



2014 – 2015 Annual Report



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MESSAGE FROM THE CHAIR

I have to extend appreciation to the many volunteers that serve on our Board and Committees whom not only dedicate numerous hours each year, but unmeasurable amounts of wisdom and guidance to Community Futures Fraser Fort George (CF FFG.) I also must thank the staff for all their commitment and dedication to CF FFG; without a strong team, we would not be able to successfully achieve our goals.

In order to keep my report short, I will provide a few highlights from the 2014-15 fiscal year and briefly note our aspirations for the 2015-16 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 one or more of our other Committees. We are fortunate to have such dedicated members and regret that Western Economic Diversification has advised us that any Board members that have served nine years or more by March 31, 2016 will have to retire from our Board. This means CF FFG will be completing a succession plan and retiring four of our dedicated team members throughout this fiscal year.

BUSINESS FINANCING

CF FFG's Finance and Lending Committee and Business Analysts had a busy year of loan applications and business plan reviews. Thirty-five businesses received a business loan from CF FFG totaling \$1,699,065 in financing; however, an additional \$2,666,615 was leveraged for a total of \$4,365,680 investment into local businesses. In turn these local businesses created or maintained over 89 full-time and 63 part-time jobs across the Fraser Fort George Region.

YOUTH MEAN BUSINESS AND SELF EMPLOYMENT

Four 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 have increased slightly but, continue to be lower than the historical averages. CF FFG has redesigned our business workshops and is now offering these in modules via a group setting or online. These workshops are geared specifically to supporting clients in developing and implementing their business plans or seeking self employment as a career option.

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 four 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 Regional Districts that the project spans. In 2014-2015, Beyond the Market will continue to focus on strengthening agricultural business opportunities and knowledge sharing within the agricultural communities across the three regions while striving towards securing stable funding to continue supporting the agricultural sector into the future.

During 2014-15, CF FFG was 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 2015 – 2016

As CF FFG moves into a new fiscal year, the Board of Directors will be focused on Board succession while remaining 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 and 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.

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. 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 Complementary 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 six staff members:

Susan Stearns, General Manager

Karen Hebert, Comptroller

Christine Kinnie, Administrative Assistant

Bahar Afshar, Business Development Officer

Mike Jurkovic, Business Analyst

Jillian Merrick, Beyond the Market Project Coordinator

GENERAL MANAGER'S REPORT

Community Futures Fraser Fort George (CF FFG) is pleased to provide a report on a very successful 2014-15 fiscal year! Our team worked hard over the course of the year – we redesigned our business workshops, provided over 35 business loans and collaborated with over 30 partnering organizations to support business opportunities and economic growth.

We welcome Christine Kinnie, Administrative Assistant to our team this year. Christine is no stranger to the Community Futures network as she worked for Community Futures North Cariboo prior to coming to Prince George and joining our team.

The backbone of our organization is the dedication of our volunteers. Words can never express how grateful we are to have such diverse, talented, and skilled individuals participating on our Board and Committees. These individuals are the champions of our organization, contributing over 800 hours of volunteer time each year to support our mandate.

WESTERN ECONOMIC DIVERSIFICATION REVITALIZATION TO THE COMMUNITY FUTURES PROGRAM

In Western Canada, the Community Futures (CF) are core funded through Western Economic Diversification (WD). Last year, we reported that WD was working with CFs to complete a 'revitalization' process that would ensure services will be sustained in rural communities. This process has been completed and we are pleased to receive a three year funding agreement with WD. This is the first multi-year agreement in over nine years; some of the key changes include:

1. The Community Futures offices, across western Canada, have operated on the same budget allocation for the past nine years and will continue to operate on same amount of funding allocation for the next three years. This ultimately means we are operating on less as costs continue to climb.
2. The offset to no increases in funding allocation was for WD to provide CFs in good standing with the opportunity to access a portion of interest made from the loan portfolios without having obtain authorization from WD.
3. Performance tiers have been established – each CF region has specific targets to meet based on the tier they are placed in. Previously, CFs set their own targets based on regional needs.
4. Board of Directors and Finance and Lending Committee members can only serve on a local Community Futures Board or Committee for nine consecutive years. This is a shift from the past where there were no caps on the number of years a Board or Committee member could serve. CFs are given to March 31, 2016 to comply with this as such, many CFs will be doing Board and Committee succession this fiscal year.

COMMUNITY FUTURES BC

Aside from participating in the meetings, training opportunities, 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.

In addition to being a positive contributor to the BA Support Program Committee, as the General Manager of CF FFG I now have the privilege of being one of three Manager Representatives serving on the CFBC Board of Directors. This provides an opportunity to bring forward the northern perspectives at a provincial and pan-west level.

The Chair of CF FFG is also active in the Community Futures network and provides his expertise as a facilitator of several Board Training modules offered through the PanWest Leadership Institute.

COMMUNITY FUTURES NETWORK

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

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. **Community Futures Magazine:** The Northern CF network was pleased to increase the circulation of their third annual magazine publication from 2,000 copies to 10,000 copies. Just under 8,000 copies of the magazines were distributed directly into local business mailboxes and to Federal, Provincial and local government officials involved in business and community development.
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 2014-15 Annual Report and you can visit the project online at www.beyondthemarket.ca. Jillian's work has been recognized as a positive agricultural support model with the Province of BC. However, this could not be accomplished without community support, the volunteers that serve on the Steering Committee and our funding partners.
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 loans together to support larger business opportunities across the northern region.
4. **InvestLocalBC:** This is a fundraising platform designed by CF Stuart-Nechako and has been picking up momentum across BC. This platform has provided opportunity for not-for-profits to raise funds for various projects; check out the opportunities at www.investlocalbc.ca.

COMMUNITY FUTURES FRASER FORT GEORGE SMALL BUSINESS FINANCING

During the 2014-15 fiscal year the loans program was busy. Our Finance and Lending Committee approved approximately \$1.7 million dollars in financing to small businesses across the region; this represents 35 new or expanded businesses and over 152 jobs (full and part-time) being created or maintained. More details on the Small Business Financing program can be viewed in the Business Development report.

BUSINESS WORKSHOPS AND TRAINING

CF FFG is excited about the redesign of our business workshops and training program. All of our business training has been reformatted into modules, updated, and are now available through remote access. The training modules are provided on regular eight week cycles, yet are flexible enough for anyone to start at any point of the program. The response to the new training format has been positive with both participants and staff discovering it has increased efficiencies in their time and resources.

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 and Robson-Valley. Referrals from the three WorkBC offices to the Self Employment Program have increased over the past two years; however, the number of Self Employment Program participants continues to be well below the historical intakes.

YOUTH MEAN BUSINESS

The Youth Mean Business pilot program received two extensions in the 2014-15 fiscal year, extending the program to September 30, 2015. This will provide an opportunity for an additional three youth to participate in the program. Despite the cycle of winding the program down, ramping back up and staffing the position, CF FFG was able to successfully recruit and support four youth through business training and development in 2014-15; with the majority continuing forward with their business aspirations.

For more details please refer to the Youth Mean Business, Self Employment Services or the Workshops and Training report.

COMMUNITY INITIATIVES AND INVOLVEMENT

- **INNOVATION CENTRAL SOCIETY**

CF FFG assisted with the Board transition of ICS this fiscal year and effective November 2014 our representative stepped off of the board; however, CF FFG continues to support the advancement of Innovation Central Society by providing office and meeting space, and working in collaboration on programs and services. CF FFG strongly believes it is important to have an active organization that supports commercialization of technology and innovation across the Innovation Central Society region (mirrors the College of New Caledonia region), this is an important sector as we strive towards diversifying 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 northern region and provides an opportunity for networking, sharing knowledge and resources, developing partnerships and training opportunities. The busy economic times has reduced the amount of time Economic Development Officers have to participate as such, we have transitioned to meeting three times per year (rather than every month) and to one forum per year. Since this organization is demand driven, the needs of the Economic Development practitioners will be periodically reviewed and the services adjusted accordingly.

The 16-97 Economic Alliance participated in the planning of the CRRF conference hosted in Prince George by UNBC. Though this, CF FFG was pleased to have our own Project Coordinator, Jillian Merrick facilitated a workshop on community engagement.

- **NORTHERN INTERIOR MINING GROUP /RESOURCE CONNECTOR NORTH**
CF FFG continues to support 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 2014 Services Directory and completed the second annual publication of the “Resource Connector” magazine. This year NIMG identified that they were more than mining and were connecting resource sectors with business as such, in March 2015, changed from being Northern Interior Mining Group to Resource Connector North. With an active Board, they continue 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. Therefore, 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 continue to participate in annual activities such as the Annual General Meetings and Trade Expos hosted by the Chambers and have collaborated with all of the Chambers across our region.
- **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. Having an opportunity to co- MC the Spirit of Unity event was a great honour as was supporting specific initiatives such as the Industry Connector.
- **IMMIGRATION AND MULTICULTURAL SERVICES SOCIETY**
Bahar Afshar has been participating in the Local Immigration Partnerships Initiative steering committee. This particular initiative hosted several focus groups to develop a strategic plan for supporting immigrants coming to Prince George and the greater region. We are excited to be a part of this initiative and look forward to our continued participation and support during the implementation of the strategic plan.

ADDITIONAL AREAS OF INVOLVEMENT:

- **RURAL REGIONAL ECONOMIC DEVELOPMENT SESSIONS**

CF FFG attended two focus group sessions were hosted by the Province of BC to focus on rural economic development and the needs of rural communities in BC. These sessions have resulted in the Province moving forward with a Rural BC Advisory Committee of which we re pleased there are four members from CF offices across BC on this Committee.

- **INITIATIVES PRINCE GEORGE**

CF FFG is excited about the number of small business activities and workshops we have been able to collaborate on with Initiatives Prince George. Last year's Access to Business Resources in PG workshop has advanced forward with IPG taking the lead in developing a user friendly, searchable, database of business services in Prince George. This data base will be a useful resource for businesses to identify which organization is best suited to assist them with their needs.

Over the 2014-15 fiscal year, CF FFG continued to collaborate on the Canada Winter Games Business Readiness Workshop series with IPG, NDIT and the DBIA. These workshops were designed to assist small business owners in preparing their inventory, staff and delivering customer service for the Canada Winter Games. Early in this fiscal year, the partners will collaborate on measuring the outcomes of the training and taking lessons learned, not only for our own future event hosting but to pass along to future host cities of the CWG.

In addition to this, CF FFG welcomed the opportunity to collaborate on other initiatives such as the Workforce Intelligence Study. We look forward to continuing this relationship as we move toward supporting business retention and expansion in Prince George.

- **TOURISM PRINCE GEORGE**

CF FFG is thrilled to be working with Tourism Prince George on a new initiative that will kick off early in the 2015-16 fiscal year. This initiative, Adventure PG, will focus on exploring, developing and growing business opportunities in the tourism sector.

As we move into the 2015-16 fiscal year, CF FFG looks forward to delivering programs and services via the Western Economic Diversification Agreement, continued collaboration with our CF network, and engaging in partnerships with the many organizations and partners across the region and Province.

With this, in the 2015-16 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 creates diversity and resiliency in 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 the 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' loans range from 'micro loans' of \$100 - \$10,000 – and up to \$150,000. Loans feature competitive interest rates, flexible repayment terms up to 5 years, seasonal payments, and the option of reduced payments for the initial 1 to 6 months. 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 \$25 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 \$7 million of additional equities, funding programs and other debt financing. The overall result has been an injection of over \$32 million in the past 20 years into the local economy that may not have been available or utilized without Community Futures' programs and services.

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 2014-15 fiscal year nearly \$1.7 million in small business loans were approved as follows:

Investment	\$ 1,058,000
Community Investment	\$ 264,000
Community Business Loan Program (Forestry)	\$ 367,065
Disability	\$ 10,000
Total	\$1,699,065

In the 2014-15 fiscal year 69% of the loans made were to existing businesses to maintain, expand or purchase another businesses, and 31% to assist in the start-up of new businesses. Community Futures helped businesses in the Fraser Fort George region create 76 new and part time jobs and maintain another 76 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 57% of the loans, with manufacturing, transportation and value-added forestry products sector representing 23% of the loans made in 2014-15. Community Futures Fraser Fort George approved participation in 3 syndicated/partnership loan 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.

CLIENT PROFILE



Locally owned and operated, Mr. Jake's Steakhouse has been a landmark in downtown Prince George since 1966. Unfortunately, the restaurant closed its doors in 2013 after the passing of the owner. In 2014, Kostas Maritsas, son of the previous owner and his business partner Leah Hewett decided to embark on reopening this historic casual dining steakhouse in the heart of downtown .

Kostas grew up in this family restaurant and wanted to see the "Mr. Jake's" brand continue. Kostas has a passion for cooking and years of experience. Leah decided to partner with Kostas on the venture, bringing years of management and restaurant experience.

Reopening Mr. Jake's was no easy task. Kostas and Leah rolled up their sleeves and put in hours of hard work to refresh the space. Despite the challenges of an older building, Kostas and Leah were determined to reopen in the same historic location the restaurant had been located in since 1966.

The biggest challenge for Kostas and Leah was starting the business again from nothing but a name and what Kostas' father had taught him. The challenges didn't stop there for Mr. Jake's; three short days after opening, a pipe burst overnight causing significant water damage throughout the restaurant.

Despite the setbacks, Mr. Jake's has been humbled by the continued community support from Prince George residents. "Seeing all the old customers return and the support from the Prince George community has been the most remarkable surprise," Leah stated.

Healthy and highest quality foods at reasonable price are the highest priorities for Mr. Jake's. Mr. Jake's strives offers a fresh and preservative free menu.

Kostas and Leah are thankful to Community Futures Fraser Fort George for providing the funding required to re-open this mainstay. "They were very supportive during the renovations, without Community Futures, none of this would be possible." Mr. Jake's is optimistic of their future in Prince George, and envision franchising their brand in the future.

SELF-EMPLOYMENT SERVICES PROGRAM

DESCRIPTION

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 for enrolling in the program and receiving 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 clients' progress and coordinating efforts to ensure their 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 launch their business and continue to 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 4 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.

STATISTICS

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. The number of referrals in 2014-2015 were slightly lower compared to the previous year (22 as compared to 24), however, more clients completed both business plan development phase and the business launch phase resulting in more job creation.

SE Service Completion	April-June 2014	Jul- Sep 2014	Oct-Dec 2014	Jan-Mar 2015	Total	Totals 2013-14
Orientation & Assessment	4 Prince George 1 Mackenzie 1 Robson Valley	4 Prince George 2 Mackenzie	3 Prince George	6 Prince George 1 Mackenzie	22	24
Business Concept Development	3 Prince George 1 Mackenzie	2 Prince George 1 Mackenzie	3 Prince George	4 Prince George	14	18
Business Plan Development	6 Prince George	2 Prince George	1 Prince George	2 Prince George	11	9
Business Launch	2 Prince George	2 Prince George	1 Prince George	4 Prince George 1 Mackenzie	10	6

In addition, as of March 31st 2015, a total of 8 active clients were receiving services from CF FFG.

SE Active Clients as of March 31 st 2015	
Business Plan Development	5 Prince George 1 Mackenzie
Business Launch	2 Prince George

CLIENT PROFILE

Joao Medeiros and Bruno Rodrigues enrolled in the Self-Employment Program in March 2014 and successfully launched their business JB Brother Concrete Refinishing a few months later in June.



JB Brothers Concrete
Finishing Inc.

Q. Describe the process of opening your own business.

A. Opening our business was intense at times but very rewarding. Being able to take an idea and turn it into a successful business. There were steep learning curves but with each twist we learned to better understand the world of business. Slowly adjusting the way of our thinking from that of a tradesman to that of an Entrepreneur.

Q. What do you find most challenging about owning your own company?

A. The most challenging thing about owning our own company is the constant multi-tasking. There is always something going on and always something to be done. We now have to worry about all the client needs, sourcing out and obtaining work, billing and collections, purchase of inventory and much more.

Q. What do you find most rewarding about owning your own company?

A. The most rewarding thing about owning our own company is the sense of accomplishment we feel when the customer smiles and their eyes light up because they truly enjoy the beauty of the finished concrete.

Q. What did you find most beneficial about the Self-Employment program?

A. The SE program was very informative, not only did it give us the right tools to become an entrepreneur but it helped us understand the strength and determination needed to run our business. I highly recommend the SE program to anyone looking to open their own company.



Q. What projects are you currently working on in your business?/ What are some highlights that you can share about your business?

A. Our Business is sitting firm with 3 different contractors providing a steady year around stream of jobs. We are busy with several driveways and a couple project jobs. In May we hired our first employee.

WORKSHOPS AND 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.

	April-June 2013	Jul- Sep 2013	Oct-Dec 2013	Jan-Mar 2014	Total
Workshop Attendance					
Consultation Sessions Walk-in Clients		4	14	19	37
Information Sessions	13	13	12	19	57
Orientation Sessions/	5 SE	5 SE	5 SE	7 SE	35
Starting Your Business: a Checklist				4 YMB 9 Walk-in	

Business Concept	6 SE	5 SE	3 SE	6 SE	34
	2 Walk in	2 YMB	1 YMB	4 YMB	
		4 Walk-in		1 Walk-in	
Business Plan	5 SE	2 SE	1 SE	3 SE	21
	2 Walk-in	2 Walk-in	3 YMB	2 YMB	
				1 Walk-in	
Small Business BC Seminar Seats	8	17	12	14	51
Total	41	54	46	89	235

YOUTH MEAN BUSINESS

DESCRIPTION

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 EXTENSIONS & AMENDMENTS

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 remained the same except the maximum allowable financial support which was decreased from \$5000 to \$2500.

In light of the difficulties that were encountered in recruiting eligible youth for YMB, in September, CF FFG requested that the target for youth recruitment be lowered to 5 from 10 and in turn the maximum allowable contribution to the youth be increased from \$2500 to \$5000. The Province granted this request. 3 youth were recruited in October all of whom successfully completed the program.

In December 2014, Community Futures was notified that YMB will be extended once more until June 2015. Our target set by our funders is to recruit 4 youth 2 before March 31st and 2 after March 31st. As such two application deadlines were arranged first on Jan 20th for Feb-Mar intake and second on Mar 20th for Apr-May intake. 2 youth were recruited in January, 1 exited the program early due to extenuating circumstances and 1 successfully completed the program.

HIGHLIGHTS

In 2014-2015 fiscal year, 4 youth successfully completed their Action Plans and presented their business plans to the YMB Review Committee increasing the total number of program completion to 37. The businesses included: audio recording studio “Edgewood Audio”, custom heat printed active wear “Monkey Melk”, art co-op “Good Vibes Arts Collective”, and an online retailer of sports jerseys “Oil Field Jerseys”. All participants were approved by the Review Committee to receive business seed funding and have moved on to 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 2014, 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 PROFILE



Connor Prichard is the sole owner and operator of Edgewood Audio which is a commercial recording studio in Prince George. Edgewood audio provides a wide range of services to local musicians including producing, recording/engineering, mixing and mastering, editing, guitar repairs, and custom wiring. Connor also plays and writes music and has been a founding member of many bands. Before becoming a full-time entrepreneur Connor worked as the Assistant Manager at the local music store Sounds Factory and operated a home audio recording studio while honing in his audio engineering skills alongside respected mentors. It wasn't long before he finally decided to take a leap and open his own commercial recording studio which he says "has been pretty frightening at times, a challenge to say the least". But as Connor puts it: "running my own commercial recording studio has been a lifelong dream of mine and there's nothing more that I want than to make a living from doing what I love."

Connor started the Youth Mean Business Program in January 2015 and successfully completed the program by presenting his business plan to the SE/YMB Review Committee three months later in March. In Connor's words:

"The Youth Mean Business program at Community Futures Fraser Fort George has taught me how to identify and achieve SMART goals to make my business a success. I had no clue of all the horrible decisions I had been making until YMB, I strongly believe that if I did not attend this program my business would sooner than later fail. YMB also supplied me with funding to help renovate my building and upgrade my equipment. I constantly recommend the YMB program every chance I get now when I walk into my studio I am confident that it will be a success."



FUTUREPRENEUR PARTNERSHIP

In November 2013, CF FFG became a full community partner with Futurpreneur Canada (previously named The Canadian Youth Business Foundation/CYBF.) Futurpreneur Canada provides entrepreneurs aged 18-39 with start-up resources, mentoring, and financing of up to \$45,000. CF FFG will be collaborating with Futurpreneur Canada 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 2015, Bahar Afshar, Business Development Officer, attended Futurpreneur Canada's second Community Partner Conference, where she met with representatives from other partnering organizations from BC and Yukon and learned about the organization's programs and processes from an operational and technical stand point.

SPECIAL INITIATIVES

The following is a summary of special initiatives by Bahar Afshar, Business Development Officer:

- Helped organize the 16/97 Spring Forum which was held on June 16th, 2014 at the Civic Centre.
- Assisted PGNAETA with proposal writing that led to securing more than \$100,000 in funding for equipment purchases.
- Developed and presented a business workshop for PGSS's Entrepreneurship Class on October 6th, 2014.
- Developed and presented Foundations of Marketing workshop on November 19th to the Professional Bookkeepers Canada, Prince George Chapter (IPBC).
- Was a guest Business Coach at the Cedar Christian School's Entrepreneurship Class on February 11th, 2015.
- Became a member of the Entrepreneurs with Disabilities Advisory Committee in October 2014 which is led by Community Futures BC and meets on a monthly basis.
- Developed and presented Business Ideation and Effectuation workshop on March 14th 2014 for UNBC Idea Centre.
- Began monthly meetings with Happier Futures Transition House Society in Mackenzie to help them write a business plan and secure funding.
- Has been working as the lead on Adventure PG, a project in collaboration with Tourism Prince George which aims to position Prince George as the adventure gateway of the North.

BEYOND THE MARKET

DESCRIPTION

Beyond the Market's newest initiative, the Farm Knowledge Network, began April 1, 2014, and is scheduled to run until March 31, 2016. The initiative has three goals:

1. To provide training and professional development opportunities to farm operators in the project region.
2. To develop a central information network for regional agricultural contacts, publications, resources and tools and a mobile support library.
3. To develop a model of financial self-sufficiency to support a community-run extension services network into the future.

The initiative is based out of the Community Futures Fraser Fort George office in Prince George and serves a regional area defined by the Regional Districts of Fraser Fort George, Bulkley Nechako and Kitimat Stikine. Jillian Merrick serves at the program coordinator. The primary service communities are the Robson Valley, Prince George, Vanderhoof, Fort St. James, Smithers and Terrace. Core funding for the initiative is provided by:

- Regional District Fraser Fort George
- Regional District Bulkley Nechako
- Regional District Kitimat Stikine
- District of Fort St. James
- Omineca Beetle Action Coalition

One-time activity specific funding has been provided by:

- BC Ministry of Agriculture: \$16,200 was provided to facilitate six sessions of the 'Farm Business Planning Workshop' under a standing offer agreement
- Kamloops Food Policy Council provided \$2,000 for the facilitation of the 'Farm Business Planning Workshop' in Kamloops

ACTIVITIES

FARM CLIENT COACHING SESSIONS

These one-on-one sessions were held in person or over the phone to provide support and coaching services for a variety of needs from farmers in the region. Sixteen documented sessions were held.

REGIONAL AGRICULTURE DISCUSSIONS

These discussions were often meetings of multiple members to discuss effective relationship building and understanding of the regional agriculture sector for other organizations or individuals. Our coordinator participation is key to building understanding of the regional agriculture sector. Fifteen documented sessions were held.

OUTREACH EVENTS

These outreach events were designed to raise the profile of both Beyond the Market's services and the regional agriculture sector, but also to provide a simple and convenient way for local operators to meet and have conversations with the Beyond the Market coordinator. Many 'undocumented' coaching sessions took place during these events.

- Northwest Trade Expo, May 2014, Smithers
- District C Farmers Institute AGM, May 2014, Prince George
- Robson Valley Pioneer Days, June 2014, McBride
- Fort St. James Farmers' Market, July 2014, Fort St. James
- Bulkley Valley Farmers' Market, July 2014, Smithers
- Hazelton Farmers' Market, July 2014, Hazelton
- Lakes District Fall Fair, Sept 2014, Burns Lake
- Seedy Saturday, February 2015, Prince George
- Cedars Christian Highschool Entrepreneurship Class Discussion, February 2015, Prince George
- Kamloops Farmland Connections Conference, March 2015, Kamloops
- Mini beef industry tour and showcase, March 2015: Prince George

TRAINING EVENTS

These training events were designed to increase the skill set of regional operators. The initiative's mandate was to provide three training events per year in each community. Because each session of the Farm Business Plan Bootcamp was sixteen hours long and was facilitated by our own coordinator, it consumed much of the initiative's available coordinator time. In 2015/2016, sessions will be of shorter duration and facilitated by contracted professionals so that more of them may be offered in a year. The Farm Business Plan Bootcamp, January and March 2015, was held in:

- Prince George – 10 participants
- Dunster – 11 participants
- Vanderhoof – 9 participants
- Fort St. James – 6 participants
- Smithers – 11 participants
- Terrace – 9 participants
- Kamloops – 20 participants

This two-day intensive training event was designed to provide operators with the tools to build their own business plan. It was heralded as a great success, with high reviews from participants and a strong interest in roll-out to other communities on a fee-for-service basic (eg. Kamloops.)

THE MOBILE FARMING BOOKSTORE

The Mobile Farming Bookstore was launch in May, 2014 and contains over 100 titles related to farm techniques and management. All titles were offered at 25% of their suggested list price, providing a 20% profit margin on sales. Several free titles and publications are also offered through the bookstore. This pricing strategy was designed to cover the travel costs of the bookstore while also incentivizing farmers to build up their knowledge resources. The bookstore traveled with our coordinator to various outreach events and training sessions.

SALES SUMMARY:

Number of events	9
Sales	\$4,735.35
Number of titles sold	160
Profit	\$950
Average sales per event	\$525

FUTURES ACTIVITIES IN 2015/2016

PLANNED TRAINING EVENTS:

- Simply Sheep – an introduction to sheep rearing, June 2015 – 6 communities
- Farm Hack – an introduction to technology application on the farm, October 2015 – 6 communities
- One additional event in November 2015 or February 2016, TBD

PLANNED OUTREACH EVENTS:

- Vanderhoof Trade Show, May 2015, Vanderhoof
- Skeena Valley fall Fair, September 2015, Terrace
- The Cost of a Dozen Eggs – a community presentation on the costs of producing farms goods (as requested)
- Farmers Markets and Fall Fairs, Summer/Fall 2015

PROJECT ADMINISTRATION

Administratively, the project is run much more efficiently. The new project timeline parallels Community Futures' fiscal year, reducing the time spent by the project coordinator and Community Futures staff on reporting and year end administration. In addition, the current Farm Knowledge Network funding partners require fairly basic reporting from the project annually, significantly reducing the reporting requirement sought by previous funders. This has dramatically reduced the administrative time for the project, which allows for more time program operations and front-line service. This reduction of administrative requirement was essential for a program is run on 0.4 of a full time equivalent. Unfortunately, the Beyond the Market advisory committee has not met on a regular basis, with only one meeting in 2014/2015. The coordinator will endeavor to schedule regular quarterly meetings in 2015/2016.

In 2015/2016 a concerted effort will be made to demonstrate to success of the Beyond the Market model as a community-based extension services program, and solicit funding from the Provincial Government for ongoing programming that could be replicated across the province.

MARKETING ACTIVITIES

Marketing efforts at Community Futures Fraser Fort George are a shared effort of all staff, but coordinated through Jillian Merrick, who is responsible for maintenance of the website, monthly e-newsletters, social media accounts, media advertising, news releases and consistent branding and corporate image.

In the first quarter of the fiscal year, the newly designed cfdc.bc.ca website was launched. The new website features clean, bright and engaging design, and has significantly improved both the navigation of the site from the user's perspective, and the management of the site from an editor's perspective. This year, the website received visits from 3,600 users. Also in the first quarter, Community Futures' Facebook presence has received a breath of fresh air thanks to the social media skills of staff member Christine Kinnie. The page now has over 700 'likes' with regular content updates provided by Christine.

In the second quarter, staff explored the option of commissioning a public art piece for the building, given the opportunity provided through the Downtown Business Association's Façade Improvement Program. A local muralist was very interested in the project and provided a preliminary design concept for a mural on the east wall of the building. Unfortunately non-profit organizations are not eligible for the Façade Improvement grant and the project did not continue. For Small Business Month in September, Community Futures developed and launched the B2B Networking Challenge, a month-long business-to-business networking challenge to make valuable connections across the city. Unfortunately, the Community Futures B2B Networking Challenge was cancelled to low enrollment. The concept was highly praised, but did not attract sufficient registration

In the third quarter, Community Futures Fraser Fort George continued its annual sponsorship of the UNBC Commerce Students Society case competitions. The annual Christmas Block party was held on December 11th and was our largest open house and networking event of the year, with significantly increased attendance over previous year's events, largely due to improved weather and the addition of Integris Credit Union as a block party partner.

Community Futures has also commissioned vinyl decals for storefront windows for businesses that wish to showcase their support from Community Futures. A policy on which businesses should be recognized will be developed before the decals are distributed. Media advertising was renewed in the annual Prince George Chamber of Commerce directory, and the Action Pages phone book (formerly Infopages).

Audited Financial Statements can be obtained via written request to:

Community Futures Fraser Fort George

Attn: Comptroller

1566 Seventh Avenue

Prince George, BC V1 3P4

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