In the Robson Valley area travel will be scheduled on an as needed basis while majority of the services will be delivered via distance services.

The SE Services process begins by the clients taking part in an Orientation and Assessment and upon approval of their WorkBC Case Manager, participants can then access the Business Concept Development Workshop. Once this step is completed the Case Manager will review the recommendation from the Business Development Officer to determine whether to refer the client into the next two Self Employment Services steps that are offered - Business Plan Development Services and Business Plan Implementation Services.

All services are accompanied by additional Entrepreneur Workshops with distance offerings for

the Mackenzie and Robson Valley areas.

Within these offerings, the Youth Mean Business Program is able to refer participants for the Self Employment Services and in the near future the general public will have the opportunity to register and attend the Self Employment Services sessions.

SELF EMPLOYMENT SERVICES COMMITTEES

Self Employment Services Business Concept Review Committees and Business Plan Review Committees are transitioning from the previous SEB Committees in Prince George, Mackenzie and Robson Valley areas. A consultation process to revise Terms of Reference and reconnect with members is underway and recruitment packages to attract new committee members have been developed.

CONCLUSION

CF FFG is confident that the new Self Employment Services will remain a valuable resource for those seeking self employment. While changes have been made, the core components of the workshops, training and guidance to move an individual forward into self employment has remained focused on the client and their success.

WORKSHOPS & TRAINING

The 2011/12 fiscal year brought a number of changes to our entrepreneurial workshops and training. With the Self Employment Benefit program wrapping up at the end of the fiscal year, we began exploring new methods of providing entrepreneurial training to our clients. In addition to our popular evening workshops, for Winter 2012 we partnered with Small Business BC to offer a number of new workshops hosted in Vancouver and offered by video conference at our office in Prince George. These

workshops have proven to be popular, especially with our Youth Mean Business clients, and provide access to a wide range of workshop topics taught by highly skilled facilitators with up-to-date knowledge in their field. We're also exploring different methods of instruction that will allow us to better connect with entrepreneurs in McBride, Valemount, Mackenzie and the surrounding rural areas.

In addition to offering new workshops, we've been working on our internal processes to more efficiently communicate with workshop and training clients and our facilitators. We also have formalized our workshop feedback process to better track trends over time and to respond more quickly to client requests and comments.

During the 2011/12 fiscal year we offered 140 workshops, with 590 participants. This includes our Self Employment Benefit program training, evening workshops and Small Business BC workshops.

We look forward to continuing to improve our workshop and training offerings in 2012/13, including offering new evening networking and learning events for small business owners.

COMMUNITY INITIATIVES

During the 2011/12 fiscal year Community Futures Fraser Fort George worked with a variety of project and community partners on a number of community economic development initiatives across the north. While cross-regional projects in communities separated by large geographical distances can be difficult to coordinate CF-FFG believes regional partnerships are vital to economic development for our region.



Mackenzie, BC

We continued to support the [16-97 Economic Alliance](#) with administrative, accounting and event planning support, and are proud of the strides the Alliance has made in strengthening the network of economic development professionals across the region. In addition to planning the Alliance's spring and fall forums we also lead the planning for a regional Funders Forum held in Burns Lake in October 2011. This event brought funders from around the province to connect with local economic development practitioners, grant-writers and non-profit managers on funding and project opportunities. As well, we planned a mid-winter networking event for Alliance members attending Minister Bell's Natural Resource Forum in Prince George. We continue to receive positive feedback on the relationships built through the Alliance and are pleased to be able to provide support to this group.

We also continue to work closely with the Omineca Beetle Action Coalition to support their efforts to diversify the region's economy as we begin to see the growing economic effects of the Pine Beetle epidemic. As well, we actively participated in the Province of BC's McBride to Barrier economic development pilot project forum and look forward to working with our partners in McBride, Dunster and Valemount on the identified projects from this initiative.

NIMG continues to be active with the support of CF FFG. The past fiscal year provided the NIMG Leadership Team with the opportunity to explore NIMG's mandate and develop a plan for what they can effectively provide the membership given the limited amount of financial and human resources they have available. It was agreed they would host one or two networking events and produce the NIMG Mining Directory in the next fiscal year while continuing to focus on connecting businesses to businesses serving the mining sector and/or directly to the mining corporations.

Through the efforts of a number of local organizations, including CF FFG, the funding has been secured to re-establish the local Regional Science Council office. With this a newly formed society, Innovation Central Society, has been established and has actively been recruiting a new Executive Director for the organization. Alongside those whom have been involved, we are hoping to have this position in place before the beginning of the next fiscal year as an additional step forward in being able to better support the businesses involved in the science and technology sector in the respective region.

CF FFG has also focused efforts on engaging with youth in our region and in 2011/12 we strengthened our relationship with the UNBC Commerce Student Society by sponsoring and volunteering for the Entrepreneurship Challenge – a chance for high school, college and university students to learn case competition and entrepreneurial skills.

To celebrate Small Business Month 2011, Community Futures Fraser Fort George invited the Ten Percent Shift project to the Fraser Fort George region. Barry O'Neil, CUPE President and the inspiration behind Ten Percent Shift, launched the new promotional campaign in Prince George speaking at a Chamber luncheon. Clay Suddaby, Ten Percent Shift

Coordinator, then travelled to Valemount, McBride and Mackenzie to speak in each community about how shifting just 10% of your current household spending to buying local helps to strengthen your community's economy and create jobs. A much larger percentage of each dollar spent in a locally owned business is retained in the local economy rather than leaving the community for corporate headquarters, especially as it's been demonstrated that local businesses tend to buy local services and products more frequently than chain stores.

In addition to building partnerships within our communities we also continue to strengthen our relationships within the Community Futures network. We are active participants in the Northern Managers Group, chairing and recording meetings as well as leading projects such as the recently published Northern Community Futures magazine. We also have been working closely with the Community Futures Nadina and Community Futures Stuart Nechako offices to explore ways to better promote and facilitate business development across the region.

Our largest cross regional project during the 2011/12 fiscal year however was managing the Beyond the Market project as well as working with project partners and stakeholders to plan for a second phase of the project.

BEYOND THE MARKET

Beyond the Market: Growing the North aims to build, strengthen, and diversify the agriculture and food service industries from Valemount to Terrace, linking farmers, ranchers, purchasers and consumers in the region in an effort to identify the barriers to the local food industry and encourage collaboration and entrepreneurial development to overcome them. Beyond the Market is a collaborative

partnership led by Community Futures of Fraser-Fort George and supported by Community Futures Nadina, Community Futures 16-37, the Omineca Beetle Action Coalition, the Regional District of Fraser-Fort George, Community Futures Rural Economic Diversification Initiative, and the Ministry of Agriculture.

Thanks to the extraordinary efforts of Jillian Merrick, Beyond the Market Coordinator, the project's first major accomplishment was the launch of its website, www.beyondthemarket.ca, in September of 2011. The website continues to expand and features a number of tools and information resources, including a searchable directory of local farms offering direct sales, a calendar of food and agriculture events in the region and beyond, a list of all northern BC farmers' markets, information on the different kinds of northern food products and their seasonal availability, and access to research and publications created by the project.



Glenbirnam Farm – Registered Black Angus

To assist in gathering information on the region's agricultural supply and demand capacity, Beyond the Market commissioned the Regional Food System Assessment and Opportunity Analysis Report, which outlines the state of the food sector in the Highway 16 region, and provides keys insight into the challenges and opportunities for local food production, distribution and consumption. The report highlights several key economic opportunities

including the development of a supplier network to bring local beef into the kitchens of large operators, the optimization of meat processing and finishing capacity in the region, the communication of weekly produce fresh sheets from suppliers during the peak growing seasons, and many others.

Beyond the Market has also partnered with UNBC's Northern Agriculture Research Initiatives, led by Dr. David Connell to explore some of the further research needed to pursue the opportunities identify in the report. This partnership will allow students and faculty to gain valuable relationships with Beyond the Market clients and provide the Beyond the Market project with an exceptional research team.

Outreach and networking have proved critical and valuable components of the Beyond the Market project. The project has hosted workshops in Terrace, Smithers, Vanderhoof, Prince George, and the Robson Valley, which gathered farmers, ranchers, chefs, caterers and food service managers to learn and discuss the opportunities for the growing agric-food industry in the north with experts from around the province. The workshops were designed with business training and networking in mind, and featured Farm-to-Chef Networking events that paired local farm operators one-on-one with restaurant and purchasing representatives in a speed networking format.

In its day-to-day activities, the Beyond the Market project works with individuals to provide key guidance on farm business development and local food procurement, and will continue to play a central role in supporting the growth of the agriculture industry in the Highway 16 region.

Beyond the Market has been funded by the Rural Economic Development Initiative through

Community Futures BC, OBAC, the Regional District of Fraser Fort George and the three partnering Community Futures offices.

To learn more about the Beyond the Market: Growing the North project visit: www.beyondthemarket.ca.

We have enjoyed working with our project partners and communities on a variety of initiatives during the 2011/12 fiscal year and look forward to another year of leading and supporting community economic development projects.

YOUTH MEAN BUSINESS PILOT PROGRAM

The Youth Mean Business (YMB) Pilot Program is an innovative program that helps individuals between the ages of 18 and 29 develop entrepreneurial skills to move forward with their business ideas and consider entrepreneurship as a viable career choice.

The pilot program started in Prince George at the end of September and will run until October 31, 2012 with the potential of being renewed for an additional 17 months. The program is customized for each participant and specific goals and objectives are matched with financial assistance of up to \$5,000 to move business ideas forward.

YMB Program participants are presented with a unique opportunity to develop entrepreneurial skills by working on marketing and business plans, making new connections in their local business community, networking with business professionals, and learning from real life experiences shared by a business mentor, and accessing financial assistance customized to their goals and objectives. The pilot program gives aspiring, young entrepreneurs an

opportunity to develop a business plan and acquire the strong entrepreneurial skills necessary to create a successful business in Prince George.

As of March 31, 2012 there are sixteen Youth Mean Business participants with a wide variety of business ideas including a social media product, mountain bike clothing line, adventure film & photography, music promotion, audio engineering, online beauty discount service, online men's clothing line, event/editorial photography studio, online mining stock tool, local foods café, sports videography, and a retail product for schools.

MARKETING OVERVIEW

As a pilot project, the time invested in marketing and educating the community about the Youth Mean Business program has been significant. It has taken hard work and long hours to make a presence in Prince George through presentations and information sessions to service providers, community leaders, the local college (CNC), university (UNBC) and School District. To ensure success, relationships have been fostered through follow-up phone calls, emails and event invitations.

YMB INFO CONNECTIONS & NETWORKING EVENTS

The Youth Mean Business Info Connections Event with Minister Pat Bell and Mayor Sherri Green on February 3rd at the University of Northern British Columbia had an entrepreneurial theme of 'keeping it local'. The event was sponsored by the UNBC Career Centre and local mining transportation company, Maple Leaf Loading Ltd. The Bentley Centre event venue was generously provided by UNBC at no cost to YMB. In addition to Minister Bell and Mayor Green, four local entrepreneurs shared their entrepreneurial journeys at the YMB Info Connections attended by 100 people from the Prince

George community including City of PG Council Members, Local Entrepreneurs, UNBC/CNC students, instructors and staff, Employment Service Providers and associated agencies, as well as community and business leaders. Responses received in relation to the event were very positive and the exposure to potential YMB participants was significant. The event was covered by CKPG TV as well as the PG Citizen. The April 3rd event at the College of New Caledonia (CNC) was equally beneficial in promoting the YMB program and provided an opportunity for participants to network within the business community. The event featured 5 local business owners who shared their entrepreneurial journey with participants and community members. Those in attendance received information specific to the trade industry from one speaker in particular which added to the diverse topics discussed. CNC kindly offered to sponsor the cost of the event including lunch. This event was also covered by CKPG TV which assisted in marketing the program to a wider audience.

The tremendous support of local businesses, UNBC, and CNC to encourage and promote the Youth Mean Business Pilot Program has been greatly appreciated. As a follow up from both events, the YMB participants have set up personal networking meetings, gained new opportunities for personal development and training, and toured store front options. The youth have come away inspired and enthused by the local support, local coverage and admiration of entrepreneurs in general.



Minister Pat Bell – YMB/UNBC Event

Several smaller YMB Info Connections Events were held in October and November and featured one entrepreneurial speaker at each event. When asked ‘what they would do differently if they could start their business again’ or a ‘word of wisdom’ for the youth, the entrepreneurs recommended ‘starting your business sooner than later’ when financial and family commitments are usually less intensive.

CAREER FAIRS & PRESENTATIONS

YMB took part in three Career Fairs at UNBC and CNC during the first six months of the program. At each Career Fair, the YMB booth was visited by 365 students, instructors and the general public. We attracted many visitors through offering an interactive game and draws for ‘study baskets’ filled with nutritious and fun snacks as well as CF FFG promotional items.

YMB Presentations were made at several local organizations such as Ms. Lorea’s School of Esthetics and the CNC Dental Hygienist Program. Organizers from JobFest, an Interactive Youth Career Event scheduled to take place in Prince George in May, contacted YMB to share contacts and resources. The

specific ask was to connect with several of our past guest speakers and to assist with the development of 'mobile apps' for this event and several others will be speakers at JobFest. YMB participants will attend as a networking opportunity.

YMB PROGRAM KEY AREAS

As the Youth Mean Business pilot program has evolved, participants are taking advantage of the five key areas of the program including networking opportunities, mentorship, training workshops through CF FFG, Small Business BC (video conference), and the PG Chamber of Commerce as well as business plan development with a CF Analyst and coaching with the YMB Coordinator.

BUSINESS PLAN DEVELOPMENT AND COACHING

YMB participants are connected with a business analyst once they have completed their CF Business Concept workbook and each participant receives guidance from a CF Business Analyst as they develop their business plan. This change is assisting the participant to formulate their idea on paper sooner with more time to edit to aid in the development of a strong business plan. A comment from a YMB participant read, 'the materials available through the YMB program in conjunction with the training courses were essential to creating my business plan . . . (which was) the area that I had the most difficulty with and having access to (CF FFG) professionals and resources proved extremely helpful.' The participants meet with the YMB coordinator every week in person, by phone or email, to discuss progress and challenges with their business idea and to brainstorm which provides meaningful training and networking to enhance their business concept development. A comment received from a participant reads, 'one-to-one coaching has been great for forming connections and learning about all of the resources available to young entrepreneurs.

(The coordinator) has been wonderful to talk to when I am struggling ...'

PARTICIPANT NETWORKING AND MENTORING

There were many community networking events that the YMB participants have attended including: business lunch meeting with inspiring speakers, 'Business After 5' events, and 'speed networking'. YMB participants have also benefitted from one-to-one network meetings set up by the YMB coordinator. A comment on a YMB Participant evaluation read, 'The YMB program has been fantastic for networking and gaining new connections, throughout the duration of the program I have gained numerous essential contacts that have helped me take my idea from a concept to a viable business model. I feel that some of the professionals I have met while involved in YMB I will stay in contact with for many years to come.'

We have been fortunate to develop a strong partnership with the 'Mentor Me' Pilot Program funded by United Way of Northern BC and OBAC. This program was modeled after the highly successful Women's Enterprise Centre in Kelowna and offers YMB participants a proven successful partnership for mentoring. The participants will gain valuable skills from their experience with a mentor match facilitated through 6 hours of mentoring over three months to work on their specific goals. I have worked closely with the Mentor Me coordinator and collaboration has brought a strong mentor opportunity to the YMB program. A recent comment from a YMB participant who has a strong match with a local entrepreneur/CF volunteer enthusiastically stated, 'The mentoring aspect of YMB has proved integral ... having a mentor has also been very important for keeping me on track and helping me organize my ideas into tangible results.'

REFLECTIONS FROM THE COORDINATOR

As the pilot program has progressed, I have seen tremendous growth in the Youth Mean Business participants especially in self-confidence. Through their time in the YMB program, they gain assurance through their business plan development and community support and encouragement that their ideas are feasible. The youth evaluations reflect strong appreciation for the YMB opportunity and a clear understanding that they couldn't have moved forward and reached their goals without this pilot program and the knowledge and support gained through the five key program areas.

YMB STORY

Sometimes the best way to share the success of a new program is through the story of a participant.

Brittany West joined the Youth Mean Business Pilot Program in February, 2012. Her business idea has evolved from an on-line shopping mall to an online beauty discount service (a similar idea to the online service called Hotwire for discount hotel rooms), where customers can book appointments for hair, massage, and spa treatments at great prices.

Brittany is twenty-seven years old with extensive experience working in high-end women's retail clothing as well as assisting with the start-up of an online clothing store in Australia. She also worked as a real estate agent in Victoria, BC and Australia for three and half years. It is through this work and life experiences that Brittany gained skills for self-direction and motivation and a desire to be a business owner.

At the beginning of March, 2012, Brittany attended a training opportunity through a 'Tech Start-up Weekend' sponsored financially through the YMB

Pilot Program and also attended by her mentor. At this event, Brittany pitched a 'back up' idea for an online discount site for beauty appointments. The online business idea was an instant hit and won second in the competition awarding Brittany an initial team of support, a boost to her confidence, and two months of free advisory services. With a quick pivot to her original business plan, Brittany has grasped on to this strong business concept and is working extremely hard to launch her business this year.

Over the past three years, Brittany worked on her business idea as time allowed while she was working full-time. After joining Youth Mean Business, she was able to focus on developing her business concept and a strong business plan. Through YMB, Brittany completed eleven business related workshops, attended many networking events, developed a strong bond with her mentor, and has fast-tracked her business idea to a feasible launch this year. She gained the respect of her mentor and many community professionals and leaders that she interacted with over the duration of her time with the YMB Pilot Program. Brittany shared her business model as well as the entrepreneurial skills she developed through the YMB program in a presentation to the YMB Review Committee in April and was awarded business start-up seed funds and a program completion bonus.

Brittany West is a great example of today's creative and intelligent aspiring young entrepreneurs interested in making their business ideas reality. The Youth Mean Business Pilot Program is an innovative and customized program offering YMB participants an opportunity to focus on their business ideas and develop entrepreneurial skills through networking, mentorship, business training, and business plan development.

THANK YOU

We would like to send out a BIG Thank You to all the Contractors. Shad Marshall and George Hein from Riverbend Construction and Renovations Ltd., Chris Middleton from All West Glass, and Kevin Hunter from Signtek Industries for doing a fabulous job on our new Boardroom. The renovations started at the end of December 2011 and were completed by mid February 2012. Since the completion of the renovations, we have received multiple compliments on the look and style, that on many occasions, it has become a great conversation piece. We couldn't be happier with our new Boardroom and are pleased that it is utilized on a daily basis.

