



**2017-2018
Annual General Meeting**

**Box 68
Ashern, Manitoba
R0C 0E0**

June, 2018

Growing communities one idea at a time.

TABLE OF CONTENTS

Agenda	2
Minutes	3
Chairperson’s Report	6
General Manager’s Report	7
Community Futures Manitoba (CFM) Report	9
Board of Directors	10
Board Executive	11
Investment Committee Executive	11
Staff	11
Community Highlights	12
Community Futures Partners	18
Business Highlights	19
Audit	26
Council Appointed Slate for 2017/18	51
Policy and Procedure Amendment	52

COMMUNITY FUTURES WEST INTERLAKE Annual General Meeting

Warren

Wednesday, June 20, 2018 - 7:00 p.m.

AGENDA:

1. Welcome and Greetings
2. Adoption of Agenda
3. Adoption of Minutes of the last AGM, Wednesday, June 14, 2017
4. Business Arising from the Minutes of an AGM Nature
5. Reports (AGM Package)
6. Audit Report for the 12 month period ending March 31, 2018
7. Confirmation of the Auditor for 2018/19
8. Presentation of Council Appointed Slate for 2018/19
9. Confirmation of Investment Review Committee
10. Policy Manual amendments
11. Open Meeting
12. Adjournment

CHAIRPERSON'S REPORT - Annual General Meeting – June 20, 2018

At the close of the 2017/2018 year, our office continues the work of supporting our businesses and communities. Each year, the importance and need for the Community Futures Program is reinforced by the project assistance and services requested.

With on-going changes to other funding programs, the Interlake Community Development Project Support Initiative (ICDPSI) continues to be in high demand. In 2017/18, the fund provided two projects in the region with \$10,000 each. Grettir received funding for the reconstruction of the Lundar Arena. This is a project that has been in the planning and fundraising stages for a number of years and will be completed in 2018. Steep Rock Beach Park will be using the funding to continue expansion and infrastructure renewal with new outdoor shower facilities at the campground. ICDPSI continues to receive a wide range of applications from across the region and levers additional funds far beyond its \$20,000 matching budget, often providing seed funding for important projects.

2017/2018 also saw implementation of the West Interlake Regional Plan & Collaborative Strategy. CF West Interlake demonstrated its commitment to the 13 regional partners, by investing \$20,000 in human and financial resources to move the plan forward. Each of the priority areas identified have levered \$25,000 of investment, with a majority of the contributions committed to the regional branding initiative in partnership with Travel Manitoba. I look forward to continued partnership with our regional stakeholders to achieve the goals identified within the plan.

In February, we were pleased to receive confirmation of a three-year contract with Western Economic Diversification. Although there was no additional funding to support our operations, we greatly appreciate the Government of Canada's on-going support and acknowledgement of the work CFs do across the country.

In closing, I would like to thank our board members and community volunteers that serve our region. The CF program relies on our volunteers promoting our services and connecting communities and entrepreneurs to the assistance available. You make a tremendous impact on the success and sustainability of our region. Thank you to our staff, who demonstrate their commitment to the corporation and the West Interlake daily. It has been my pleasure serving as your Chairperson and I look forward to continued regional cooperation and success!

Respectfully submitted,

Amanda Stevenson, Board Chairperson

GENERAL MANAGER'S AGM REPORT

April 1, 2017 – March 31, 2018

2017/2018 was a busy one for the Community Futures West Interlake office. Awareness of and demand for our services continues to grow and broaden in scope. Providing business support to entrepreneurs and resource supports to our community organizations remains our priority and privilege.

As part of our annual strategic planning process, the Board confirmed our commitment to the West Interlake Regional Plan. In support of our working groups, a great deal of time has been spent gathering the necessary information to support action. On the emergency services improvement priority, we have had a number of meetings with provincial, municipal and IERHA staff around the current status and challenges. All stakeholders have been very cooperative and genuinely want to navigate a very complex path to system improvements. On the housing front, all pertinent zoning and regulatory information has been gathered and reviewed. Efforts have been made to connect with developers and community partners that hope to invest in housing in the near future. Ideas coming forward include a regional housing cooperative and new design models that may meet some of the affordable housing needs. Skilled labour and training development has taken on a broadened scope. CFWI is working with CF East Interlake and a number of other education stakeholders to complete a regional training needs assessment. The information collection has just been completed and training opportunities will be prioritized based on this information.

The regional marketing has seen the most activity since the strategy was developed. In partnership with Travel Manitoba, tourism stakeholders have collaborated to create a regional "route" brand, highlighting the many things to see and do along PTH #6. Approximately 40 participants (representing business, community organizations, municipal councils, Chambers of Commerce and CDCs) met to identify the tourism "boulders" that draw people to the area, to acknowledge some of the development still needed and to create a regional identity that can be used to promote our area. The "See the 6 - Discover the Interlake's Secret Side" brand was recently launched and the first steps of brand implementation are underway. Over the winter, we also coordinated a regional purchase of Travel Manitoba advertising partnerships. This will see approximately \$10,000 worth of promotion for the region, featuring events, culture and natural attractions throughout the summer. Thank you to our partners for their on-going support and investment in this exciting initiative.

CFWI was able to continue the Interlake Community Development Project Support Initiative in 2017/2018. The program has allowed for some very important projects to receive matching funds and to assist in leveraging outside dollars. Last year, Steep Rock Beach Park was approved for new shower facilities. This was part of the bigger expansion that saw hydro service upgrades and plans for additional camping sites. With the arena being the social hub of Lundar, the ICDPSI funding for the arena's redevelopment was part of a multi-million dollar project. We look forward to seeing the new facility open this fall, welcoming hockey teams and skating clubs back!

CFWI continues to play a leadership role in support of Community Economic Development (CED) capacity building not only in the West Interlake but also across the province. The Economic Developers Association of Manitoba (EDAM) has been developing a CED certification program for practitioners and municipal leadership. CommunityEdge - an eight module program - will provide the core skills and practical application of CED principles needed for leaders to understand and establish economic development programs and for practitioners to effectively implement them. I have had the privilege to contribute to the program content and am pleased to be a certified trainer. A significant amount of time has been invested into the creation of this program and modules will be offered in the coming months. CFWI has also been supporting CF Manitoba's Entrepreneurs with Disabilities Program and the Society for Manitobans with Disabilities (SMD) in delivering the mandatory accessible customer service training required under the Accessibility for Manitobans Act. We are recognized trainers for the program and continue to provide training opportunities for businesses and organizations in the area.

The past year has also seen significant changes in our staffing. With Henry Sikora's retirement and Deb Falk's relocation, job descriptions and responsibilities were realigned to accommodate a staffing reduction from 3.4 staff to 3.0. Jenny Petersen joined the team in July as Business Analyst, while Kelynda Springer expanded her role as Office Administrator. While funding levels do not allow for any additional staff supports, I believe CFWI continues to meet the needs of our region with quality, professional services. It is however, clear that this is the absolute minimum staffing compliment necessary to maintain this service standard and I thank both Kelynda and Jenny for their demonstrated commitment to our communities and businesses. We are very fortunate for their skills and dedication!

As we prepare for Municipal elections in the fall of 2018, we also prepare for changes to our appointed Board of Directors. We have the fortune of working with some of the most passionate, caring volunteers who want only the best for their communities and the West Interlake. Thank you for being our ambassadors and champions - we are so thankful that you are able to share your talents and precious volunteer time with us.

In closing, I would also like to thank our funders for the ongoing support to carry out this very important work. The new three-year contracts will give stability and continuity to the critical services we provide. As more and more responsibility lands on the shoulders of our communities, investment and support of economic development will be key to sustainability and growth. I am honoured to be able to work alongside our communities as they find their path forward.

Respectfully submitted,



Lana Cowling-Mason

COMMUNITY FUTURES MANITOBA (CFM) REPORT

The past year has been a busy one for Community Futures Manitoba. It remains the priority to provide a united voice for our 16 CF Offices across our Province.

The 2017/2018 fiscal year was the last year in the three year contracts that most of our Western Canadian offices received in 2015/2016. Working alongside our Pan West and National Partnership colleagues, information was gathered for a position paper and messaging to assure the program's continuation and hopefully additional resources. The Western Canadian CFs have not seen a contribution increase in nine years. This status quo funding has meant that staffing levels have been cut and in many cases, Community Economic Development (CED) services have been limited. Minister Bains' office has been very receptive to learning about the program and its importance to the development of rural communities. Although no additional funds were advanced, three year contracts were awarded, assuring the program's existence through 2021. Thank you to everyone who provided support to the lobbying efforts.

Another priority area for CFM was preparations to host the 2018 CF National Event. Approximately 450 delegates and guests registered to attend the event and many board members and staff worked hard to develop content, tours and networking opportunities for the visitors. I was able to volunteer on the organizing committee and assisted with the development of a mobile workshop visiting some innovative agricultural businesses in the West Interlake. Manitoba will showcase its amazing people and stories to our visitors.

CF Manitoba plays an important role in identifying ways to improve efficiencies and coordination. A number of training sessions were offered to assist offices learn more about topics such as the Accessibility for Manitobans Act, updated securities issues and client coaching. CFM also continued to manage the social media marketing campaign (content development & distribution).

Working with other CF volunteer board members from across our province is very rewarding. I have had the opportunity to meet great people and learn about how our program serves and assists our communities and entrepreneurs. It has been a privilege to serve as the CF West Interlake representative at the provincial table.

Respectfully submitted,

Ila Buchanan

BOARD OF DIRECTORS

The Corporation is governed by a Board of Directors composed of ten (10) persons elected/appointed by their Municipal Councils. Two (2) directors are elected/appointed from each of the R. M.'s of Grahamdale, West Interlake, Coldwell, St. Laurent and Woodlands.

Community Futures West Interlake's Board of Directors is as follows:

R. M. OF WOODLANDS

Ila Buchanan, Chairperson of the Investment Committee and Vice-Chairperson of the Regular Committee – R. M. of Woodlands Councillor - Ila was appointed to the Regular and Investment Committee in November, 2014.

Rudy Reimer, R. M. of Woodlands - Rudy was appointed to the Regular Board in January, 2016

R. M. OF ST. LAURENT

Monte Carrier, R. M. of St. Laurent Councillor, Vice-Chairperson of the Investment Committee - Monte was appointed to the Regular and Investment Committee in October, 2014.

Tiffany Desjarlais – Tiffany was appointed to the Regular Board in April, 2016.

R. M. OF COLDWELL

Amanda Stevenson, Chairperson - R. M. of Coldwell Councillor -Amanda joined the Regular Board in November, 2010.

Marnie Mills-Holm, R. M. of Coldwell – Marnie was appointed to the Regular and Investment Committee in December, 2015.

R. M. OF WEST INTERLAKE

Carroll Hull, RM of West Interlake Councillor - Carroll was appointed to the Regular Board in March, 2015.

Diane Bottrell, RM of West Interlake - Diane joined the Regular and Investment Committee in December, 2015.

R. M. OF GRAHAMDALE

Dan Meisner, RM of Grahamdale. Dan was appointed to the Regular Board and Investment Committee in March, 2018.

BOARD EXECUTIVE

Amanda Stevenson– Chairperson
Ila Buchanan – Vice-Chairperson
Carroll Hull– Secretary-Treasurer

INVESTMENT COMMITTEE EXECUTIVE

Ila Buchanan –Chairperson
Diane Bottrell – Vice-Chairperson
Vacant – Secretary-Treasurer

STAFF

Lana Cowling-Mason – Lana has been employed with the Corporation since August, 2014. Lana is the General Manager and Community Development Coordinator.

Jenny Petersen – Jenny started at Community Futures on July 4, 2017. Jenny is the Business Analyst for the Corporation.

Kelynda Springer - Kelynda started in August, 1996 and is the Office Administrator for the Corporation.

COMMUNITY ECONOMIC DEVELOPMENT HIGHLIGHTS 2017/2018

Community Futures West Interlake is committed to helping communities in the region to grow by helping them help themselves. This means that we are dedicated to helping communities, local governments, and volunteer groups with obtaining what they need in order to succeed in their projects. This may mean assisting with organizational development, training, creating by-laws, incorporation, setting up committees; facilitating strategic or project planning, creating budgets, work plans, and long-term visions; and identifying funding sources, help creating proposals and making applications. The following is a brief summary of some of the projects we have worked on in the past year.

Regional Highlights

❖ West Interlake Community Development Project Support Initiative (WICDPSI)



- CF West Interlake works to foster community and business development in the region. We have dedicated some of our resources (\$20,000) to create a contribution program that will assist community groups in undertaking projects that will create jobs and economic growth in our region. For 2017/18 - 2 projects were approved for a total investment of \$20,000 in projects totaling more than \$4 million dollars.
- Projects approved were: Grettir Co-op Inc. – Lundar Arena Rehabilitation; Steep Rock Beach Park – Site Expansion. In 10 years, we have invested over \$297,000 in direct contribution to 44 projects totaling \$6,765,369 in Community Development Investment.

❖ West Interlake Regional Plan and Collaborative Strategy

Community Futures West Interlake (CFWI) has been working with thirteen partners to implement the regional strategy that identifies common goals and clear actions that will benefit our region. The four priority areas are: health, housing, marketing and training. The following summarizes the work completed on each priority area.

Health: To achieve consistent/quality emergency response across the region based on a 30-minute response time (regional guideline): Over the past year, a number of meetings have been held with the IERHA regarding data relating to non-emergent patient transfers in the region. Currently ambulance response times are hampered by the units being tied up in the transfers between hospitals. The data will be used to develop a business case for a private stretcher service to fill the transfer need and leave ambulances available for emergent calls. The research data being collected includes cost implications of the current situation, training standards for stretcher service attendants and other regulatory requirements. The working group has also been meeting with the fire chiefs to identify and establish training programs to increase the number of medical first responders on fire departments as they are the first on scene usually and could assist in stabilizing patients while awaiting ambulance.

Housing: To establish and implement a regional housing strategy that assures access to the continuum of housing options within the region: To date, the working group has reviewed local planning policy and bylaws to identify where/what kind of housing projects are supported in existing policy and to identify any areas that could be amended to encourage development. Local housing developers/project proponents have been identified in each community with the next steps being to host a housing forum to discuss barriers and opportunities. Preliminary research on housing cooperatives has been completed as a possible model for implementation.

Marketing: To develop and implement a West Interlake marketing initiative to capitalize on the "Corridor to the North": The first priority of this working group was to establish a regional brand that could be used to unify & rally around. There are many small points of interests in the region but individually not large enough to leverage visitors from outside the immediate area. As a result, the group has partnered with Travel Manitoba to establish a brand for the "route" along PTH #6 to try and capitalize on traffic going by and enticing them to stop. The Travel MB partnership and development investment is valued at \$20,000. As part of the branding and marketing initiative, CFWI has coordinated a regional advertising purchase that leveraged over \$7,500 in regional promotions to be rolled out in 2018. All five municipalities and two CDCs partnered for this promotion. The committee has gained buy in on the brand and officially launched the brand May 23, 2018.



Discover the
**Interlake's
Secret Side**

Training: To expand locally offered training opportunities for skilled labour. In 2017, the working committee initiated a needs assessment, surveying business owners about their current and future (3 year) hiring needs. The needs assessment focused on what kinds of jobs would need to be filled and the skills potential employees would need to have or develop for the demand jobs. This needs assessment was quickly expanded to include both CFWI and CF East Interlake regions as part of a bigger North Interlake Training Committee initiative. The needs assessment was completed in March. Results are currently being reviewed to now identify training to address the demonstrated needs.

2017/18 Implementation Outputs:

- Four working committees established (with 28 active participants representing 12 partner organizations)
- External \$ leveraged to date: \$30,000+
- CFWI investment (human resources & \$) - \$19,000
- Media mentions/stories - 4

❖ Social Return on Investment

CFWI funded and facilitated the pilot project to help measure the social return (benefit) on investment into a childcare facility. This was also an opportunity for CFWI staff to learn and evaluate the effectiveness of this process to measure CED outcomes. Health

In Common was contracted to guide the process and conduct the assessment. The scope of the assessment included:

- Value of benefit to families (time/mileage savings due to proximity)
- Value to staff (wages, local employment options, professional development opportunities)
- Value to School Division (child development and adjustment advantages by having the program attached to the school)
- Value to Municipality (tax benefits, community marketability)
- Value to Board Members (personal skill/capacity development value in managing operations and project development)

The SROI showed a more than 2.46:1 return on investment considering all the parameters of study & “discounting” benefits that could not be solely attributed to the childcare facility. This information will be used directly to showcase the importance of childcare services to rural communities and that the benefits outweigh the initial investments. Woodlands Childcare will be using this information in helping promote their expansion plans and to support operational grant requests/provincial licensing.

On a broader base, the SROI process proved extremely robust and technical (not a soft, subjective approach) that will serve as a good mechanism to measure CED. The complexity of this evaluation tool will demand additional staff training/experience but an excellent pilot initiative to address the challenges of measuring the value of much needed CED investment.

❖ **Townfolio**

Townfolio is a trusted community profile network used by municipalities and businesses to access hard-to-find public data. Community Futures West Interlake was able to negotiate a regional pricing package for five 5 RM's. Majority of the profiles are now active and each community has taken the opportunity to customize the information offered.

❖ **Resource to Community Groups**

Community Futures West Interlake staff sit as an active ex-officio Board Member on Interlake Tourism Association. Community Futures continues to be a resource on the Fieldstone Ventures Education Centre which has seen significant expansion of its outreach, programming and physical location and continues to adapt to training needs. We also sit as ex-officio members of all active Chambers of Commerce and Community Development Corporations.

❖ **Community Edge – CED Certification Program**

The Economic Developers Association of MB (EDAM) is leading the development of a Community Economic Development training program. The program will include eight modules that will provide the core concepts that municipal leaders and practitioners should understand in the delivery of community development. These modules will

also be the basis for a certification process for the practitioners. The modules have been completed and will be offered in the coming months. EDAM will be the owner of the program and seasoned EDAM members will be trained to deliver the modules throughout the province. General Manager, Lana Cowling-Mason, is a certified trainer.

As a member of the Education Committee, Lana has been directly involved in determining content and delivery methods for the program and will continue to serve as a representative on the overall MB Rural Economic Development Strategy.

Local Activities Highlights

Our efforts at “getting the word out” about how we can help community organizations have resulted in a busy year. A combination of signage, print ads, direct mailings, and promotion of our services by our Board members and community partners enabled us to actively participate in many projects including:

❖ 2017 Community Futures Economic Development Award

This year Community Futures West Interlake partnered with Interlake Tourism Association and Community Futures East Interlake, to celebrate Community and Business successes in the Interlake at the 16th Annual Celebration of Stars event held on September 14th in Grosse Isle. The Community Futures Economic Development Award recognized a municipality, town, group or business that had undertaken a community project or activity in the last 18 months that has or will have a significant and long-term economic effect on the community. The two nominees were: Grahamdale Community Development Corporation for Steep Rock Cottage Lot Canada 150th Promotion and Grahamdale Community Development Corporation and RM of Grahamdale for their business incentive program. The successful winner was the Grahamdale Community Development Corporation for Steep Rock Cottage Lot Canada 150th Promotion

Some other local projects Community Futures West Interlake assisted with in 2017/18 are:

- Contracted with the RM of Grahamdale to be their interim Economic Development Officer.
- Assisted and facilitated planning session for Inland Ocean Arts Alliance.
- Interlake Tourism Association ongoing support and assistance facilitating the annual planning process and development of their new Tourism Development Fund.
- Assisted the Rosser Woodlands Rec Commission with their financials.
- Assisted the RM of Grahamdale CDC with Canada Day 150 Lot Promotion and creation of the Business Incentive Program.
- Provide resource support to the RM of Grahamdale regarding the Lake Manitoba Outlet Channel.
- Assisted and facilitated planning session for the RM of Grahamdale CDC.

- Facilitated a Steep Rock area planning session.
- Assisted and attended the Steep Rock Beach Park Board meetings and “Meet and Greet” for the seasonal campers.
- Assisted the Woodlands Childcare Inc. with their By-law policy changes; and cashflow for Provincial grant to expand their centre.
- Provided resource support and bookkeeping assistance to Woodlands CDC.
- Provided resource support to the Steep Rock Beach Park board with policy review and governance.

The Community Futures lobbying activities for 2017/18 were:

- Ongoing leadership with regard to the Economic Developers Association of Manitoba efforts to develop training resources and support for rural community economic development.
- Ongoing involvement in Community Futures Manitoba including the Pooled Investment Fund and the Employee Wage Classification System. Our corporation is an active member of the Community Futures Investment Fund both as a lender to the fund in the amount of \$752,797, plus as a member of the board.
- Ongoing involvement in Interlake Economic Developers’ meetings and a commitment to cultivating a strong network of professional contacts.
- Meetings with MPs and MLAs when the opportunity arises.
- Partnerships: Work with other economic development entities such as CF East Interlake, ITA and Manitoba Agriculture on topics of regional interest, and Workplace Education Manitoba and Fieldstone Ventures to explore training opportunities.

Corporate Marketing and Awareness

We promote our services in a number of different ways in order to reach the widest possible audience with a consistent message. We try to keep our communities and partners aware of our services, priorities and activities by:

- Maintaining marketing materials and billboard signs to promote our name and logo
- Twice annual newsletters to every household in the region
- Regular ads in local papers promoting our services
- Many email notices throughout the year advising of new grant programs and deadlines
- Spring and Fall West Interlake Service Providers meetings
- Having a current and informative web page, www.westinterlake.com.
- Annual visits with the Financial Institutions in our region
- Regular visits with Councils
- Attend the North Interlake Career and Job Fair
- A part of a Provincial Strategy and Social Media Campaign - Community Futures
West Interlake is involved in a provincial cooperative marketing campaign to promote CF services. Community Futures website has been redeveloped so it is more mobile-friendly. We have a social media presence, with a facebook page.
- With CF East Interlake and Interlake Tourism developing a marketing video. The video will be used to promote the region at conferences, and assist with labour attraction and tourism.

COMMUNITY FUTURES PARTNERS

Partnerships are vital to successful economic development in our region and much of what we have achieved over the past year has been made possible by the support, involvement and often leadership of many partners, including:

- Ashern Chamber of Commerce
- Business Development Canada
- Business Info Centre (BIC)
- Canadian Imperial Bank of Commerce
- Caisse Populaire
- Coldwell CDC
- Communities Economic Development Fund
- Community Futures East Interlake
- Community Futures Manitoba
- Conseil de Development Economique des Municipalities Bilingues du Manitoba
- Economic Developers Association of Manitoba
- Employment and Income Assistance
- Entrepreneurs with Disabilities Program
- Eriksdale CDC
- Eriksdale Chamber of Commerce
- Noventis Credit Union Ltd.
- Fieldstone Ventures Education & Training
- First Peoples Investment Fund
- Independent Living Resource Centre
- Interlake Employment Services
- Interlake Eastern Regional Health Authority
- Interlake School Division (WCI)
- Interlake Tourism Association
- Lakeshore School Division
- Lakeshore Communities Health Care Committee
- Louis Riel Capital Corporation
- Lundar Chamber of Commerce
- Training and Employment Services
- Manitoba Agriculture
- Manitoba Business Start Program
- Healthy Living Youth and Seniors
- Interlake Metis Association
- Manitoba Young Entrepreneurs Program
- Members of Legislative Assembly and Parliament
- Office of Rural and Northern Health
- Rural Municipalities of the West Interlake:
 - Woodlands
 - St. Laurent
 - Coldwell
 - West Interlake
 - Grahamdale
- Society for Manitobans with Disabilities
- St. Laurent CDC
- Steep Rock Beach Park Board
- Western Economic Diversification Canada
- Women's Enterprise Centre
- Workplace Education Manitoba
- Woodlands CDC

BUSINESS DEVELOPMENT HIGHLIGHTS

2017/2018

Business Support

- ❖ Assist in the development and planning of new business or business expansion.
- ❖ Assist with approaching Banks, Credit Unions and other lenders.
- ❖ Assist in developing a business or financial plan.
- ❖ Help in accessing government business support programs, including the Self-employment Program.
- ❖ Analyze business plans and access industry statistics.
- ❖ Repayable small business loans, loan guarantees, or equity investments.
- ❖ A regional site for the Business Info Centre (BIC) (formerly Canada/Manitoba Business Service Centre). We maintain a comprehensive business library and an internet access point available to you to search your business idea.
- ❖ Business training on marketing, cash flow management, how to start a business, taxation, and many more.

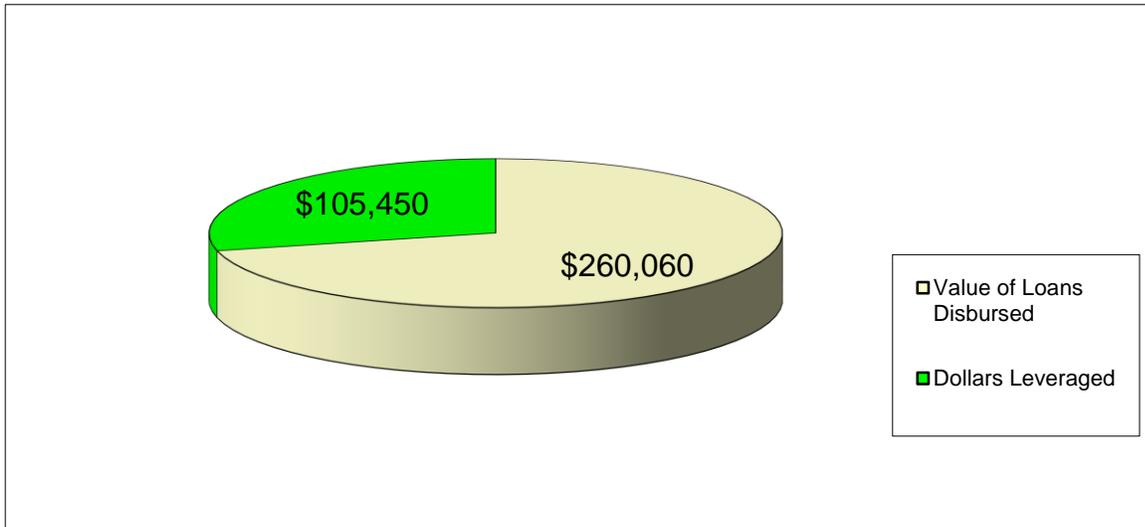
Business Financing

- ❖ Small business, Entrepreneurs with Disabilities, Youth and Social Enterprise loans up to \$150,000.
- ❖ Regular loans require a minimum equity of 10% in the business.
- ❖ Repayment terms up to 5 years with a maximum period of 10 years.
- ❖ Interest charges of bank prime +2% to +4%, minimum base rate of 6.5%. Disability and Social Enterprise loans interest charges of bank prime, minimum base rate of 5%.
- ❖ Youth Micro Loan Program loans up to \$2,000 for enrolled full-time students. Interest charges of bank prime for a maximum of one year repayment term. Rebate/grant of 10% borrowed will be returned if loan is paid in full and on time.
- ❖ Aftercare loan and business counselling.

Loan Statistics for 2017/18	
Business Client Activity	<ul style="list-style-type: none"> • Disbursed 8 loans, for a total amount of - \$260,060 • Dollars leveraged \$105,450 (owner's equity, assets, or other financial institutions). • Created or maintained 21.5 jobs
On an annual basis:	<ul style="list-style-type: none"> • 100 in-depth services for individuals requiring technical and advisory services.
In a typical Month:	<ul style="list-style-type: none"> • Provide services to 7 - 8 business clients • Have over 40 contacts with these business clients • Work on 2 to 3 business plans.

Loan Activity For 2017/2018

	2016/207	2017/2018
Total Number of Loans Disbursed	10	8
Value of Loans Disbursed	\$326,174	\$260,060
Dollars Leveraged	\$459,939	\$105,450
Total Dollars Invested	<u>\$786,113</u>	<u>\$365,510</u>
Jobs Created or Maintained	12	21.5



Loans by Sectors and Value

Sectors	Number of Loans	Value of Loans	%
Arts, Ent. & Recreation	4	262,514	14%
Manufacturing	4	160,294	8%
Construction	2	357,127	19%
Professional, Scientific & Tech	2	50,269	3%
Retail Trade	4	197,156	10%
Other Services	9	247,974	13%
Accommodation & Food Serv.	11	640,716	33%
Total Value/Loans	36	1,916,050	100%

Loans by Municipality and Value

Municipality	Number of Loans	Current Balance	Amount Approved
Grahamdale	1	15,796	35,000
West Interlake	13	792,658	806,100
Coldwell	5	253,095	426,215
St. Laurent	3	189,609	180,000
Woodlands	13	633,293	1,126,045
Joint-Community Futures	1	31,599	150,000
TOTAL	36	1,916,050	2,723,360

TRAINING AND BUSINESS DEVELOPMENT ACTIVITIES FOR 2017/18

- **Junior Achievement** – four – 1 hour sessions, delivering the Junior Achievement workshop on “Our Business World”. The sessions were delivered to the Eriksdale School and Alf Cuthbert School. Grades 3 & 4 and 5 & 6 students. Topics covered were: Organization, Management, Production and Marketing. The session introduced the students to entrepreneurship and was an excellent interactive learning experience. 106 students total in attendance.
- **Financial Literacy Training** - A one day session on Understanding Financial Statements and Advanced Financial Statements, delivered by Business Development Canada for local businesses and social enterprises. 18 people attended.
- **Quickbooks Training** – Delivered to four community groups: Woodlands Childcare, Inland Ocean Arts Alliance, Rosser/Woodlands Rec Commission and RM of Woodlands CDC. The were individual sessions tailored to each groups specific needs. The focus was getting started in Quickbooks, setting up chart of accounts and basic system navigation.
- **Lemonade Stand Game** – Delivered to the Lundar and Warren Youth Drop-in Centres, youth age ranging from 6-12 year olds. The game introduces the kids to the experience of running their own lemonade stand business. Lemonade Stand puts you in the role of a budding entrepreneur selling lemonade. You must decide the price of your lemonade, the recipe (sweet and lemony is the best seller!), and manage your inventory (lemons, sugar, and cups) in order to maximize profits. The game helps them gain practical experience so they have the confidence to explore starting and running their own business. 21 youth attended.
- **EDP Business Game and Training Session** –CFWI co-facilitated the session. 30 entrepreneurs and support staff participated. The session focused on the lemonade stand business game and working on entrepreneur’s business ideas. A wide range of disabilities (mobility/hearing impairments/deaf/blind).
- **Elevate Program** – Elevate is a business building program for youth and adults with a disability or health condition interested in starting a business. Provides assistance, support and resources to qualified individuals who wish to become self-employed. The program assists entrepreneurs locating their businesses in rural, remote or northern communities in Manitoba.
- **Business Info Centre (BIC) Satellite Office** – the Community Futures office is a satellite office for the Business Info Centre (formerly the Canada/Manitoba Business Service Centre) and has access to a collection of business resource materials and 2,000+ business resource books and community internet access site.

□ **Self-Employment Program** – Community Futures West Interlake continues to deliver this program on behalf of Training and Employment Services. The program allows individuals on Employment Insurance to start a business while receiving program benefits. We have established a very positive working relationship with the program consultant to ensure sound delivery of the program.



□ **Accessibility Customer Service Training** – The Accessibility for Manitobans Act Standard of Customer Service is now law in Manitoba. By November 1, 2018 it is law to have been trained for the customer service standards. Took part in a pilot project with the Society of Manitobans with Disabilities and CFM to offer to our RM's the training online. 28+ participants took part from the RM of Woodlands, Coldwell, West Interlake, Grahamdale and Community Futures West Interlake. General Manager became a certified trainer with the program.

□ **Workplace Education Training Sessions** – Partnered with Workplace Education MB. to bring business training to our region. It was a 3-part session on “Strengthening Your Business Writing Skills” on October 24th, 31st and November 7th. The event had 12 participants.

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