



2013 - 2014 Annual Report

Community 
Futures Fraser Fort George

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MESSAGE FROM THE CHAIR

As I reflect upon the 2013-14 fiscal year, I have to extend appreciation to the Board, Committees and staff for all their commitment and dedication to Community Futures Fraser Fort George (CF FFG); without these individuals CF FFG would not be able to successfully achieve the goals set out in the 2013-14 annual operating plan.

In order to keep my report short, I will provide a few highlights from the 2013-14 fiscal year and briefly note our aspirations for the 2014-15 fiscal year.

BOARD OF DIRECTORS

The dedication of the Board of Directors is noteworthy as there is always an above average turn out at our regular Board meetings. In addition to this, many of the Directors serve on our Finance and Lending Committee and/or the Youth Mean Business/Self Employment Committees (locally and in the outlying communities) or on Adhoc Committees that are temporarily needed to focus on strategic initiatives or oversee specific development(s).

BUSINESS FINANCING

CF FFG's Finance and Lending Committee and Business Analysts had a steady year of loan applications and business plan reviews. A total of 25 businesses received a business loan from CF FFG totaling \$1,156,100 in financing; however, an additional \$624,390 was leveraged for a total of \$1,780,490 investment into local businesses. In turn these local businesses created or maintained over 40 full-time and 15 part-time jobs across the Fraser Fort George Region.

YOUTH MEAN BUSINESS AND SELF EMPLOYMENT

Thirteen youth successfully explored entrepreneurship as a career option under the Youth Mean Business initiative. Many of the youth had

creative and innovative ideas and were able to mobilize their business while others self-identified that entrepreneurship is not the career path they want to pursue at this time. Either path generates a success as they will carry with them the skills and knowledge developed during their time in the program.

Across the Fraser Fort George Region, self employment client numbers continue to be low; however, it has notably increased in numbers in the Mackenzie/Salmon Valley Employment Services Region. CF FFG continues to deliver business support and workshops to the clients that are seeking self employment as a career option. We believe that small business helps diversify and strengthen the local economy.

INITIATIVES AND PARTNERSHIPS

CF FFG commends the Beyond the Market Steering Committee and Jill Merrick, Project Coordinator, for the exceptional work they have done over the past three years. This initiative has been recognized as a positive agricultural model by the Provincial Government and is strongly supported by the agricultural sector, OBAC and the three the Regional Districts that the project spans across. In 2014-2015, Beyond the Market will embark on a two-year initiative focused on strengthening the agricultural business opportunities and knowledge sharing within the agricultural communities across the three regions.

During 2013-14, CF FFG has been involved in over thirty project partnerships or collaborative opportunities, all of these have been connected to business and economic opportunities for the Fraser Fort George Region. We believe each of these initiatives have strengthened, diversified or developed businesses or created new economic opportunities and we look forward to continued

collaborative efforts with our many partners across the region.

MOVING FORWARD 2014 – 2015

As CF FFG moves into a new fiscal year, the Board of Directors remain committed to supporting and growing business opportunities across the Fraser Fort George region through business support services; particularly through our business financing program. Many business ideas are viable, valuable and needed to strengthen our local economy and the services CF FFG provides can support and foster the development of these entrepreneurial endeavours.

The Board of Directors continues to believe in the value of collaboration and partnerships as such, CF FFG will continue to build on this strength. We look forward to working with like-minded business support organizations and economic development organizations to strengthen and diversify the Fraser Fort George regional economy.

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.

Five standing committees enable the Board to guide program activities and carry out the mandate in the region. These committees include: Operations 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

Bahar Afshar, Business Development Officer

Mike Jurkovic, Business Analyst

Rodney Wallace, Business Analyst

Jillian Merrick, Beyond the Market Project Coordinator

GENERAL MANAGER’S REPORT

Community Futures Fraser Fort George (CF FFG) began the 2013-14 fiscal year recruiting a Business Development Officer and shortly thereafter a Business Analyst. This created several shifts in staffing for the organization and we welcomed several new members to our team in 2013-14, including: Mike Jurkovic in April 2013, Bahar Afshar in September 2013 and added a temporary Business Analyst position that was assumed by Rodney Wallace in December 2013.

Although staff changes took some time, CF FFG managed to continue to deliver and successfully meet the targets set out in the annual operating plan.

WESTERN ECONOMIC DIVERSIFICATION REVITALIZATION TO THE COMMUNITY FUTURES PROGRAM

Community Futures in western Canada are funded through Western Economic Diversification (WD); with this, both WD and the Western Community Futures have been moving through a ‘revitalization’ process to ensure services will be sustained in rural communities. As we conclude the year, there have been a few changes in the Community Futures Program; however two specific changes have been made:

1. WD has established Tiers for the purpose of establishing target expectations of based on the rural and remote locations that are being served by the respective office. With this, the funding provided to support Community Futures remains the same for all locations with no anticipated increased in the near future.
2. Board of Directors can serve on a local Community Futures Board for nine consecutive years. This is a shift from the past where there were no caps on the

number of years a Board member could serve.

COMMUNITY FUTURES NETWORK

The CF FFG office is an active member of the Community Futures BC network and the Northern BC Community Futures network. We also collaborate on specific initiatives with the Community Futures in the Columbia Basin Trust (CBT) region; however this is specific to collaborative efforts that include Valemount as their community is in the CBT region.

COMMUNITY FUTURES BC

Aside from participating in the meetings, training and programs that Community Futures BC provides, CF FFG Chairs the Business Analyst Support Program Committee. This Committee is tasked with developing training programs and resources for all the Business Analyst across British Columbia and ensuring networking opportunities are taking place between the offices; particularly in each of the regions across BC. Enhancing contacts between Business Analysts provides opportunities to develop necessary relationships to quickly act on loan syndications across the Province.

COMMUNITY FUTURES NORTHERN BC

The Northern Community Futures continue to collaborate on several initiatives – some initiatives spans across the northern region, while others are collaborative efforts between specific CF locations. A few of the initiatives that CF FFG participates continues to be involved with are:

1. *Northern BC Community Futures magazine:* 2013 was the second publication of the magazine where several projects and businesses are highlighted all of which a Community Futures office has supported or been involved with at some level. The purpose of the magazine is to foster an

understanding of the flexibility Community Futures has in being able to support local entrepreneurs and community initiatives.

2. *Beyond the Market:* This initiative spans across four Community Futures' regions and is focused on developing the agricultural sector. Jillian Merrick, Coordinator has a full report in the 2013-14 Annual Report and you can visit the project online at www.beyondthemarket.ca Jillian's great work has been recognized as a positive agricultural support model with the Province of BC. However, this work could not be accomplished without the community support, the volunteers that serve on the Steering Committee and the numerous funds that contribute to this initiative.
3. *Northern Trade and Finance:* This specific initiative is designed to enhance the loan syndication opportunities between the Northern Community Futures Offices. With each office being able to lend a maximum of \$150,000 per business opportunity, the Northern Trade and Finance Group is able to pool the loans together to support larger business opportunities across the northern region.

COMMUNITY FUTURES FRASER FORT GEORGE SMALL BUSINESS FINANCING

During the 2013-14 fiscal year the loans program has been busy. Our Finance and Lending Committee approved approximately \$1.2 million dollars in financing to small businesses across the region; this represents 25 new or expanded businesses and 56 jobs being created or maintained. More details on the Small Business Financing program can be viewed in Mike Jurkovic, Business Analyst's report.

SELF EMPLOYMENT PROGRAM

Community Futures Fraser Fort George sub-contracts Self Employment Services to the three Employment Service Centres across our region; Mackenzie, Prince George, Robson-Valley. Referrals to the Self Employment Program continues to be slow however, we have seen positive uptake in the Mackenzie area where client numbers are at an all-time high for this program.

YOUTH MEAN BUSINESS

The Youth Mean Business pilot program was extended to March 31, 2014 which provided an opportunity for an additional 19 youth to participate in the program. Between winding the program down and ramping back up and staffing the position CF FFG was able to successfully recruit and support 13 youth through business training and development; with the majority continuing forward with their business aspirations.

CF FFG was advised early in March, by the Ministry of Jobs, Tourism, Innovation and Training, that the program would be extended for an additional 9 months as such, we once again went from winding down to ramping up and being prepared to recruit and support an additional 10 youth through the program prior to December 31, 2014.

CANADIAN YOUTH BUSINESS FOUNDATION

CF FFG is pleased to become a full delivery partner of the Canadian Youth Business Foundation (CYBF). This provides an opportunity to collaborate in supporting small business entrepreneurs between the ages of 19 – 39 and provides these entrepreneurs with additional support services and financing.

For more details on the Youth Mean Business, Self Employment Services or Canadian Youth Business

Foundation please refer to Bahar Afshar, Business Development Officer's report.

COMMUNITY INITIATIVES AND INVOLVEMENT

Innovation Central Society: CF FFG continues to support the advancement of Innovation Central Society by serving on their Board and providing office and meeting space, and accounting services. We strongly believe having an active organization that supports commercialization of technology and innovation across the Innovation Central Society region, (mirrors the College of New Caledonia region) is a positive step towards diversification in the local economy.

16-97 Economic Alliance: Alongside the College of New Caledonia, CF FFG has been an active supporter of the 16-97 Economic Alliance; this group consists of the Economic Development Practitioners from across the region and provides an opportunity for networking, sharing knowledge and resources, developing partnerships and training opportunities. CF FFG primarily supports the Alliance through in-kind contributions towards coordinating two forums per year that provides opportunities for the Economic Development practitioners to come together for networking and training opportunities.

Northern Interior Mining Group: CF FFG has supported the Northern Interior Mining Group with administrative and coordinative support for remobilization. Over the past fiscal year the group has advanced forward and successfully hosted another Fall Networking Event, delivered the 2013 Directory and added the "Resource Connector" magazine into their annual activities. This group continues to evolve and grow and I have no doubt they will soon thrive in a self-sufficient manner.

Prince George Downtown Business Improvement Association: Many of the small businesses that CF FFG supports open their doors in the downtown core

of Prince George. With this, CF FFG is an active member of the PG Downtown Business Improvement Association, as we want to support the development and activities of a vibrant downtown where small businesses can grow and thrive.

Chamber of Commerce: CF FFG is a member of each four Chamber of Commerce organizations across the region. We are pleased to be involved and supportive of the Chamber of Commerce initiatives, and happy to be engaged, collaborative and participating in various events and opportunities. We have been out as a guest speaker to Valemount and McBride Chamber meetings, actively participate with the Mackenzie Chamber's Trade Expo and have collaborated with these three Chambers in various activities. In addition to this, we maintain a close working relationship with the PG Chamber and work collaboratively on various initiatives.

Prince George Nechako Aboriginal Employment and Training Association: CF FFG is pleased to support PGNAETA by participating as an ex-officio Board member and being engaged in various initiatives over the past fiscal year.

Immigration and Multicultural Services Society: We were excited to have an opportunity to co-host a S.U.C.E.S.S. visit in collaboration with IMSS here in Prince George in the fall of 2013. Twenty-five Chinese delegates attended a luncheon and presentations by community economic and business development organizations followed by a familiarization tour that consisted of visiting several Prince George businesses.

GAP Analysis of CF FFG Services: CF FFG completed the draft GAP Analysis of the outlying communities we serve and the message was loud and clear....more visits! We responded and with the support of the Mackenzie Employment Services a staff member visits the community once a month and our team has

been out to McBride and Valemount at least once per quarter. In addition to having our team members on the ground, we have expanded the use of technology and use Skype, Adobe Connect and other types of face-to-face interaction for meeting with clients. Our goal is to continue to increase the use of technology along with continuing to be present in the outlying communities.

Additional areas of involvement:

- Economic Development Essentials for Local Leaders Workshop – attended and presented information on CF FFG's mandate.
- Rural BC Project Workshop – Business Development and Rural Capital Investment – this initiative was launched at the end of the fiscal year as such, we will continue to be involved as it further develops in the next fiscal year.
- CNC – participated on two advisory committees to support the development of business training and strategic focus for CNC programs/services.
- OBAC – support the agricultural research RFP process.
- Women's Enterprise Centre – co-hosted a one day workshop 'Ignite, Inspire and Grow Business in the North.'
- Initiatives Prince George – CF FFG is pleased to be invited to partner on a number of small business activities and workshops in collaboration with Initiatives Prince George. This kicked off with an *Access to Business Resources in PG* workshop, collaboration on the *Canada Winter Games Business Procurement* and small business support workshops for the Canada Winter Games, along with planning additional initiatives for the 2014-15 fiscal year. We look forward to continuing this relationship as we move toward business preparation for the Canada

Winter Games and supporting business retention and expansion in Prince George.

As we move forward to the 2014-15 fiscal year, CF FFG will continue to work with Western Economic Diversification on the revitalization plan, collaborate with our CF network and we look forward to continued collaboration and partnership with the many organizations and partners across the region and Province.

With this, as we prepare for the 2014-15 fiscal year, CF FFG is working towards increasing the number of loans we provide to the business community; whether it be a business start-up, expansion or retention we believe local business is the backbone of the communities we serve. In addition to loan activity, we are working towards diversifying the small business support services and will continue to work collaboratively with Small Business BC and other like-minded organizations to enhance workshop/training opportunities across the region.

In closing, I extend my appreciation and gratitude to all of our volunteers that serve on our Board, Finance and Lending Committee, Youth Mean Business/Self Employment Committee and the Beyond the Market Steering Committee. The ability to effectively deliver on our mandate and operational plan would not be possible without the dedicated support, knowledge and expertise of each of these volunteers; no words will ever express how much we value and appreciate the work you all do.

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; and

may be able to assist when traditional financial institutions cannot. 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 \$24 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 20 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 2013-14 fiscal year a total of \$1.156 million in small business loans were approved as follows:

Investment	\$ 572,000
Community Investment	\$ 115,500
Forestry	\$ 358,600
Disability	\$70,000
CED	\$40,000
Total	\$1,156,100

In the 2013-14 fiscal year, 70% of the loans made were to existing businesses to maintain, expand or purchase another businesses, and 30% to assist in the start-up of new businesses. Community Futures helped businesses in the Fraser Fort George region create 40 full time jobs and maintain 15 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 59.25% of the loans, with manufacturing, transportation and value-added forestry products sector representing 26% of the loans made in 2013-14. Community Futures Fraser Fort George approved participation in 2 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

Self-Employment (SE) services are offered to clients who are referred to CF FFG by Work BC Employment Centres in Prince George, Mackenzie, and Robson Valley. Work BC case managers determine client eligibility to enroll in the program and to receive financial assistance. Subsequently, Community Futures offers training, workshops, and ongoing coaching as clients move forward in the program. The Business Development Officer (BDO) keeps in close contact with the Work BC staff, notifying them of the client's progress and coordinating efforts to ensure clients' success.

The SE Program is comprised of two main components: Business Planning and Business Launch. The Business Planning phase of the program is typically 12-14 weeks long. Clients complete Orientation and Assessment and upon approval of the BDO move into Business Concept Development. Once the SE Review Committee has deemed their idea viable, they enter the final step which is Business Plan Development. Upon approval of their business plan by the SE Committee, clients are eligible to continue by launching their business and receive coaching and financial assistance for up to an additional 38 weeks. Throughout business launch, the BDO keeps in close contact with the clients by reviewing their monthly reports and conducting four Mentor and Monitor meetings.

All clients receive appropriate training and coaching throughout the program, including a 3 hour Business Concept and 4 hour Business Plan Development workshop facilitated by the BDO and 10 training seminars offered through video conferencing by Small Business BC. The BDO visits Mackenzie monthly and travels to the Robson Valley on a quarterly basis to provide training and meet with

clients in person. All additional necessary training and coaching are conducted via e-mail, phone, or Skype.

In the past year there have been great improvements to the number of referrals received from Work BC Centres. The BDO has worked diligently to foster and maintain a close relationship with case managers at Work BC offices. Consequently, in comparison with the previous fiscal year, a greater number of clients have been able to take advantage of the self-employment program. The table below outlines the total number of clients who have completed each program component during 2013-2014.

SE Services 2013 - 2014	Apr-Jun 2013	Jul-Sep 2013	Oct-Dec 2013	Jan-Mar 2014	Total
Orientation & Assessment	2 PG 2 Mac 1 Rob	3 PG 2 Mac	5 PG	8 PG 1 Mac	24
Business Concept Development	2 PG 1 Rob	1 PG	7 PG 2 Mac	5 PG	18
Business Plan Development	3 PG 1 Rob	1 PG	0	4 PG	9
Business Launch	2 PG	0	1	1 PG 1 Rob	6

In addition, as of March 31st, 2014, a total of 16 active clients were receiving services from CF FFG.

SE Active Clients as of March 31 st , 2014	
Business Plan Development	6 Prince George 3 Mackenzie
Business Launch	7 Prince George

CYBF PARTNERSHIP

In November 2013, CF FFG became a full community partner with Canadian Youth Business Foundation (CYBF). CYBF provides entrepreneurs aged 18-39

with start-up resources, mentoring, and financing of up to \$45,000. CF FFG will be collaborating with CYBF in the promotion of their services in the community and providing support and coaching for the completion of business plans to eligible applicants.

In January 2014, Bahar Afshar, Business Development Officer, attended CYBF's Community Partner Conference, where she met with representatives from other partnering organizations from BC and Yukon and learned about CYBF's programs and processes from an operational and technical stand point.

WORKSHOPS & TRAINING

Community Futures offers a mix of in-house and Small Business BC workshops that are offered through video conferencing. In 2013-2014 a total of 269 individuals participated in the workshops.

In October of 2013, the Business Concept workshop was re-vamped and CF FFG began offering it to the general public. Several additions were also made to the Business Plan workshop. As of March 31st, 2014 a total of 18 walk-in clients had participated in the workshops.

Workshop Attendance	Apr-Jun 2013	Jul-Sep 2013	Oct-Dec 2013	Jan-Mar 2014	Total
Information Sessions	23	12	15	19	69
Business Concept	8	7	10	9	34
Special Topics	0	0	4	12	16
Small Business BC Seminar Seats	23	33	15	43	114
Total	60	60	54	95	269

BEYOND THE MARKET – NEW FARM DEVELOPMENT INITIATIVE

The New Farm Development Initiative ended on March 31, 2014. Throughout its nineteen month duration, the project sought to connect with new and potential farmers to provide support for business planning development, technical training and mentoring through a cluster development approach in the BC Highway 16 region. The activities of the project were diverse, frequent, and offered in many different communities. The project provided one-on-one coaching services to forty new farm operators, and provided technical training opportunities and networking to more than three hundred past, present and future farmers. Several key publications from other organizations, such as the Ministry of Agriculture, Farm Folk City Folk, various extension agencies in the US, and more, were distributed to farm operators across the region, and three brand new publications were developed by the project itself. The project also conducted outreach both within and beyond the region to raise awareness of agriculture in the north and to promote the area as a great place to live, work and farm.

In its efforts to explore land access opportunities, the project discovered that land access was not the most pressing challenge for new northern farmers. More than 75% of the new farm coaching clients already had an existing farmland base. Of the new farmers who did not have access to land, three were successfully paired with private lease opportunities, and most others were not yet ready to launch in business start-up phase. This major discovery enforced that fact that the needs of new farmers in the north are very different in the south. While the majority of project clients have access to a land base, few felt they had adequate access to the information and networks they needed.

The project was highly regarded by local farming communities and partner agencies, and has received

an overwhelming amount of support and positive feedback. The Ministry of Agriculture has identified the project as potential model for new entrant support across the province. The project has served as a central rallying point for the needs of northern farmers and received enquiries on a near daily basis in search of resources, support and key contacts. As a result of this project, the local agriculture sector is better organized and mobilized. A formal mentoring and internship program was not established under the project. Instead potential mentors and mentees are referred to existing mentoring and internship program and active in the area. This resulted in increased participation by northern farmers in broader business and mentoring networks and strengthened partnerships with other agencies.



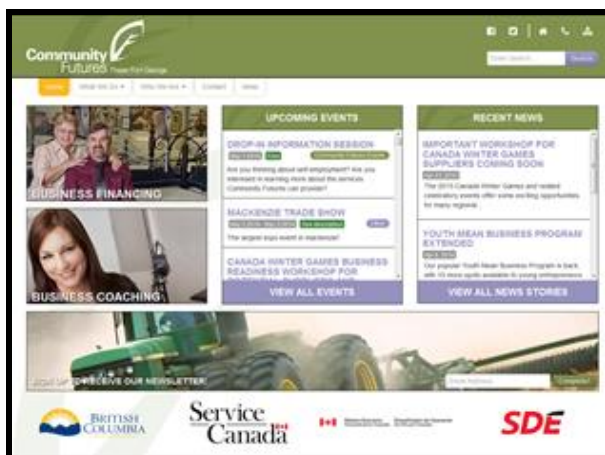
REGIONAL BEEF VALUE CHAIN

The Regional Beef Value Chain Initiative ended on March 31, 2014. The initiative sought to strengthen and diversify the market opportunities for value-added beef through direct sales within the BC Highway 16 region. The initiative was originally developed with a focus on grass-fed beef, but expanded to encompass all types of finished beef due to the limited volume of participants in the grass-fed sector.

MARKETING ACTIVITIES

Community Futures Fraser Fort George strives to maintain consistent and impactful communications strategies and ongoing outreach activities to deliver news of our work, and expand the recognition of our services. This year, Community Futures Fraser Fort George launched a redesigned responsive website, with a cleaner, brighter look, and better organized information. We maintain a regular e-newsletter that is distributed to 400+ subscribers on a monthly basis. Our social media presence is maintained through Facebook and Twitter pages, with Twitter receiving the most active engagement.

Community Futures Fraser Fort George continues to work towards positive community relations through various sponsorships, including our annual sponsorship of regional chamber of commerce events, the UNBC Commerce Student Society's case competitions, and Startup PG activities. This year we hosted our 2nd annual Garden of Eating BBQ to raise funds for the United Way, and continued to maintain our plot in the Downtown Community Garden to grow fresh produce for St. Vincent de Paul Society. As always, our most active outreach efforts are maintained through our consistent staff and director presence at hundreds of community events each year.



YOUTH MEAN BUSINESS PROGRAM

Funded by the Ministry of Jobs, Tourism and Skills Training, through the Canada British Columbia Labour Market Agreement, Youth Mean Business (YMB) pilot project was launched in 2011 in five BC communities including Prince George. The objective of the project is to “assist eligible participants residing within Prince George to enter the labour force and develop and/or enhance entrepreneurial, employability, and occupational skills through the development of a formal business plan, mentorship, and training”.

Eligible youth between the ages of 18 and 29 can take advantage of business planning workshops, business training seminars offered through Small Business BC, networking opportunities, being matched with a business mentor, and continuous coaching and support from the project coordinator. As well, participants are eligible to receive financial support which can be used to cover training and living costs and/or upon approval by the Review Committee, as business seed funding or an education grant. Finally, all YMB participants who complete their Action Plans are awarded a \$500 completion bonus. Through YMB, Community Futures’ aim is to provide youth with the opportunity to explore their business ideas and consider entrepreneurship as a viable career choice.

PROJECT EXTENSION

In April 2014 CF FFG was granted an extension until December 31st, 2014 to recruit additional 10 youth to participate in YMB. All components of the program remain the same except the maximum allowable financial support which was decreased from \$5000 to \$2500.

HIGHLIGHTS

In 2013-2014 fiscal year, 13 youth successfully completed their Action Plans and presented their business plans to the YMB Review Committee increasing the total number of program completion to 33. A wide variety of business ideas were presented including but not limited to, 3D printing, solar powered furniture, home-based spa, wedding photography, yoga, fundraising consultant, events promoter, and home-based hair salon. 11 participants were approved by the Review Committee to receive business seed funding and have moved on to open their business. 2 participants received education grants to complete the necessary training before they open their business.

Evaluation from participants has been very positive stating that the project has not only greatly contributed to their understanding of business but has also been instrumental in their personal growth, enhancing their transferable skills and confidence. In addition to business training, for many youth, connecting with the local business community through networking events and mentorship has been of great value.

PROJECT MARKETING

Diligent and continuous marketing efforts are essential to successful recruitment of eligible youth who in addition to the age restriction are required to be unemployed, not a full-time student, and not a recent Employment Insurance recipients. Since the project's inception, a lot of effort has been put into the promotion of YMB through participation in local events, Spring and Fall North Works career fairs held at CNC and UNBC, and reaching out to local organizations and CF's network of contacts. In November 2013, Facebook and radio advertising proved to be very effective in garnering interest and resulted in the recruitment of five youth during the

last call for applications. In addition, Start Up PG has been very supportive of the project, allowing for project promotion during Prince George's Start Up Weekend, Mentor to Mentor, and Creative Entrepreneur Mixer events.

CLIENT PROFILES

YOUTH MEAN BUSINESS

Ned Tobin, joined YMB in July 2013 and successfully completed the program in the following three months. Ned's company, Teition Solutions (www.teition.com), provides services in three categories: engineering from software to production of creative solar furniture, web-design and administration, and design and implementation of social media strategy.

After receiving his degree in Electronic Systems Engineering, Ned aspired to harness his creative abilities to start a company that would provide alternative and creative products and services, especially solar powered products that would reduce our environmental foot print.



Teition Solutions – March 2014

He describes the process of opening his own business as “incredibly exciting” as he opened his first business bank account, incorporated his company, and drafted none-disclosure and shareholder agreements for the first time. Yet he emphasizes the importance of staying focused on the task at hand by “tying your shoes in the morning and going to work”.

Ned believes that YMB has been very helpful in allowing him to become aware of the resources that are available to him and gaining connections in the community. Above all, he values receiving encouragement and direction, stating that once he was enrolled in YMB, “everything started to fall into place”.

Teition Solution is currently providing contract services to Innovation Resource Society. Ned is also working on his first solar furniture prototype while searching for suitable distribution channels. As well

he is working on “stock analyzer” software and is “up for hire”!

FINANCING PROGRAM



Dark Horse Car Audio – April 2014

Locally owned and operated, Dark Horse Car Audio is located at 1625 Nicholson St. S in Prince George. Dark Horse specializes in an assortment of audio products for your vehicle to marine wants and must haves. Dark Horse strives to be a premier provider of high quality, accessible and leading edge car audio in Northern BC.

Owner of Dark Horse Car Audio, John Vinczencz has nearly 30 years of experience in the industry. John has seen quick success after opening his doors nearly two years ago. Dark Horse was nominated for the Prince George Chamber of Commerce Business Excellence Award in 2013. Dark Horse also holds annual “Sound-off” competitions in Prince George.

Prior to opening Dark Horse Car Audio, John worked in the industry and spent three years researching products. John purchased products from around the world to find the cutting edge products which would eventually turn his business into a local success. When asked about the process of opening his own business John states the experience was scary, stressful, but exciting. “I get to do what I love, life is

too short to do something you don't like," explained John.

The biggest challenge for John is juggling all the responsibilities of being entrepreneur. It takes a diverse set of skills to own and operate a small business. For Dark Horse, the biggest challenge is staying on the cutting edge and investing in inventory to keep their loyal customer base coming back.

Customer service and honesty are the top priorities for Dark Horse. Customers can expect knowledgeable staff, exceptional service and the best products at Dark Horse. It is important to Dark Horse to sell only what a customer needs and wants. John states, "A customer leaving with a smile is the true payment." Dark Horse offers a wide variety of products from all your audio needs to car starters and alarms. Customers can expect incredible service with the best products available.

Dark Horse has an unmistakable brand which can be found on vehicles all over Prince George. Many happy customers gladly add the Dark Horse decal to their vehicles. Dark Horse hopes to continue their success in Prince George and is looking at opportunities of expanding to Terrace and Kelowna in the future.

SELF EMPLOYMENT SERVICES



Balance is Bliss Yoga and Wellness – March 2014

Katrina Molendyk, is the owner of "Balance is Bliss Yoga and Wellness" that offers yoga classes to fitness centres and athletes on a contract basis. A retired competitive athlete herself, Katrina initially turned to yoga to help with pain management and was enthralled when she started experiencing all the additional benefits. Given her athletic background and diploma in human kinetics, she took the next natural step and opened her business to share her positive experience with others. She currently teaches at Chinook Yoga, and has worked with local teams such as the Spruce Kings.

Katrina joined the SE Program in October of 2012, launched her business in December of 2012, and successfully completed all program requirements by October of 2013. She believes that the SE program made the process of opening her business "accessible" as she was provided with the right tools and was able to complete the program while balancing her family responsibilities. Even though the program was challenging at times, Katrina found it to be enjoyable and took comfort in knowing that she was doing things the "right way".

The most challenging part of owning her own business has had to continually sell her brand, and valuing her services for what they are worth. Yet the rewards far outweigh the challenges. As she puts it: "seeing my students come back, and having athletes

thank me, lets me enjoy the students and the students to enjoy me!”

Katrina very much emphasized her appreciation for the support she has received from Prince George’s community as they have embraced her and contributed to her success, stating that the city is “a land of opportunity.”

Katrina is very excited for the return of Yoga in Park this July which she helps organize with Chinook Yoga. Free classes will run every Sunday and will be concluded with a yoga festival on August 23rd. She has started talks with CNC, exploring the possibility of including yoga classes in the Human Kinetics program’s curriculum. As well, she would like to offer yoga classes to athletes between and after events during the 2015 Winter Games in Prince George.

Audited Annual Financial Statements
can be obtained via written request to:

Community Futures Fraser Fort George

Attn: Comptroller

1566 Seventh Avenue