

Annual Report

2015-2016

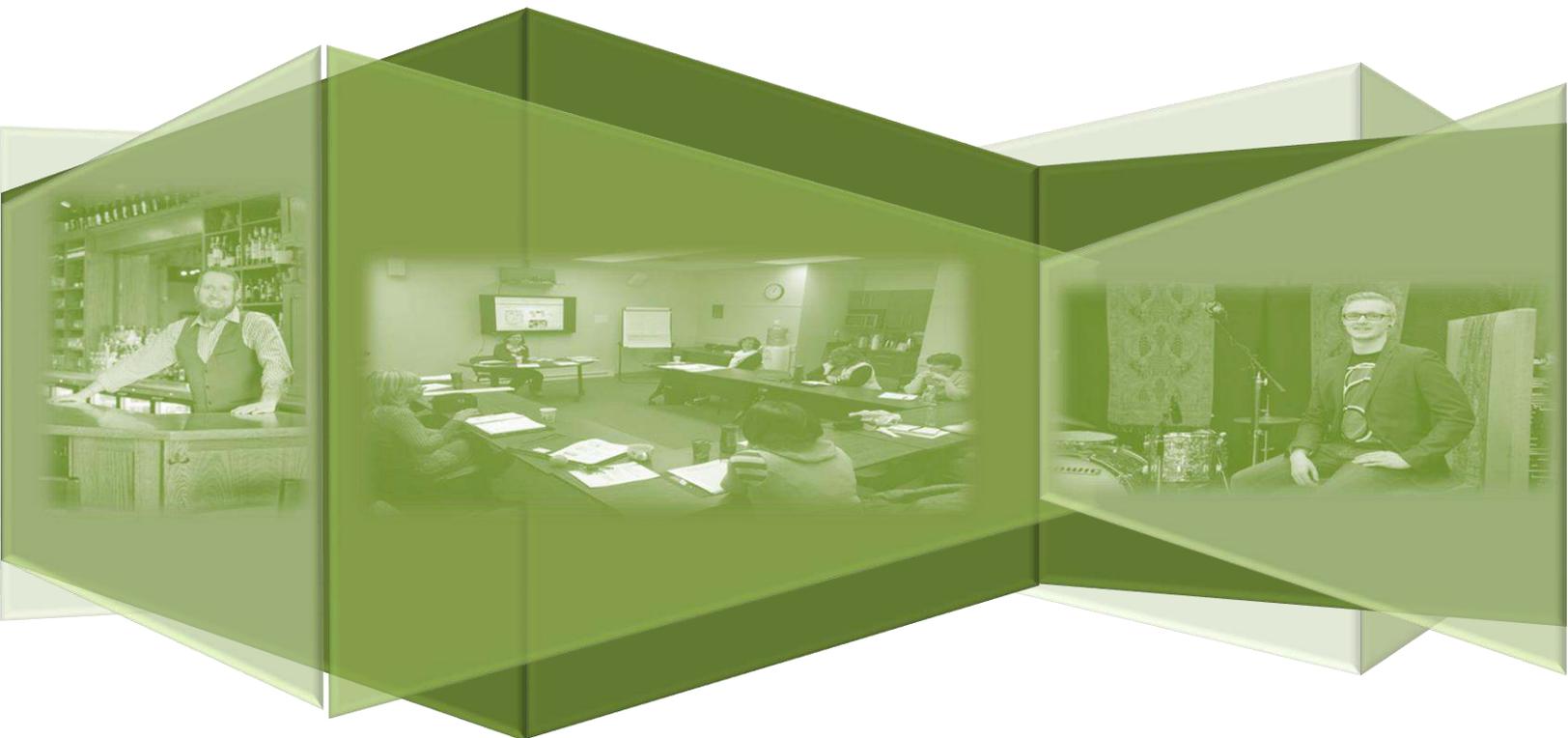


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MESSAGE FROM THE CHAIR

First and foremost, I have to extend appreciation to the Board, Committee members and staff for 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 2015-16 annual operating plan.

In order to keep my report short, I will provide a few highlights from the 2015-16 fiscal year and briefly note our aspirations for the 2015-16 fiscal year. Along with this, a few key points on the conclusion of Western Economic Diversification Community Futures Revitalization process will be provided.

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.

Board terms are one of the key areas of Western Economic Diversification's Community Futures revitalization plan. Effective March 2016, the terms of office for Community Futures Board members will be no more than nine years; with this change, CF FFG has endured the challenge of losing some history, knowledge and skills as some of our Board members retire or take a leave of absence for a year. These dedicated members include: Bill Kruisselbrink, Cathe Wishart and Murray Carlson.

On the positive note we are pleased welcome new board members Andru McCracken and Steve Sullivan whom both joined the Board in the 2015-16 fiscal year.

It is also a pleasure to be a trainer for the PanWest Board Training as this provides me an opportunity to support other Community Futures in their development while learning some of the best practices being used among the 34 Community Futures offices across BC.

BUSINESS FINANCING

CF FFG's Finance and Lending Committee and Business Analysts had a busy year of loan applications and business plan reviews. A total of 36 businesses received a business loan from CF FFG totaling \$1,388,000 in financing; however, an additional \$600,000 was leveraged for a total of \$1,988,000 investment into local businesses. In turn these local businesses created or maintained over 90 full-time and part-time jobs across the Fraser Fort George Region.

YOUTH MEAN BUSINESS, C-BEST AND SELF EMPLOYMENT

The Youth Mean Business Pilot Program wound down in September 2015. CF FFG is pleased with the success of the program and even more so, of the youth that came forward with creative and innovative ideas that they were able to mobilize over the past four years and appreciate the insight of those that 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.

In November 2015, the Cariboo Business Entrepreneur Skills Training (C-BEST) was launched. This is an exciting partnership with Community Futures North Cariboo and Cariboo Chilcotin that provides no charge entrepreneur training and support to Youth, Aboriginal and Persons with Disabilities. We are pleased to see a strong start to the program with over 18 participants taking part before the end of this fiscal year.

Across the Fraser Fort George Region, self employment client numbers have increased over the past three fiscal years and CF FFG now has updated all of their business workshops to ensure they complement the business support services required in this program. Our goal has been to enhance client engagement and ensure self employment is a career option. We believe, and it is demonstrated through Small Business BC statistics, notably that small businesses create more jobs in BC than the corporate sector and they strengthen and diversify the local economy.

INITIATIVES AND PARTNERSHIPS

CF FFG commends the Beyond the Market Steering (BTM) Committee and Jill Merrick, Project Coordinator, for the exceptional work they have done over the past five years. Jillian will be missed at the helm of this program as she has been overseeing the program since its inception; however, we are pleased to have Christin Kinnie assume this role as of April 1, 2016.

The BTM initiative has been recognized as a positive agricultural model by the Provincial Government and is strongly supported by the agricultural sector. It is only through the financial commitments provide by OBAC , the District of Fort St. James and the three the Regional Districts (Fraser Fort George, Bulkley-Nechako and Kitimaat-Stikine) that this project is possible and the agriculture initiative successfully reach out and support such a vast area and array of farmers and producers. With this, I extend appreciation from the Board of Directors for the continued financial and community support.

CF FFG is pleased to be a partner of Venture Connect and have hosted two business succession planning workshops this year (one in Prince George and one in the Robson Valley). Both were a success as such, we look forward to continuing to work with Venture Connect in supporting business successions across our region.

We were also excited to be working with CF Stuart-Nechako to host the first Crowdfunding Summit in the North. More than 50 participants came out to learn about this form of raising capital for their business, social enterprise or as an aspiring artisan. InvestlocalBC is a positive expansion of raising capital and also serves as an opportunity for market research (helping identify who would buy-into your idea).

MOVING FORWARD TO 2016-17

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. The Board is continually exploring ways of improving 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.

Lastly, in 2015-16 the Board began the process of developing the 2017-18 to 2022-23 strategic plan. We are pleased to be ending the year with community dialogues being a part of the process we are excited to learn, grow and develop from your feedback. Our goal is to finalize a this five year strategic plan by the fall of 2016 as it will be our road map that will guide CF FFG into the future.

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; Youth Mean Business /Self Employment Services (SE) Committee, the Finance and Lending Review 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:

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



Trish Appleton
Finance and Administration Officer



Maria Evans
Administrative Assistant



Sherri Flavel
Business Development Officer



Jean Rudyk
Business Analyst



Christine Kinnie
Business Services Coordinator/
Beyond the Market Coordinator

GENERAL MANAGER'S REPORT

Community Futures Fraser Fort George (CF FFG) had a busy 2015-16 fiscal year as we endured several program and staff changes.

The Youth Mean Business Pilot Program came to an end in September 2015 and shortly thereafter, we launched the Cariboo Business Entrepreneur Skills Training (C-BEST) program in collaboration with Community Futures North Cariboo and Community Futures Cariboo Chilcotin. In addition to this, our agricultural initiative, Beyond the Market, was on its last year of funding from Omineca Beetle Action Coalition and the three Regional Districts along with the District of Fort St. James as such, CF FFG met with the Minister of Agriculture, Minister of Jobs, Tourism and Skills Training and the Minister of Public Safety to discuss a draft proposal for delivering these services across British Columbia. Unfortunately, after two meetings there is no clear direction on this; however, we are pleased that our prior funding partners supported the value of the project and are grateful they have extended their financial support for one more fiscal year.

Late in 2015-16 our office had several staff changes, this began in November with Bahar Afshar accepting the Business Development Officer position with the City of Prince George. At that time we were pleased to welcome Sherri Flavel back to CF FFG as our Business Development Officer.

In February 2016 we welcomed Trish Appleton to the CF FFG team, as our Officer of Finance and Administration. This provided an opportunity for us to prepare for Karen Hebert's retirement in March 2016. At the same time, we were preparing for Jillian Merrick to leave as the Beyond the Market Coordinator and to wind the initiative down; however, once funding was stabilized, we were pleased to move Christine Kinnie into this part-time role along with serving as our part-time Client Services Coordinator. With Christine's change of positions, CF FFG welcomed Maria Evans to our team in March 2016 as our Administrative Assistant.

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 now finalized the 'revitalization' process and, for the first time in over a decade, Community Futures has a multi-year, three year agreement (2015 -2018).

Although we are pleased to have a multi-year agreement, CFs continue to feel the impact of not receiving increased funding over the past ten years and it is clear funding will remain at this same level until 2018.

Within the revitalization process, Board of Directors can only 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 as such, CF FFG had a few long-term members retire from our Board or take a year leave of absence.

We extend our sincerest appreciation to Bill Kruisselbrink from Valemount who served our Board for seventeen years. Bill rarely missed a Board meeting, even in the winter months he would venture out on the roads to make his way to Prince George for the meetings. With Bill's retirement off the Board, we are pleased to welcome Andru McCracken as our representative from the Robson Valley. Andru has been a positive addition to our Board of Directors.

We were also sad to have Cathe Wishart step down from the Board; however, we welcomed the opportunity to have her volunteer her expertise in other areas during the past year! Cathe continues to work our Board through our strategic planning process which will be finalized in June 2016. In addition to this, she provides strong guidance and support in updating our governing policies and procedures. We truly value the work Cathe has been doing, as these two areas will support us in continuing to build a stronger organization.

In addition to long-term Board members changing, CF FFG had other Board members step down for various reasons over the past year. This has opened up the opportunity for CF FFG to welcome our newest Board member Steve Sullivan to the Board. Steve's enthusiasm for Community Futures mission shows through at our meetings and during our strategic planning discussions.

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.

CF FFG is an active participant in the network and over the past year has attended the National Conference (which takes place every three years), Provincial Conference and Spring Training.

COMMUNITY FUTURES BC

Aside from participating in the meetings, training and programs that Community Futures BC (CFBC) provides, as the Manager of CF FFG I sit as a Manager Representative on the Board, Chair of the Business Analyst Support Program Committee, and am active on the Human Resources Committee. Our CF has been active in planning the Provincial Spring Training for

Community Futures Managers, Business Analysts and Administrative support that are the internal experts on our digital reporting system.

CF FFG also hosted the CFBC's regional board meeting in March 2016. This provides the CFBC Directors an opportunity to learn about the region and build relationships with the Community Futures across the region via Board training and a networking event.

PROVINCIAL INITIATIVES

Within the Community Futures network there are two projects that CF FFG are active partners on:

Venture Connect is a provincial initiative lead by the CF in Port Alberni. It is focused on business succession planning and offers support for owners wanting to sell their business. The support may be in completing a business valuation, connecting a business to a buyer through their business listings and offering additional support such as, designing mentoring opportunities to support the sale of the business.

CF FFG hosted two business succession planning workshops in 2015-16 and used the Venture Connect Provincial Valuator to review a business plan and identify whether the business being purchased was appropriately priced.

InvestlocalBC is a Crowdfunding initiative led by Community Futures Stuart-Nechako, in Vanderhoof. CF FFG was pleased to partner with the Stuart-Nechako office on a Crowdfunding Summit in March 2016. Over 50 participants came out to learn more about raising capital through the online crowdfunding process and majority left the event having learned a great deal about designing a crowdfunding campaign and the various platforms available for raising capital for various endeavours (business, personal, etc.).

COMMUNITY FUTURES NORTHERN BC

The Northern Community Futures continue to collaborate on several initiatives – some initiatives span 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*: 2015 was the third 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. Christine Kinnie, Coordinator has a full report in the 2015-16 Annual Report and you can visit the project online at www.beyondthemarket.ca We would be remiss not to credit Jillian Merrick's great work over the past five years as the Beyond the Market is recognized as a positive agricultural support model with the Province of BC. However, this work could not be accomplished without the support of the local governments, OBAC, agriculture community, and the volunteers that serve on the Steering Committee.
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 2015-16 fiscal year the loans program has been busy. Our Finance and Lending Committee approved approximately \$1.4 million in financing to small businesses across the region of which just over one million was released by the end of the fiscal year. This represents 36 new or expanded businesses and over 44 jobs being created and 47 jobs were maintained. More details on the Small Business Financing program can be viewed in Mike Jurkovic, Business Analyst's report.

One of our goals this fiscal year was to focus efforts on the Entrepreneurs Disabilities Program. We were pleased to have over 30 organizations that serve persons with disabilities attend our informational luncheon to learn more about the Entrepreneurs.

Disabilities Program. We are even more pleased that a number of these organizations have connected their clients with the program. This has resulted in our ability to assist six individuals to move forward with their dreams – four of these were loans and two were able to leverage the additional support they required to complete their business plans.

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 continue to increase. You will find these details in the report by Sherri Flavel, Business Development Officer.

YOUTH MEAN BUSINESS

After four and a half years of program delivery, the Youth Mean Business pilot program ended in September 2015. Although the eligibility criteria created some challenges for recruiting, CF FFG strongly believes this program was extremely beneficial for supporting youth in exploring entrepreneurship as a career choice.

CARIBOO-BUSINESS ENTREPRENEUR SKILLS TRAINING (C-BEST)

In November 2015, Community Futures Fraser Fort George partnered with Community Futures North Cariboo and Community Futures Cariboo Chilcotin was awarded a contract through the Ministry of Jobs, Tourism and Skills Training to support business development opportunities for youth, Aboriginal and persons with disabilities. By the end of March 2016, we had provided training and support to eighteen individuals across the region which we felt was a strong start to a new program.

WORKSHOPS AND TRAINING PROGRAMS

CF FFG redesigned the business planning workshops into five modules. All of the workshops are now delivered in-house by our team members. These workshops provide hands on opportunity for clients to create a business plan. After nine months of delivery, the feedback has been positive and we continue to offer the option of Small Business BC webinars to augment into our own series.

FUTURPRENEUR

CF FFG is pleased to be a full delivery partner of the Futurpreneur. 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, C-BEST, Self Employment Services or Futurpreneur please read Sherri Favel, Business Development Officer's report.

COMMUNITY INITIATIVES AND INVOLVEMENT

Innovation Central Society: CF FFG has been a strong supporter of ICS and has been pleased to have them co-sharing our space for the past four years. We are also excited that ICS has continued to grow and as of November 2015 relocated to the Hubspace on 3rd Avenue.

16-97 Economic Alliance: The Alliance is pleased to partner with UNBC's Community Development Institute on a new publication/newsletter called the *Uptick* which is full of great resources and information for Economic Development practitioners across the north. The Uptick has had strong support to date and in only five publications has over 250 subscribers.

Community Futures continues to support this endeavor as we believe the Alliance partnership with CDI brings exceptional value to these subscribers; of course, our goal is to continue to grow the subscribers list.

Resource Connector North: CF FFG has supported the Northern Interior Mining Group, now doing business as *Resource Connector North*, with administrative and coordinative support for the past few years. Over the past fiscal the group continues to publish their Annual Business Directory and the "*Resource Connector*" magazine. Regretfully, the group did not host a networking event this year however, this remains in their plans for the next fiscal year.

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 of the four Chamber of Commerce organizations across the region. We are pleased to be involved and supportive of their initiatives and are 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: Aside from participating in the career fairs hosted by IMSS, CF FFG continues to support their endeavours. Our team is an active member of the Landed Immigration Partnership initiative and we strive to ensure we are able to collaborate on supporting immigrant populations in entrepreneurial opportunities.

A few additional areas of involvement:

- In January 2016, CF FFG was pleased to receive and accept an invitation, from Mayor Hall, to be a member of the City of Prince George's Select Advisory Committee on Economic Development.
- Economic Building Blocks Workshop – took place in McBride as such, CF FFG attended and presented information on our programs and services.
- Minerals North Trade Expo – hosted in Mackenzie as such, CF FFG participated in this event.
- Robson Valley Opportunities identification workshop – held in both Valemount and McBride.

MOVING FORWARD TO 2016-17

As we move forward to the 2016-17 fiscal year, CF FFG will be holding several community dialogues as a means of ensuring we capture feedback from the communities that will help us finalize our five year strategic plan. This and completing the updates of our governance policies and procedures are two priorities for the organization.

As we prepare for the 2016-17 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 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 when traditional financial institutions are unable to help. Loans are available for viable new business start-ups, business expansion, or to stabilize an existing business. We do not compete with traditional banks and commercial lenders for loans.

Since 1994, Community Futures Fraser Fort George has loaned over \$26 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 \$33 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. 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.

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 2015-16 fiscal year nearly \$1.4 million in small business loans were approved as follows:

Investment	\$ 766,000
Community Investment	\$ 29,000
Community Business Loan Program (Forestry)	\$ 435,229
Disability	\$ 158,500
TOTAL	\$1,388,729

In the 2015-16 fiscal year 73% of the loans made were to existing businesses to maintain, expand or purchase another businesses, and 27% to assist in the start-up of new businesses. Community Futures helped businesses in the Fraser Fort George region create 44 new and part time jobs and maintain another 47 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 60% of the loans, with manufacturing, transportation and value-added forestry products sector representing 40% of the loans made in 2015-16. Community Futures Fraser Fort George approved participation in 4 syndicated/partnership loan with local and regional lenders.

Community Futures is proud to support multiple groups in our region; Aboriginal entrepreneurs represent 20% of our loan approvals in the 2015-16 fiscal year, entrepreneurs managing disabilities and women entrepreneurs represent an additional 13% and 23%, respectively.

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

Solution Sealcoating

Shawn Mueller's sealcoating company proves that age need not be a factor in launching a successful business. Before approaching Community Futures with his idea, Shawn was on EI, but also working periodically as an oil field mechanic. Through the Youth Means Business program, Shawn received training and support to launch his business. Shawn also successfully applied for a loan through Community Futures to expand his business.

Q. Tell us a little bit about what your business offers to customers.

Solution sealcoating provides preventative asphalt maintenance in the form of sealcoating, crack repair and pothole filling

Q. What experiences did you have that lead you into this business?

I had a general interest in the business, and a friend that encouraged me to become self-employed.

Q. Who has been your biggest supporter and why?

My mother has been my biggest supporter, she was very encouraging for me to take the leap.

Q. What has the customer response been to your business so far? What keeps your customers coming back to you?

Customers have been happy with my up front and honest work ethic. I ensure that my business is accountable and responsible

Q. What is the best thing that's happened to you since you started your business?

The 'Youth Mean Business' program was a very positive experience. I was able to receive business skills training for no cost.

Q. What is the worst thing that's happened to you as a business owner?

Poor weather conditions made one year particularly difficult. Sealcoating requires sunny/hot weather.

Q. What has surprised you most about being a business owner?

The self-satisfaction from all the hard work put into the business. It feels much more meaningful when working for your own business.

Q. What's the most important thing that Community Futures Fraser Fort George contributed to your business?

The Youth Means Business training, and business consultation. Also access to capital for business expansion.

Q. What's the most important piece of advice that a Community Futures staff member gave you?

Advice around effective pricing strategy, finding the balance between customer expectation and business needs and general financial advice.

Q. If you could offer one piece of advice to would-be entrepreneurs what would it be?

Persistence, it will take a lot of time and effort to get to where you want to go.

***Q. Would you recommend Community Futures Fraser Fort George to others?
What would you say?***

Yes, I would recommend CFDC's business training and loans program. Community Futures is a great resource but I would recommend having a general idea of what your business is and what you hope to accomplish in order for CFDC staff to be most effective.

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 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.

Over the years YMB was extended several times and In May 2015, YMB was extended for the last time and the program was completed by September 30th, 2015.

YOUTH MEAN BUSINESS APRIL – SEPTEMBER 2015 ACTIVITIES SUMMARY

<u>New Intakes</u>		<u>Completions</u>	
April	2	June	2
June	1	September	2
July	1		

Business Types:

- Accounting Services
- Mobile Bookkeeping Services
- Photographer
- Marketing Content Specialist Services

CLIENT PROFILE

Purple Moose Portraits is located at 1212 3rd avenue Downtown Prince George operated by photographer Jen Keim. “When I realized that I could accomplish anything if I loved myself. That is what I want to share with everyone. That you are gorgeous, you are smart, you are strong, you are an amazing person, you are perfect the way you are now and you deserve to see yourself as your loved ones see you. Because it is your inner self, the light that shines through when we let it, that is what makes you beautiful”. Jen Completed the YMB Program in July 2015.



C – BEST PROGRAM

Funded by the Ministry of Jobs, Tourism and Skills Training, through the Canada British Columbia Labour Market Agreement, the Cariboo Business Entrepreneur Skills Training (C-BEST) program launched November 2015. C-BEST is a new and innovative approach to provide entrepreneurial support and skills training at no charge to eligible participants to help them find success in self-employment. CFFFG oversees the facilitation of C-BEST in collaboration with CF Cariboo-Chilcotin and CF North Cariboo to reach out to all the communities encompassed in the defined Cariboo area. C-BEST is a flexible program and offers both virtual and face-to-face business training opportunities, customized to meet the needs and fit the schedules of diverse participants.

The Business Development Office (BDO) works closely with the client to offer coaching and business plan review services. Those who identify as Aboriginal, youth, or person living with disabilities may qualify for C-BEST.

Participants must be at least one of the following to be eligible:

- Youth (18-29)
- Aboriginal
- Persons with disabilities

The program is not available to:

- Full-time students
- Individuals who work more than 30 hours per week
- Individuals eligible for Employment Insurance

The program targeted 20 participants by the end of March and 20 more participants for the new fiscal year.

C-BEST ACTIVITY SUMMARY NOVEMBER 2015 – MARCH 2016

New Intakes	Started Businesses
17	3

*Note: 7 of the 17 participants are overlapping into the new fiscal year.

CLIENT PROFILE

Derek Peterson, a red seal carpenter was the first participant to launch his business River Point Construction after completing the C-BEST program. River Point Construction is a full service contracting company specializing in residential renovations and construction. Derek plans to employ an apprentice and he intends to grow his business over time.

“I found the program very helpful,” Derek says, “it was a good experience; I learned a lot I wouldn’t have otherwise.”

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 for enrolling in the program and receiving financial assistance for living expenses. Subsequently, Community Futures offers training, workshops, and ongoing coaching as clients move forward in the program. The 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 Services 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 an Orientation and Assessment process and upon approval of the BDO they complete a Business Concept Development application. Once the Business Concept Approval Committee has deemed their idea viable, they enter the final step which is Business Plan Development. Upon approval of their business plan by the Business Plan Review Committee, clients are eligible to launch their business and continue to receive skills training, coaching and financial assistance for up to an additional 38 weeks. Throughout the business implementation period, the BDO keeps in close contact with the clients by reviewing their monthly reports and conducting four formal mentor and monitor meetings.

All clients receive appropriate training and coaching throughout the program, including a Business Concept Development workshop followed by four Business Plan Development workshops facilitated by the BDO as well as subject matter experts on the staff team. In total 10 training seminars are offered. The BDO visits Mackenzie monthly and travels to the Robson Valley on a quarterly basis to provide services and meet with clients in person. All additional necessary training and coaching are conducted via e-mail, phone, or Go-To-Meetings.

STATISTICS

The number of program clients launching businesses has doubled over the past two years with 2013-2014 reporting 6 launched business and 2015-2016 reporting 12 launched businesses.

Towards the end of the fiscal year there was a significant increase in the number of referrals received from Work BC Centres. The number of referrals in the last quarter (14) nearly equated the number of referrals for the entire first three quarters (15).

In total 12 businesses were launched and going into the next fiscal year, 12 clients were planning businesses.

SE Service Completion	April-June 2015	Jul- Sep 2015	Oct-Dec 2015	Jan-Mar 2016	Total 2015-16	Total 2014-15
Orientation & Assessment	2 Prince George 1 Mackenzie	5 Prince George 2 Mackenzie	3 Prince George 2 Mackenzie	10 Prince George 3 Mackenzie 1 Robson Valley	29	22
Business Concept Development	4 Prince George 1 Mackenzie	4 Prince George 2 Mackenzie	3 Prince George 2 Mackenzie	4 Prince George 1 Mackenzie 1 Robson Valley	22	14
Business Plan Development	3 Prince George	4 Prince George 1 Mackenzie	3 Prince George	2 Prince George	12	11
Business Launch	2 Prince George	3 Prince George	4 Prince George 1 Mackenzie	3 Prince George	12	10

In addition, as of March 31st 2016, a total of 8 active clients were receiving services from CF FFG.

SE Active Clients as of March 31 st 2016	
Business Plan Development	10 Prince George 2 Mackenzie
Business Launch	6 Prince George 1 Mackenzie

SPECIAL INITIATIVES

AIMHI – Support to developing Entrepreneur Services and CF Referrals

Junior Achievement of BC – Classroom delivery in elementary school, A Business of Our Own program and in high school, Economics for Success program.

WORKSHOPS AND TRAINING

Consultations with walk-in clients reduced in response to streamlining clients into Business Checklist Workshops when possible.

Community Futures offers a mix of in-house workshops delivered by staff and Small Business BC workshops that are offered through Go-To-Meetings. In 2015-2016 there were a total of 398 attendees participating in business workshops.

The workshops were attended by a combination of SE Services program clients, C-BEST program clients and clients not participating in programs (general/walk-in clients) from across the region. The increase is primarily related to the increase in WorkBC SE Services program referrals and the introduction of the C-BEST program although a steady stream of clients not participating in programs continued.

Consultation and Workshop Attendance	Apr-Jun 2015	Jul-Sep 2015	Oct-Dec 2015	Jan-Mar 2016	Total 2015-16	Total 2014-15
Consultation Sessions Walk-in Clients	10	9	9	5	33	37
Workshops/Training						
Information Sessions	21	12	33	54	120	57
Orientation Sessions/ Starting Your Business: a Checklist	28	30	35	28	121	35
Business Concept Development/ Business Model Canvas	9	12	6	20	47	34
Business Planning Workshops including Market Research, Marketing, Operations and Financials	30	15	3	34	82	21
Small Business BC Seminars	4	0	16	8	28	51
TOTAL	92	69	93	144	398	235

BEYOND THE MARKET

Beyond the Market – Farm Knowledge Network

Beyond the Market's 4th initiative, the Farm Knowledge Network, began April 1, 2014, and was scheduled to run until March 31, 2016. The initiative had three goals:

- Goal #1: To provide training and professional development opportunities to farm operators in the project region
- Goal #2: To develop a central information network for regional agricultural contacts, publications, resources and tools and a mobile support library
- Goal #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 served 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

Revenue was also provided to the project in 2015-2016 by:

- BC Ministry of Agriculture: \$1,600 fee-for-service was provided to create a farmland lease workbook, to be owned and published by the Ministry of Agriculture

FINANCIALS

The revenue and expenses for the Beyond the Market project from April 1 2015 to March 31 2016 is as follows:

Revenue	Amount
Regional District of Fraser Fort George	\$ 9,500.00
Regional District of Kitimat Stikine	5,000.00
Regional District of Bulkley Nechako	5,000.00
District of Fort St James	5,000.00
Omineca Beetle Action Coalition	15,600.00
BC Ministry of Agriculture	1,600.00
Bookstore Sales	117.86
Community Futures Fraser Fort George	In-kind
Total	\$ 41,817.86

Expense	Amount
Consulting Fees	\$ 840.00
Wages, Benefits and Training	26,180.00
Meeting Cost	1,576.00
Travel	3,027.00
Office Supplies, Equipment, Phone	1,464.00
Website and Communications material	353.00
Events and Workshops	13,528.00
Total	\$ 46,968.00

*Note: The 2015-2016 report is the second year of a two year project, while the financials show an excess of expenses over revenue, this was balanced by the previous year which had an excess of revenue over expenses.

PROJECT ACTIVITIES

1. 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. Fifteen documented sessions were held in 2015-2016.

2. Regional Agriculture Advisory Services

Advisory services are roughly categorized as all meeting, phone calls and presentations in which the Beyond the Market coordinator provides members of various organizations with information about the regional agriculture sector and strategies for building relationships with regional agriculture operators and key players. Our coordinator's participation in these activities is vital to championing the needs and accomplishments of the agricultural sector both within and beyond the region. Twenty-two documented sessions were held in 2015-2016, in addition to the many activities related to the construction of a presentation of a provincial service proposal (see Project Administration section below).

3. Networking and Outreach events

These events are 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 and each other. Many 'undocumented' coaching sessions take place during these events. The initiative's mandate was to provide at least one outreach and networking event per year in each community. In 2014-2015, the initiative hosted multiple events in each community. Thus, the frequency of these events was reduced in 2015-2016. Due to the cancellation of the Terrace event in 2016, special efforts should be made to host an additional event in Terrace in 2017-2018.

- 5th Anniversary Celebration, March 2016, Dunster, Prince George, Vanderhoof, Fort St. James and Smithers (Terrace event cancelled due to low registration)
- Vanderhoof Trade Show, May 2015
- BC Food Systems Network Gathering, June 2015, Prince George

4. 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.

Simply Sheep, facilitated by Roma Tingle, June 2015

Description: A basic introduction to sheep production.

- Prince George – 14 participants
- Dunster – cancelled due to low registration
- Vanderhoof – 4 participants
- Fort St. James – cancelled due to low registration
- Smithers – 11 participants
- Terrace – 10 participants

a. Get Ready to Grow, facilitated by Candace Appleby, September 2015

Description: Can you transform food products into something more valuable? Are there buyers out there interested in your products? What regulations affect your industry? Is there a profit to be made? Answers to these questions and more are part of our learning session on value-added food businesses. Come and meet with BC's value-added industry expert, Candice Appleby, as she provides an introductory overview of this growing sector.

- Dunster – 15 participants
- Vanderhoof - 7 participants
- Prince George – 10 participants
- Fort St. James – 1 participant
- Smithers – 6 participants
- Terrace – 6 participants

b. Technologies for the Small Farm Business, facilitated by Diandra Oliver, November 2015

Description: Beyond the Market is hosting a workshop on low-cost technologies for your farm or food business. The workshop will give you an introduction to available tools for your small business, help you assess your technology needs, and show how to use important tools and processes for inventory, time management, billing and payment systems, branding and marketing, and more!

- Terrace – 3 participants
- Smithers – 9 participants
- Vanderhoof – 5 participants
- Fort St. James – 3 participants
- Prince George – 5 participants
- Dunster – cancelled due to weather

c. The Cost of a Dozen Eggs, facilitated by Jillian Merrick

Description: Join us as we crack open the true cost of our food and the hard-boiled truth of small scale egg production. Learn how to do your own cost of production analysis. With Jillian's help, participants will find that complex number-crunching is really not so hard! Farmers, hobbyists, and consumers alike will enjoy this presentation and benefit from learning the cost of a dozen eggs.

- Prince George, November 2015 – 30 participants
- Prince George, June 2015 – 6 participants

d. DIY Science on the Farm, facilitated by Serena Black, February 2016

Description: Research and experimentation has always been an integral part of a resilient farming operation. With a lack of formal agriculture research in the region and increasing seasonal variability due to climate change, farm operators need to learn the tools to be able conduct their own research and find innovative solutions on their farms. By the end of the workshop, participants will have the confidence to develop their own site-specific research on their farm.

- Fort St. James – 6 participants
- Vanderhoof – 5 participants
- Prince George – 11 participants
- Dunster – 19 participants
- Terrace – 8 participants
- Smithers – 8 participants

e. Agrifood Processors Business Planning, facilitated by Candace Appleby

Description: If you have ever wanted hands-on guidance and structure for planning your food business, and help starting a viable food business plan, this program is designed for you. This two-day event takes you through a planning process specifically designed for food businesses. Perfect for food processor start-ups, farms entering into value added products and established food business streamlining operations. Eight modules allow you to plan for the critical elements of running a food business. These eight modules have been developed by the BC Ministry of Agriculture to help Agri-food processors grow.

- Prince George, February 2016 – 6 participants

5. Information and Communications Resources

a. Mobile Farm Bookstore

The Mobile Farming Bookstore was launched 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. 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 was brought to the Vanderhoof Trade Show, May 2015 and BC Food Systems Network Gathering, June 2015 in Prince George.

b. Website

In 2015, www.beyondthemarket.ca was overhauled to simplify the navigation of the site and prepare a better archive of information in the event that the program would end in 2016. The website maintains an active calendar of agricultural-related events for the region's operators, a directory of 113 local farms, and a blog.

a. Local Farm Directory

Recognizing the immense value of this directory, Beyond the Market was omitted to reaching out to the operators listed in the directory to update and correct their information, much of which was originally entered in 2011. Northern Development Initiative Trust volunteered the services of its local government intern cohort to conduct these outreach phone calls and interview with directory listing operators. This outreach project was only partially completed by the volunteers. A renewed effort to fully update the directory in 2016 will be led by the Beyond the Market coordinator.

b. Newsletter and Facebook Page

Beyond the Market maintains a monthly e-newsletter.

PROJECT ADMINISTRATION

Administratively, the current initiative is run much more efficiently than past initiatives. The current initiative timeline matches 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 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.

The Beyond the Market Advisory Committee met on a regular quarterly basis in 2015-2016.

In 2015/2016 a concerted effort was 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. These efforts include the following activities:

- August 2015: Presentation of the proposed program to the BC Minister of Agriculture, the office of the Minister of Jobs, Tourism and Skills Training, and the office MLA Mike Morris, member of the Select Standing Committee on Finance and Government Services
- September 2015: Presentation of the proposed program to the Standing Opposition Committee for Agriculture
- October 2015: Submission of the proposed program to the Provincial Select Standing Committee on Finance and Government Services
- October 2015: Submission of 23 letters of support for the proposed program to Minister of Agriculture, the Minister of Jobs, Tourism and Skills Training, and the office MLA Mike Morris
- December 2015: Submission of request for formal response to the proposed program to BC Minister of Agriculture, the BC Minister of Jobs, Tourism and Skills Training, and the office MLA Mike Morris
- January 2015: Requests submitted for meetings with the office MLA Mike Morris, Shirley Bond, John Rustad, and Doug Donaldson
- March 2016: A response from Community Futures Fraser Fort George to all organizations and individuals that drafted letters of support for a provincial initiative, outlining the above activities.
- March 2016: A meeting with Ministers Bond and Morris to re-present the original request made in August 2015 and answer any questions about the request.

To date, the March 2016 meeting with Ministers Bond and Morris has been the only formal response received from the Provincial Government. The proposed program was not included in the 2016 Provincial Budget.

Add:

- April 2016: Request to North Central Local Government Association Board (NCLGA) to sponsor a resolution supporting the program at the 2016 convention. Request was not supported.
- A request has been submitted to partner Regional District Boards to co-sponsor the resolution for the Union of BC Municipalities (UBCM.)

BEYOND THE MARKET FUTURE ACTIVITIES IN 2016-2017

The current initiative has been extended for an additional year to March 31, 2017, with slightly revised goals. The goals of the Beyond the Market program from 2016-2017:

- Goal #1: To increase the number of new farmers across the region
- Goal #2: To increase the viability and capacity of existing farms, especially those in start-up and early growth phases
- Goal #3: To improve the succession of longstanding farms to the next generation
- Goal #4: To establish sound agri-business management practices that will result in job creation.

CONCLUSION:

CFFFG extends our appreciation to our Funders, Clients & Community for their support.

CFFFG welcomes the opportunity to answer any questions &/or to meet with individuals wanting to review the audited financial statements.

Please send your inquiries or request for audited financial statements to:

Community Futures Fraser Fort George
Attn: Officer of Finance & Administration
1566 Seventh Avenue
Prince George, BC V2L 2P4