



**2019-2020  
Annual General Meeting**

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

**June, 2020**

Growing communities one idea at a time.

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**COMMUNITY FUTURES WEST INTERLAKE**  
**Annual General Meeting**  
**Lundar Golf and Country Club**  
**Wednesday, June 17, 2020 - 7:00 p.m.**

**AGENDA:**

1. Welcome and Greetings
2. Adoption of Agenda
3. Adoption of Minutes of the last AGM, Wednesday, June 19, 2019
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, 2020
7. Confirmation of the Auditor for 2020/21
8. Presentation of Council Appointed Slate for 2020/21
9. Confirmation of Investment Review Committee
10. Policy Manual amendments
11. Open Meeting
12. Adjournment

## **CHAIRPERSON'S REPORT - Annual General Meeting – June 17, 2020**

Community Futures West Interlake continues to respond to the business and community economic needs of our region. Our activities for the past year have assisted to the needs in all municipalities within our region and have supported a wide range of projects and organizations.

This year our Interlake Community Development Project Support Initiative funded a number of projects that will attract visitors, provide recreational opportunities and prepare our communities for the future. Steep Rock Beach Park received funds to service 24 new camping sites and continue to expand their tourism offering. The RM of St. Laurent directed the funding towards development of a strategic plan. Rosser Woodlands Recreation Centre worked on relocating an outdoor skating rink to improve access to and usage by the community. Pulford Community Living established a social enterprise where clients began offering pre-order bakery services. Grahamdale CDC is working on a plan for enhancement of the Moosehorn Wayside Park. Funds were used to assist with planning consultation. Over the past 12 years, this fund has invested nearly \$330,000 into 53 different projects, leveraging \$6.9M in investment. CFWI is pleased to be able to directly support these important projects.

Regionally speaking, there has been progress on the “See the 6” Branding initiative. Having finally received approval for signage installation, we look forward to working with our municipalities and tourism attractions to get the signs installed. Thank you to all of our tourism and municipal partners who have patiently awaited this approval and for helping us finish this part of the branding off. With Covid 19 impacting travel, promoting our local attractions and reminding Manitoban's of what we have to offer is increasingly important. The “See the 6” initiative will help us spread the word why visitors should “Discover the Interlake's Secret Side”!

CFWI has also been working with a stakeholder group on forming an “investment co-operative”. This first-in-Manitoba initiative has required a lot of background work and research into the regulatory requirements. We would like to thank Co-operatives First for their guidance and resource assistance as this project continues to evolve. On the business development side was also busy this year. Welcome to new Business Analyst Shanto Mathew. CFWI continues to meet and exceed our performance targets for loans and investment. This past year, youth entrepreneurship was a priority. Introducing students to business and finance at an early age builds a culture of entrepreneurship and self-employment. This year staff delivered nine sessions to over 100 students in schools across the West Interlake. CFWI is the only delivery partner for Junior Achievement Programs in the West Interlake and looks forward to getting back into more schools in the fall. Thank you to our schools for inviting us to share these opportunities with our students.

Community Futures in Western Canada are now entering the third year in the current three year funding contract. A great deal of energy was spent at all levels (regionally, provincially and federally) to get an increase in operating funds for the next round of contracts. There was a great deal of optimism when the CF program was asked to present, in person, to the finance standing committee. The interest and awareness of our very small program is growing and showing promise. The 2019 budget did not show an increase in funding but Western Diversification did allow some new flexibility in

policies that allow easier use of investment fund interest earned and increased our lending capabilities.

The Covid 19 pandemic resulted in a very different ending to the year. CFWI has been working with businesses (existing clients and others), community organizations and the general public to respond to the crisis. Through social media, email and direct contact, staff have been sharing important information and resources. During his daily briefing on April 17, Prime Minister Trudeau announced that the Community Futures would be called upon to deliver the Regional Relief and Recovery Fund, supporting businesses that did not qualify for other programs. This is the first time a sitting PM has mentioned Community Futures publicly. We are pleased the Federal Government recognized the ability for the existing CF network to deliver much needed support to rural Canada. The program is currently accepting applications and expected to lend out nearly \$300M in business financing over the coming months. This is also an opportunity to demonstrate the importance of services provided, especially to businesses that aren't able to access traditional financing.

In closing, I would like to take the opportunity to thank our board and staff for their contributions. Your dedication to the betterment of our region is greatly appreciated. I would also like to acknowledge the passing of Maretta Philippon, a board member having served back in the early days when we were known as Super Six and most recently this past year. Maretta was a dedicated community volunteer and will be missed.

The coming year will be one of recovery and adaptation to our new “post-Covid” norms. Community Futures West Interlake will continue to support our communities and businesses through these challenging times. If there is a role that we can play in helping with recovery, please be sure to share our contact information – we are all in this together. Please stay safe.

Respectfully submitted,

Diane Bottrell, Chairperson

## **GENERAL MANAGER'S AGM REPORT**

### **April 1, 2019 – March 31, 2020**

As I write this report, I feel as though the past year needs to be divided into two parts – pre-Covid 19 and post-Covid 19. So many things have changed over the last number of months and the timeline for a full return to the old “normal” is still unknown. The constant through these challenging times is the need for Community Futures West Interlake within our region.

Prior to Covid 19, CFWI continued to be actively involved in a number of Community Economic Development (CED) support efforts. 2019/20 included providing direct resource support to 50 new and on-going projects. A majority of these projects involve working directly with our volunteer, community organizations. These range from childcare centres to seniors' services organizations, Community Development Corporations and municipalities to recreation providers. The services provided include facilitation of strategic planning, training, governance and organizational management, project development and resource identification and other technical services. We are pleased to be able to provide assistance to these volunteers and community leaders – their work significantly contributes to the quality of life in our region. As a part of CFWI's commitment to CED, we once again rolled out our Interlake Community Development Project Support Initiative grant. Nearly \$20,000 was injected into five projects the region, leveraging an additional \$64,000 of investment.

Covid 19 has meant that a lot of the community serving organizations have suspended operations or have had to drastically change their service delivery. Facility closures and event postponements and cancellations will have a significant impact on fundraising and programming in our region. While the focus so far has been on supporting our businesses and economy, the impact on our non-profit sector will not fully be realized for some time. Once recovery begins on that front, CFWI will be here to assist. On the West Interlake Regional Strategy front, two priority areas have made progress forward, though slower than anticipated. The See the 6 wayfinding signage initiative saw a full year of lobbying efforts. With Travel MB, CFWI spent a great deal of time in discussions with MB Infrastructure & Transportation to get permission to install the highway signage (already designed and paid for). These efforts also included numerous meetings with elected provincial representatives to gain their support for the initiative. Following a very productive January meeting with Minister of Economic Development and Training, Ralph Eichler, we were summoned to a meeting with MIT in late February to inform us that the signage had been approved. An MIT liaison was assigned so final confirmation of locations could be completed. With Covid 19 pausing any in-person meetings, we now await the opportunity to complete the locates and have installation occur this summer. Due to the long wait for approval, there will be a need to relaunch the brand in the coming months. A big thank you to Travel Manitoba and Minister Eichler's office for assistance in bringing this to fruition.

It is often said that if something was “easy”, everyone would be doing it. This holds true for the development of our West Interlake Investment Co-operative. Following the presentation by Co-operatives First at our last AGM, there was significant interest in pursuing the Investment Co-op idea. This would involve asking community members to

contribute to regional priority projects by buying membership and shares in an investment co-op. The investment pool would then be used to make equity loans into worthy regional projects – first priority being housing development. Though these co-ops are common in other parts of the country, this would be the first of its kind in Manitoba. The steering committee has been working with Co-operatives First to layout the steps to development and to navigate the regulatory requirements. This project was of special interest to Minister Eichler’s office, suggesting that this is the type of community lead development the Province would like to see. They have committed to assigning a provincial liaison within to assist with development. Prior to Covid 19, the group was awaiting further clarification on incorporating the co-op and then work will be done to identify housing projects that may be developed in the region.

Business development activity remains steady in our region. Nine loans were disbursed totaling nearly \$450,000 and leveraging an additional \$1.8M. We also had the opportunity to work with two neighbouring CFs on joint lending initiatives, supporting businesses in other parts of the Interlake. We continue to receive advisory service requests from clients across the region, often being from previous clients or through word of mouth. Covid 19 has had a significant impact on a number of our clients, most severely on those in the tourism/hospitality industry and retail falling outside of the “essential-service” definitions. We have maintained contact with all of our existing clients, ensuring they have access to information on support resources and offering flexibility on their loan payment schedules. Prior to Covid 19 and certainly throughout the recovery, we will continue to support our businesses in any way we can. The Community Futures offices across Canada are delivering a portion of the Regional Relief & Recovery Fund (RRRF) program for small and medium sized businesses. Similar to the Canadian Emergency Business Account (CEBA) program offered through banks and credit unions, we can provide \$40,000 loans to qualifying businesses that were viable prior to Covid and that do not qualify for other support programs. If 75% of the loan is paid off prior to December 2022, the remaining 25% is forgiven. Our offices waited anxiously to meaningfully assist with supports for rural businesses – it is what we do everyday and we were eager to use our network to help today. We are currently processing applications to the program and expect to make \$500,000-1,000,000 in loans over the next few months.

We have seen some significant changes to our staff and board this year. In September, we welcomed Business Analyst, Shanto Mathew, to our team. Shanto and his wife Anju started off the new year with an addition of a little girl, Johanna, in January – congratulations! Shanto and his family are new to the West Interlake and are excited to get to know the region! This past year, we also said goodbye to a couple of board members and welcomed new appointees. You are our ambassadors in our communities and our connection to the needs of our region. We thank each of you for your dedication to our organization. In the last few months, we have missed our opportunities to meet in person and discuss how we can better serve our communities and businesses. We thank you for your patience in navigating electronic and video conference meetings that aren’t ideal but our reality for the time being.

Though our office has been closed to the public for the last couple of months, our staff has continued to deliver our services while working from home and staying connected through video conferencing/electronic meetings with each other and our clients. Thank you to Kelynda and Shanto for your work throughout the year. Whether in the office or at home, you serve our clients and our communities well – your dedication is appreciated.

In closing, I want to express what a privilege it is to serve the West Interlake. We have a diverse group of volunteers, resilient businesses and strong roots. Things have changed and our work will adapt and change too. The Community Futures Program was created to help address adversity and we will continue to do that. I look forward to the opportunity to continue this important work.

Respectfully submitted,

A handwritten signature in cursive script that reads "Lana Cowling-Mason".

Lana Cowling-Mason

# 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

**Rudy Reimer**, RM of Woodlands - Vice-Chairperson of the Investment Committee and Vice-Chairperson of the Regular Committee – Rudy was appointed to the Board in January, 2016.

**Lori Schellekens**, R. M. of Woodlands Reeve – Lori was appointed to the Regular Board in December 2018.

## R. M. OF ST. LAURENT

**Guy Dumont**, R. M. of St. Laurent - Guy was appointed to the Regular and Investment Committee in March 2019.

**Phil Mathews**, RM of St. Laurent Councillor – Phil was appointed to the Regular Board in November, 2018.

## R. M. OF COLDWELL

**Jim Scharf**, RM of Coldwell Councillor – Jim was appointed to the Regular and Investment Committee in November, 2018.

**Debbie Valiquette**, R. M. of Coldwell – Debbie was appointed to the Regular Board in November, 2018.

## R. M. OF WEST INTERLAKE

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

**Clayton Gibson**, RM of West Interlake Councillor – Clayton was appointed to the Regular Board in March, 2020.

## R. M. OF GRAHAMDALE

**Jason Bittner**, RM of Grahamdale Councillor – Jason was appointed to the Regular Board and Investment Committee in October, 2019.

**Janice Lowry**, RM of Grahamdale – Janice was appointed to the Regular board in March, 2020.

## BOARD EXECUTIVE

Diane Bottrell– Chairperson  
Rudy Reimer – Vice-Chairperson  
Courtney Roehl– Secretary-Treasurer

## INVESTMENT COMMITTEE EXECUTIVE

Diane Bottrell –Chairperson  
Rudy Reimer – 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.

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

**Shanto Mathew** – Shanto started in September, 2019 and is the Business Analyst for the Corporation.

# COMMUNITY ECONOMIC DEVELOPMENT HIGHLIGHTS 2019/2020

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 2019/20 - 5 projects were approved for a total investment of \$19,001.20 in projects totaling more than \$63,850 dollars.
- Projects approved were: Steep Rock Beach Park – Water/Hydro Expansion; RM of Grahamdale CDC- Wayside Development Park Planning – Phase 1; Pulford Community Living Services Inc. – Pre-ordered Baked Goods; RM of St. Laurent – RM of St. Laurent Strategic Plan 2019; and Rosser/Woodlands Recreation Commission – Outdoor Arena Relocation. In 12 years, we have invested over \$329,000 in direct contribution to 53 projects totaling \$6,869,282 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): Healthcare in Manitoba is going through significant changes to ultimately create a more efficient and effective system of delivery. The Province reports that there are over 270 agencies delivering services. The goal of the provincial strategy is to reduce that number significantly. Emergency response (paramedic services) is a part of this review. CFWI has been in discussions with IERHA about how ambulance services in the area are often tied up in inter-facility transfers and non-emergent patient transport (testing, diagnostics). Development of a rural stretcher service (similar to Manitoba Stretcher Services offered in Winnipeg) would be helpful in keeping ambulances and the highly trained staff available for emergent calls. CFWI has been advised that rural Stretcher Service is now a part of

the overall review and considerations for the future and continue to monitor developments.

**Housing:** To establish and implement a regional housing strategy that assures access to the continuum of housing options within the region. The Regional Housing Working Group continues to meet to discuss how to support housing development throughout the West Interlake.

A Working Group has continued discussions with Co-operatives First and has begun exploring the development of a regional investment co-op that would allow community members to invest or buy shares in the co-op. The invested money would then be used as a financing source for projects that meet regional priorities such as housing. This could create an opportunity for individuals to invest in projects that truly benefit the area. A first meeting with the group was in November, 2019, with four municipalities participating. Kyle White from Co-operatives First and a lawyer participated via video conference. Because this has not been done in Manitoba, there are a lot of regulatory details that must be clarified. The group is also working on determining what interest there is for potential housing projects. A meeting was set up with Minister of Economic Development & Training, Ralph Eichler. The minister and his team are very interested in this as it encourages communities to lead development – investing in themselves. The Minister committed to providing a provincial point person to help navigate the uncharted waters.

**Marketing:** To develop and implement a West Interlake marketing initiative to capitalize on the "Corridor to the North". Thanks to the support of Travel Manitoba and a number of tourism attractions and businesses, the "See the 6" brand was created and officially launched in May of 2018.

Wayfinding signage was identified as a priority for the region if we hope to attract visitors to our many worthy attractions. Organizations and municipalities were asked to identify the attractions that would benefit from "See the 6" directional signage. CFWI coordinated the joint purchase of necessary signage. Over the past year, CFWI has been awaiting MB Infrastructure & Transportation approval for installation. Thanks to the support of Minister Eichler and Travel Manitoba, installation approval was finally received in February. Thank you to Travel Manitoba for their assistance in this project. Signage will be installed over the summer of 2020.



Discover the  
**Interlake's  
Secret Side**

#### ❖ **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 the four municipalities. A majority of the profiles are now active and each community will be taking 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. 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) has developed a community economic development (CED) training program. The program includes 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 are being offered on demand, across the province. General Manager, Lana Cowling-Mason, is a certified Community Edge trainer and has delivered a number of sessions throughout the year.

As a member of the EDAM Education Committee, Lana has been directly involved in determining content and delivery methods for the program and in assessing certification applications for practitioners.

## **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:

### ❖ **Leading4 Impact Evaluation Pilot Project**

The pilot program is a training/mentorship project that will help participants better understand planning and evaluation tools to assist in managing change. The pilot included a 2.5 days of training retreat held in October, approximately 40 hours of Heath In Common support services for the participant to implement a project using the skills developed and then a follow up retreat to evaluate the processes (date TBD). The value of the training/mentorship was approximately \$5,000/participant. CFWI General Manager is participating in the project and is looking at ways to better measure the impact of CED efforts in the required reporting.

### ❖ **Red River College CED Tour**

Red River College Community Economic Development (CED) Program in Indigenous Studies are trying to link the program to real life CED practices and possible practicum placements for their students. They contacted CFWI and we were asked to deliver a case study/training session with Red River Community College CED students. The two hour session was an overview of activities and projects that CFWI has been involved with and question/answer session for the students to gather information. The program will also be bringing students out to the West Interlake for a tour to learn about CED practices and projects once the Covid pandemic is over.

**Some other local projects Community Futures West Interlake assisted with in 2019/20 are:**

- Provided Interlake Tourism Association with ongoing support and assistance facilitating the annual planning process and administration of the Tourism Development Fund. Facilitated and presented the Succession Plan PATH for board and staff.
- Assisted the Rosser Woodlands Rec Commission with their financials and Annual General Meeting presentation.
- Provided resource support to the RM of Grahamdale regarding the Lake Manitoba Outlet Channel.
- Assisted with the strategic planning session for the RM of Grahamdale CDC.
- Assisted with the planning and research of a facility manager/programmer. This would be a joint agreement among recreation groups to hire the manager/programmer.
- Assisted and attended the Steep Rock Beach Park Board meetings and “Meet and Greet” information session for the seasonal campers.
- Assisted the Steep Rock Beach Park committee with building codes and zoning policies.
- Assisted the Eriksdale Creamery Museum board with bookkeeping/accounting.
- Assisted with bylaw, term limits for the board of directors on the Woodlands Childcare Inc., board governance training and financials.
- Provided resource support and bookkeeping assistance to Woodlands CDC.
- Provided policy resource support to the Steep Rock Beach Park board
- Provided support to the Grahamdale CDC in the development of the Moosehorn Wayside Park. Facilitated planning processes for enhancements.

## **The Community Futures lobbying activities for 2019/20 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 as a lender to the fund in the amount of \$795,294.
- Ongoing involvement in Interlake Economic Developers' meetings and a commitment to cultivating a strong network of professional contacts.
- Meetings with MPs and MLAs as needed.
- Partnerships: Work with other economic development entities such as CF East Interlake, Heartland, and White Horse Plains, 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
- Circulating annual newsletters to every household in the region twice a year
- Running regular ads in local papers promoting our services
- Sending email notices throughout the year advising of new grant programs and deadlines
- Maintaining a current and informative web page, [www.westinterlake.com](http://www.westinterlake.com).
- Maintaining regular contact with Financial Institutions in our region
- Attending Council meetings to provide updates as needed or requested
- Participating in the 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.
- Increasing social media presence through Facebook
- Developing marketing videos in partnership with CF East Interlake and Interlake Tourism. The videos 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:

- Aim for Work
- Association of MB. Municipalities
- Business Development Canada
- Business Info Centre (BIC)
- Caisse Populaire
- Coldwell CDC
- Communities Economic Development Fund
- Community Futures East Interlake
- Community Futures Heartland
- Community Futures White Horse Plains
- Community Futures Winnipeg River
- Community Futures North Red
- Community Futures Greenstone
- Community Futures Parkland
- Community Futures Manitoba
- Conseil de Development Economique des Municipalities Bilingues du Manitoba
- Co-operatives First
- Economic Developers Assoc of Mb.
- Economic Development & Training
- Employment and Income Assistance
- Entrepreneurs with Disabilities Program
- Eriksdale CDC
- Eriksdale Chamber of Commerce
- Fieldstone Ventures Education & Training
- First Peoples Investment Fund
- Futurepreneur
- Grahamdale CDC
- Independent Living Resource Centre
- Indigenous Business Development Services
- Interlake Employment Services
- Interlake Eastern Regional Health Authority
- Interlake School Division (WCI)
- Interlake Tourism Association
- Junior Achievement MB
- Lakeshore School Division
- Lakeshore Communities Health Care Committee
- Lakeshore Handivan Association
- Lakeshore Recreation Commission
- Louis Riel Capital Corporation
- Training and Employment Services
- Manitoba Agriculture, Food and Rural Development
- Healthy Living Youth and Seniors
- Interlake Metis Association
- Manitoba Young Entrepreneurs Program
- Members of Legislative Assembly and Parliament
- Noventis Credit Union Ltd.
- Office of Rural and Northern Health
- Rosser/Woodlands Recreation Commission
- 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
- Travel Manitoba
- West Interlake Trading Company
- West Interlake Handivan Assoc.
- Western Economic Diversification Canada
- Women's Enterprise Centre
- Workplace Education Manitoba
- Woodlands CDC

# **BUSINESS DEVELOPMENT HIGHLIGHTS**

## **2019/2020**

### **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.

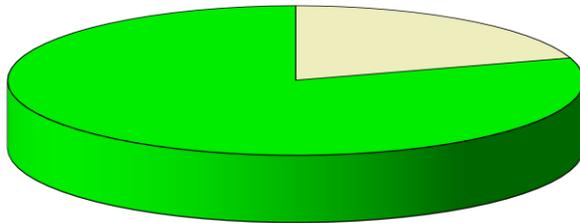
### **Business Financing**

- ❖ 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, Youth and Social Enterprise loans interest charges of bank prime, minimum base rate of 5%.
- ❖ Youth Micro Loan Program loans up to \$4,000 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.

<b>Loan Statistics for 2019/20</b>	
Business Client Activity	<ul style="list-style-type: none"> <li>• Disbursed 9 loans, for a total amount of - \$442,714.48</li> <li>• Dollars leveraged \$1,752,846 (owner's equity, assets, or other financial institutions).</li> <li>• Created or maintained 8.5 jobs</li> </ul>
On an annual basis:	<ul style="list-style-type: none"> <li>• 100 in-depth services for individuals requiring technical and advisory services.</li> </ul>
In a typical Month:	<ul style="list-style-type: none"> <li>• Provide services to 7 - 8 business clients</li> <li>• Have over 40 contacts with these business clients</li> <li>• Work on 2 to 3 business plans.</li> </ul>

# Loan Activity For 2019/2020

	2018/2019	2019/2020
<b>Total Number of Loans Disbursed</b>	13	9
<b>Value of Loans Disbursed</b>	\$458,574	\$442,714
<b>Dollars Leveraged</b>	\$841,448	\$1,752,846
<b>Total Dollars Invested</b>	\$1,300,022	\$2,195,560
<b>Jobs Created or Maintained</b>	27	8.5



<b>Loans by Sectors and Value</b>			
<b>Sectors</b>	<b>Number of Loans</b>	<b>Value of Loans</b>	<b>%</b>
Arts, Ent. & Recreation	3	200,724	11%
Manufacturing	5	222,340	12%
Transportation and Warehousing	1	9,360	0%
Professional, Scientific & Tech	1	47,764	3%
Retail Trade	8	500,831	26%
Other Services	9	336,618	18%
Agriculture, Forestry, Fishing & Hunting	1	4,008	0%
Real Estate,Rental & Leasing	1	64,169	3%
Accommodation & Food Serv.	7	504,771	27%
<b>Total Value/Loans</b>	<b>36</b>	<b>1,890,586</b>	<b>100%</b>

## Loans by Municipality and Value

<b>Municipality</b>	<b>Number of Loans</b>	<b>Current Balance</b>	<b>Amount Approved</b>
Grahamdale	1	9,360	8,000
West Interlake	11	391,008	402,630
Coldwell	7	436,945	627,740
St. Laurent	3	235,670	230,280
Woodlands	11	611,447	873,532
Joint-Community Futures	3	206,156	352,000
<b>TOTAL</b>	<b>36</b>	<b>1,890,586</b>	<b>2,494,182</b>

## TRAINING AND BUSINESS DEVELOPMENT ACTIVITIES FOR 2019/20

☐ **Lemonade Stand Game** – Contracted to deliver the lemonade stand game at Vision Quest, with the help of CF East Interlake, Heartland, White Horse Plains and Triple R. Approximately 47 people in attendance. Delivered to the Rosser/Woodlands Youth Camp in August, 10 participants. The game introduces the participants 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 participants gain practical experience so they have the confidence to explore starting and running their own business.

☐ **Junior Achievement** –

“More Than Money” Program: four one-hour sessions were delivered to the Ashern Early Years School – Grades 3 & 4 to 18 students. The program teaches elementary students about earning, spending, sharing and saving money.

“Our Business World” Program: The sessions were delivered to the Alf Cuthbert School. Grades 5 & 6 students – 11 in attendance. Topics covered were: Organization, Management, Production and Marketing. The session introduced the students to entrepreneurship and was an excellent interactive learning experience.

“Stronger Together” Program: The sessions were delivered to the Eriksdale School, Grades 7 & 8 with 60 + students in attendance. The session teaches the value of diversity and how it contributes to improving morale, creativity, teamwork and productivity.

☐ **Social Media Training** – Partnered with Interlake Tourism Association to host social media training focused on Facebook, Instagram and Twitter. Two sessions, one for basics and one more advanced, 15 people in attendance.

☐ **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 was law to have been trained for the customer service standards. The General Manager became a certified trainer with the program. Hosted eight training sessions throughout our region with over 100 people receiving training. The second part of the Accessibility Standard is relating to Employment. The standard requires that organizations have a policy and an emergency plan in place to address if their staff require special accommodations to assure their safe evacuation from the work place in case of emergency. Organizations must develop/inform the plan before 2020 deadlines.

□ Three sessions on Capital Campaign Training – how to effectively fundraise - to the West Interlake Handivan, West Interlake Wellness Centre and the RM of Grahamdale CDC and Council. The session covered: What is a capital campaign and how could it help meet fundraising goals while using volunteer time effectively; Developing a case for support that can be used in grant applications and sponsorship requests; How to develop fundraising targets and prospects to support your cause; Information on grant programs and funders that may be interested in supporting your project. In total 30 + people in attendance.

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