



2012 - 2013 Annual Report

Community 
Futures Fraser Fort George

1566 Seventh Avenue • Prince George, BC V2L 3P4 • www.cfdc.bc.ca

TABLE OF CONTENTS

MESSAGE FROM THE CHAIR	3
INTRODUCTION	4
STAFF	5
GENERAL MANAGER'S REPORT	5
BUSINESS DEVELOPMENT	8
SELF EMPLOYMENT SERVICES PROGRAM	9
WORKSHOPS & TRAINING	11
BEYOND THE MARKET	11
MARKETING ACTIVITIES.....	12
YOUTH MEAN BUSINESS PILOT PROGRAM	13
CLIENT PROFILES.....	14
THANK YOU	16

MESSAGE FROM THE CHAIR

It has been both rewarding and challenging year for Community Future Fraser Fort George (CF FFG). The rewards have been the securing a second year of funding for the Beyond the Market program and starting two new projects under its auspice, 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. Two of our greatest challenges include the decrease in the number of Self Employment clients and, like most businesses, having to do more with less funding.

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 2013-14 goals, CF FFG plans to:

- Increase the number and value of loans to support small businesses across the region;
- Secure funding for additional projects under the Beyond the Market auspice;
- Complete a gap analysis of business services provided across the Fraser Fort George region and focus our efforts towards filling the identified gaps that are within our mandate; and
- Continue to work with partners to support community development initiatives.

Notable achievements for the 2012-13 fiscal year include:

- CF FFG advanced over \$1.0 million in loans to support small-business.
- Small business support was provided to over 30 businesses in the Fraser Fort George region which, created or maintained over 58 full and part-time jobs.

- The Youth Mean Business Provincial Pilot Project has been a great success with 39 youth participating and presenting innovative business plans over a period of 18 months and the program has been extended for 2013-14.
- 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 continues to generated positive outcomes for the agriculture sector; visit the website www.beyondthemarket.ca
- The continued collaboration of the Northern BC Community Futures offices which has included participating in 4 loan syndications this fiscal year and, soon to be released the second Northern Community Futures magazine.

During the 2012-13 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. During the 2013-14 fiscal year, 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 2013-14 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 partnerships 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 YMB/Self Employment Services (SE) Committee, two rural based YMB/SE Services 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 YMB/SE Services 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.

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

Community Futures Fraser Fort George has eight staff members:

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

GENERAL MANAGER'S REPORT

First and foremost, a big thank you to the volunteers who serve on the Community Futures Fraser Fort George (CF FFG) Board and Committees! It is because of dedicated volunteers that Community Futures is able to continue to build on our service delivery to support business start-ups and entrepreneurial development across the Fraser Fort George region. This is demonstrated through our initiatives, workshops, Youth Mean Business/Self Employment Services and Loan Programs reports contained within this document.

With economic conditions looking favourable, for the first time in three years, the lending portfolio has met our historical average of just over \$1,000,000 in

this fiscal year. Our goal is to increase the number and dollar value of the loans again in 2013-14 as this is a positive way to provide new opportunities for business start-ups, expansions or retention across the region. CF FFG, expresses appreciation to the Finance and Lending Committee in reviewing the business plans, loan applications and providing feedback for the entrepreneurs. Whether a loan is approved or needs additional work, we recognize that the Committee commits a great deal of time to review and provide valuable feedback for the clients.

Alongside our business loans, the Business Analysts provided coaching sessions for both social enterprises and 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.

CF FFG entered into sub-contract agreements with the three Employment Service Centres across the region in delivering the Self Employment Services. As such, effective April 1, 2012, CF FFG no longer administers the Self Employment Program, instead the Employment Service Centres administer the program and our office provides the services and support to develop a business plan and launch a business. With the change of service models, we have experienced a decrease in the number of participants entering into the program which ultimately decreases the number of new businesses starting under the auspice of this program. The workshops for the program have been shifted to work in partnership with Small Business BC and majority of the workshops are now being delivered through video conferencing format. Our goal in 2013-14 is to establish an online presence for several of the CF FFG workshops that are specifically required by SE participants.

The Province of BC extended the Youth Mean Business pilot project for youth, living in the Prince George region, interested in entrepreneurialism as a career option. This fiscal year, 2013-14 we have funding to support an additional 18 youth through the program. We are confident that these seats will fill fast as over the first 18 months of the program 39 youth successfully completed the program with about 85% of these youth moving forward with their entrepreneurial dream. 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. 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.

With becoming more engaged with working with the youth demographic, CF FFG also embraced the opportunity to work with the UNBC Commerce Student Society again this past fiscal year. CF FFG offered sponsorship and in-kind support to the Commerce Student Society which included some of our volunteers participating as judges at the entrepreneur challenge events. We are always impressed with the energy and innovation of the students and look forward to continuing to work with them where we can.

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.

CF FFG staff and management continue to remain committed to visiting our outlying communities on a regular basis. With the new agreement with the Employment Service Centre in Mackenzie, we are able to travel to Mackenzie at least one time per month. The Canoe Robson Valley has had our team members come out at minimum one time per quarter to participate in events and meet with clients in McBride and Valemount. During our visits we engage in numerous meetings with individuals, businesses, not-for-profits, local government, and provided presentations as requested by groups. We continue our commitment 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.

COMMITTEES AND BOARDS

Community Futures Fraser Fort George continues to be highly involved with the 16-97 Economic Alliance. 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 staff's time to supporting the mandate of this organization.

Community Futures Fraser Fort George has been engaged with a number of like-minded organizations and two innovative entrepreneurs to reinitiate the regional science council. With this, are pleased to welcome and introduce Ernest Daddey, Executive Director of Innovation Central Society to the

communities. 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). Community Futures is pleased to host Innovation Central Society within its office and is excited to have an opportunity to support the rebirth of the science council in this region.

It was with great respect and appreciation that I accepted the role as an ex officio member of the Prince George Nechako Aboriginal Employment and Training Association's (PGNAETA) Leadership Team. The meetings are informative and I am always amazed at the innovation of the team. PGNAETA also opened their Aboriginal Gateway Training Centre this year. It is truly an asset to the Aboriginal peoples as it offers new opportunities for training and development right here at home.

This was the first year the CF FFG team hosted a BBQ Fundraiser with the profits going to the Spirit of the North Foundation. We were pleased to incorporate the Beyond the Market theme into the fundraiser using locally grown beef, produce and products wherever we could to celebrate our farmers and producers! We will host a BBQ again in 2013 – so, keep your eyes open for the date!

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 hosted a mining event in April 2012 with over 80 people in attendance, appointed new members to the Leadership Team, updated their strategic plan,

published their annual Mining Suppliers Directory again this year and will be working on launching a Northern BC mining magazine in the fall of 2013.

It was an honour to be invited to participate in the Community to Community Regional Economic Forum hosted at McLeod Lake Indian Band. This meeting was an amazing display of how much can happen when communities work together! My hat goes off to the RD FFG, the District of Mackenzie and McLeod Lake Indian Band for their collaborative efforts as the plans that unfolded that day are the stepping stones towards new endeavours!

Every three years Community Futures holds a national Community Futures Conference which I attended this year. The conference updated the Community Futures on the current government funding, provided opportunities to learn how Community Futures across Canada compare and what programs and services they deliver. BC is proud to say, our CFs are the top achievers in Canada in the number of loans and the amount of loan funds we are able to circulate out in the communities each year.

Each year, Community Futures BC hosts a Provincial conference, which took place in Nelson 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. One of the developments over the past year is the formation of a Trade and Finance Group which is about pooling our loan funds to finance businesses that require more than a \$150,000 loan. The result for our office was we participated in four loans that were over \$150,000 with three of these loans having a direct impact on our region.

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 once again, 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, Youth Mean Business/Self Employment 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 across our region. Community Futures' loan funds help support small businesses in our region when traditional lenders are unable to. An added benefit is that entrepreneurs have been able to use our financing to access additional equities, funding programs and other debt financing. The overall result has been an injection of over \$31 million, in the past 19 years into the local economy that may not have been available or utilized without Community Futures' programs and services.

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, seasonal payments, and the option of reduced payments for the initial 3 or 6 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.

During the 2012-13 fiscal year a total of \$1.02 million in small business loans were approved as follows:

Investment	\$ 533,500
Community Investment	\$ 206,250
Forestry	\$ 280,000
Disability	\$0
Total	\$1,019,750

In the 2012-13 fiscal year, 50% of the loans made were to existing businesses to maintain, expand or purchase another businesses, and 50% to assist in the start-up of new businesses. Community Futures helped businesses in the Fraser Fort George region create 42 new and part time jobs and maintain 16 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 62.5% of the loans, with manufacturing, transportation and value-added forestry products sector representing 37.5% of the loans made in 2012-13. Community Futures Fraser Fort George approved participation in 4 syndicated/partnership loans with local and regional lenders.

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.

SELF EMPLOYMENT SERVICES PROGRAM

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 Self Employment Services process, CF FFG will have their Business Development Officer deliver two Orientations sessions and one Information Session per month at the WorkBC Employment Services Centre in Prince George and the remainder of the services will be delivered at the CF FFG 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 STATISTIC SUMMARY

With the transfer of the program to WorkBC Employment Service Centres, CF FFG has noticed a large decrease in the number of Self Employment clients. In talking with other Community Futures that hold sub-contracts with the WorkBC Employment Service Centres, this is the case across all of British Columbia. This is concerning as small businesses provides more jobs to British Columbians than the corporate sector as such, one has to ask where the opportunities for employment will be in the next three years if fewer businesses are being fostered to start and grow.

The following data represents the number of clients approved by the Self Employment Services Concept Review (Phase 1), Business Plan Review (Phase 2) Committee Meetings, quarterly starting from April 1, 2013, June, 2012, October 2012, December 2012, to March 31, 2013.

SE Services 2012 - 2013	Apr 2012	Jun 2012	Oct 2012	Dec 2012	Mar 2013
Concept Review (Phase I)	0	3	1	3	5
BP Review (Phase II)	0	0	2	1	3

SELF EMPLOYMENT SERVICES SUB-CONTRACTS

The sub-contacts for Self Employment (SE) Services with the WorkBC Employment Service Centres in Prince George (Kopar Administration), Mackenzie area (CNC – Mackenzie Campus) and Robson Valley (Valemount Learning Centre) have been in place for one fiscal year. Our goal is to continue providing these services to the respective WorkBC Employment Service Centres and collaborating with each of them to ensure the clients’ needs are met.

SELF EMPLOYMENT SERVICES COMMITTEES

Self Employment Services Business Concept Review Committees and Business Plan Review Committees remain in Prince George, Mackenzie and Robson Valley areas. The Prince George Committee has encompassed the Youth Mean Business Program into their business reviews; however, the Mackenzie and Robson Valley Committees are strictly focused on the SE Services Reviews.

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 coordination of workshops and training has endured a few changes this fiscal year; ranging from staff to workshop delivery the workshops and training have a new look and feel.

Throughout 2012-2013, CF FFG offered 184 workshops, with 703 participants. These include our SE Services program training and Small Business BC (SBBC) workshops.

We currently have a mix of in-house workshops and Small Business BC workshops. The SBBC workshops are offered via video conferring to our clients in Prince George and via webinar to our clients across the region. If clients in Prince George are unable to attend the SBBC video conference workshops, hosted onsite at CF FFG, clients have the options of receiving the workshop via webinar. A number of the outlining regional and local YMB/SE clients like the webinar option and find it convenient with their busy schedules and lifestyle. It is as simple as a SBBC staff member forwarding the client a link by email and then the client has the option of watching the workshop live on the day of the workshop or can open the link within seven days following the workshop to access the pre-recorded workshop session.

We look forward to continuing to improve our workshop and training offered in our 2013/2014 fiscal year.

BEYOND THE MARKET

After a successful end to Beyond the Market's pilot project and strong community demand for continued programming, phase two of the Beyond the Market launched in Fall 2012 and is currently running until February 2014. This second phase consists of two

separate initiatives aimed at addressing critical gaps in the region's agriculture sector: the New Farm Development Initiative and the Regional Beef Value Chain.

The New Farm Development Initiative is a community-based remedy to the lack of training and extension service available to new entrants in the regional agriculture sector. Its three main goals focus on:

- training and networking opportunities for new entrants,
- exploration and documentation of regionally appropriate educational content, and
- development of new land access opportunities for farmers.

To do date, the programs services have been met with a large demand from across the region and it has quickly become clear that this project would be well-receive as a more long term strategy.

The Regional Beef Value Chain Initiative was designed to work with the ranching sector, which, of the regional agriculture sector as a whole, demonstrated the most opportunity for market diversification and expansion. The focus of this initiative is two-fold:

- provide producers with learning and networking opportunities, and
- valuable resources to increase their access to direct-sale markets (markets in which producers maintain some ownership of their product until it reaches the consumer) while also working with potential buyers to ready them for alternative means of sourcing their products.

Relationships in the project have been slow and gradual to build. There are many challenges inherent in working with commercial food buyers, but

YOUTH MEAN BUSINESS PROGRAM

The Youth Mean Business (YMB) 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 September 2011 in Prince George and has been extended to March 31, 2014. 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, 2013 there were twenty-nine Youth Mean Business participants with a wide variety of business ideas including a hot shot courier service, event management & graphic designer, seal coating company, apparel design, yoga instructor/consultant, agriculture, and wild crafted herbs & teas.

MARKETING OVERVIEW

Since the YMB project launched, the Coordinator has invested a large amount of time in marketing and

educating the community about the Youth Mean Business program. The ongoing education around the initiative takes a lot of networking through various information sessions and networking with service providers, community leaders, the local college (CNC), university (UNBC) and School District. To ensure success, relationships continue to be fostered through follow-up phone calls, emails and event invitations.

CAREER FAIRS & PRESENTATIONS

YMB has participated in a number of Career Fairs at UNBC and CNC since the start of the program. At each Career Fair, the YMB booth was visited by over 350 students, instructors and the general public. Making the booth attractive is essential and we commit to drawing attention by 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 took place in Prince George in May 2012, 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 were 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 Business Development Officer.

BUSINESS PLAN DEVELOPMENT AND COACHING

YMB participants are connected with the Business Analyst once they have completed their CF Business Concept workbook and each participant receives guidance from the 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 in order to further support the development of a strong business plan. The participants meet with the Business Development Officer 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.

PARTICIPANT NETWORKING AND MENTORING

There were many networking events that the YMB participants have attended including: five evening 'Tales from the Trenches' networking events, business meeting with inspiring speakers and speed networking. YMB participants have also benefitted from one-to-one network meetings set up by the Business Development Officer.

We have been fortunate to develop a great mentorship network from past SE and loan clients, along with business owners throughout the Prince George community. The participants 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. A 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 BUSINESS DEVELOPMENT OFFICER

The YMB program has proved to be a successful catalyst for young entrepreneurs. The participants have been appreciative of the comprehensive coaching and guidance offered by Community Futures. This program helps the participants explore whether their business idea is viable and with the help of YMB, they now have the skills to become an entrepreneur. Regardless of their skill set coming into the program, every participant has found benefit to YMB. Through the approval of our YMB committee, successful participants leave with confidence knowing their business is feasible after being reviewed by business professionals from our community.

CLIENT PROFILES



Xcaliber Cycle Ltd. – February 2013

Xcaliber Cycle is a locally owned and operated aftermarket motorcycle repair facility, located at #1 - 1839 1st avenue behind Roger Meats in Prince George. The repair facility specializes in V-Twin style

bikes. The business focuses on three main areas; repairs, full services, and building motors, as well they bring in products for customers to install on their motorcycles.

Mark Guillett and Carrie Stevenson are the team behind Xcaliber Cycle. With over 25 years of combined experience working in the motorcycle industry, they are riding enthusiasts themselves. Mark and Carrie have been continually involved in community and regional events like the annual Toys Runs that take place in Prince George, Vanderhoof and Mackenzie, which are related to the Salvation Army. As well they participate in other events like Ride for the Cure (for Breast Cancer). Last year they hosted a BBQ near the end of the riding season for A.I.M. (Association for Injured Motorcyclists).

Planning for the business started 2 years prior to their actual opening in 2012. After many conversations with friends who own their own business and talking over business ideas, asking them about their ideas, sacrifices and decisions they have made over the years. The feedback was that it has been a positive experience. Stepping out of your comfort zone is a huge step but if you stay focused and think positive, the day you open the door and turn on the open sign, it is amazing how it will make you feel. Take the chance!, was some of the advice given by these business owners.

The biggest challenge that Xcaliber faces is the seasonality of the sport of motorcycling. Once a customer has winterized and stored their bike, they tend not to think too much about upgrading or refreshing their ride until the next riding season.

Customer service is very important to the team at Xcaliber Cycle. They work hard to maintain a first name basis with their customers and make sure they follow up with any questions the customer may

have. Xcaliber is best known for their experience and being honest with their customers about fixing problems or upgrading their investment (which is their motorcycle).

When a customer walks into Xcaliber Cycle, they can expect courtesy and one to one knowledgeable service. Being an aftermarket motorcycle repair facility (possibly the only one in the area), being well known in the riding community and creating great customer relationships makes Xcaliber Cycle very unique and stand out in the motorcycle repair marketplace.

SE SERVICES CLIENT SUCCESS STORY



Think Planet Research and Information Services – January 2013

Think Planet Research and Information (R&I) Services is owned and operated by Kim MacLean, provides a range of high quality, professional skills from data collection to project management to assist agencies with environmental and sustainability goals and obligations. The idea for the business started brewing several years ago and when Kim became serious about the opening the business and applied herself to the required steps and gained the support of Community Futures it took about 6 months for Think Planet to open its doors.

The biggest challenge is to stay committed to the core business functions that do not come with a direct salary. Administration, marketing, professional development and networking demands, at least, half of a consulting business's time while actual billable hours (production) may only comprise 35-55% of one's available work-time budget. Think Planet R&I Services is best known for helping organizations identify and utilize the most appropriate tools and resources available to reach project goals within a specified budget. As an example, clients requiring mapping and cartography products can become overwhelmed with the variety of choices available. Quite often, mapping applications can be built upon the suite of free or low cost 'Google geo tools' to avoid the high costs of software and provide the highest level of accessibility to end users.

Absorb as much knowledge and advice as you can and figure out how to apply what you have learned, is advice given to Kim by other business owners. Do not be afraid to take risks when your intuition tells you your decisions will have a positive outcome. If you research your industry, stay current with your skill set, create and follow a business plan and network with potential clients – the business will come together. Figure out what networks will help your business succeed and contribute just as much as you receive. Kim is inspired by the entrepreneurial spirit in people and organizations as it is a positive force and can provide a great sense of pride from accomplishment. She identifies with businesses that support their employees and customers and give something back to their communities.

As a business owner, Kim is a member of the 'Prince George BC Rivers Day Music Festival' planning committee which organizes an annual, free, community celebration of our river heritage in Fort George Park. She has 'adopted' my local beaver pond and trail by keeping it free from litter year

round and reporting it annually through the 'Great Canadian Shoreline Cleanup.' Think Planet R&I Services has served as a Committee Member, volunteer Team Leader and received the Roll Model Award for 2011 for 'Bike to Work Week.' Recently, the business donated a prize to support a fundraiser – silent auction for 'Northern Bear Awareness.' The business also donates 1% of gross income to 1% for the watershed fund to 'Foster Awareness and Sustainability of McMillan Creek, Prince George's Urban Watershed.' with the goal of completing a project to highlight at the Canada Games in 2015 with support from clients and other local businesses.

When a customer works with Think Planet R&I Services, they receive professional services from an experienced consultant at a competitive rate. Offering a regional professional service focused on environmental health and the dedication to sustainable communities and healthy ecosystems by identifying and building connections between people, organizations and the environment is what makes Think Planet Research and Information Service unique.

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 CF Training Room. The renovations started at the beginning of March 2013 and were completed by the end of April 2013. 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 Training Room and are pleased that it is utilized on a daily basis.