

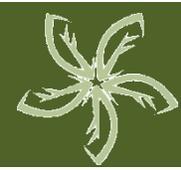


**2020-2021  
Annual General Meeting**

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

**June 23, 2021**

Growing communities one idea at a time.



## TABLE OF CONTENTS

Agenda .....	2
Minutes .....	3
Chairperson’s Report .....	6
General Manager’s Report .....	8
Board of Directors .....	11
Board Executive .....	11
Investment Committee Executive .....	11
Staff .....	12
Community Highlights .....	13
Business Highlights .....	16
Audit .....	20
Board of Directors Slate for 2021/22 .....	49

**COMMUNITY FUTURES WEST INTERLAKE**  
**Annual General Meeting**  
**Via Zoom**  
**Wednesday, June 23, 2021 - 7:30 p.m.**

**AGENDA:**

1. Welcome and Greetings
2. Adoption of Agenda
3. Adoption of Minutes of the last AGM, Wednesday, June 17, 2020
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, 2021
7. Confirmation of the Auditor for 2021/22
8. Presentation of Board of Directors Slate for 2021/22
9. Confirmation of Investment Review Committee
10. Policy Manual amendments
11. Open Meeting
12. Adjournment

## CHAIRPERSON'S REPORT - Annual General Meeting – June 23, 2021

With summer's arrival, I am sure we are all thankful to be over the worst of the Covid-19 pandemic. It hit us as our 2020-2021 year was just beginning, just as we were preparing for many regional projects and events to get rolling. We all know the challenges and changes our communities faced so there is no need to rehash them. Instead, I choose to reflect on the positives and lessons learned.

As a very mobile society, we are used to being able to jump in our vehicles and go. Whether it be for business or personal travel or to shop for those “must-have” items not available in our communities. That privilege was lost this year, but it quickly highlighted the best parts of what our region has to offer.

From a tourism standpoint, the beautiful destinations that we often took for granted took center stage, becoming popular escapes not only for our Interlake residents but visitors from across the province. Though the influx of visitors meant adjustment and adaptation, it led to improvements that will benefit everyone for years to come. A renewed appreciation of the natural wonders and landscape has blossomed. The tourism boost also created opportunities for business development. Bakers, makers and other niche businesses found new customers and they quickly pivoted to offer services to a market looking for something new.

Our essential businesses also rose to the challenge. Our grocery stores, restaurants, agriculture supply, hardware and health services all stepped up in a big way. Figuring out how to market online, using social media or figuring out curbside pick-up options strengthened the community's appreciation for their services. They expanded their product offering, ordering in those “must-haves” so people received the products they needed without having to leave the community. The owners and staff “kept the lights on” and supported our communities. I hope that this appreciation and exceptional customer service are some of the legacies of the pandemic.

In a situation where there is no “how-to” manual, our healthcare providers and municipal leaders adapted and learned on the run. Decision making and leadership is challenging at best, this situation amplified the challenge. As we recover, there will be plenty of time to reflect and consider alternatives but at this point, I extend my thanks to those making those decisions in the best interests of our safety.

The pandemic also provided an opportunity for Community Futures to demonstrate agility and responsiveness. Though many of our planned projects were postponed, delivery of the Covid response programs were also critical to our region's perseverance. The E-Commerce Booster helped those businesses adjust and explore new markets. RRRF injected \$4M into our local economy, helping clients ride out the storm and supporting businesses and jobs. The Covid Assistance Program was a small offering to our non-profits who waited on the sidelines to get back to delivering so many of the things that contribute to our quality of life.

So I believe we will come out of this stronger. With a new five-year contract and a proven track record on delivering programming, CFWI will be a part of writing the next chapters in recovery. To our board members who are the eyes and ears on the ground,

thank you for keeping us connected when we couldn't physically be there. To our IRC members who tackled the endless supply of RRRF applications, this was more than what you signed up for but your knowledge about our communities was invaluable. To our staff, your versatility and dedication to service delivery is greatly appreciated.

Cheers to a return to "normal"!

Respectfully submitted,

Diane Bottrell, Chairperson

## GENERAL MANAGER'S AGM REPORT – April 1, 2020 – March 31, 2021

The past year looked very different than what we anticipated, heading into spring of 2020. Our regional projects such as the See the 6 signage finally had provincial approval and a subcommittee was preparing to formally incorporate, the first of its kind, investment cooperative. Those projects were quickly set aside in order to focus on navigating the Covid-19 pandemic.

The first of our challenges was figuring out service delivery in a world now working remotely and not meeting in public. CFWI has always had the benefit of being able to be on the ground, in our communities, attending meetings, supporting non-profits and visiting our business clients. The decision to set up a remote desktop/server system in 2019, served us well, allowing staff to more easily adjust to the mandated work from home environment. Along with everyone else in the region, we were again reminded of the limitations of our current internet services as everyone went virtual. Though often mentioned, the need for improved services was accentuated and led us to look at new regional opportunities, including connecting with Valley Fiber about a project spanning the Interlake and Winnipeg River regions. With Starlink emerging and other provider announcements, hopefully there will be a variety of options on the near horizon.

As the pandemic escalated and the impacts on community and business expanded, CFWI focused on sharing information on resources that could assist. Our social media presence and following grew as everyone tried to navigate the often complicated and ever-changing information. Staff also immediately reached out to our existing clients to extend support as needed. Impacted loan clients were immediately offered flexible payment options, interest-only or deferred payments gave clients some flexibility during various closures and restrictions. Many of our businesses have been able to weather the storm and to date, we haven't had any permanent closures related to the pandemic. Due to the essential nature of a majority of businesses and people choosing or being forced to shop locally, some have reported very successful years – hopefully a trend that continues once people are travelling again.

CFs across the country waited impatiently to see what role we may play in the response. It was six weeks after the late April announcement before we officially launched the Regional Relief and Recovery Fund. We did not anticipate having a huge role to play and suspected we would not be using the \$1M provided to us in the first round of funding. With the inclusion of agriculture in the eligibility, that quickly changed. WD suggested that the turnaround on the loans should be within three to five working days and I am pleased to say that in the busiest of times, we met that standard. This is to the credit of staff assisting clients with navigating the portal, securing documents and preparing reports. Our IRC members went above and beyond, not only reviewing all the applications but dealing with virtual weekly meetings while meeting all their council and work demands. Thank you – your efforts assured that funds flowed quickly into our local economy.

In a normal year, much of our work is supporting community development initiatives and organizations. The first half of the year saw most of our non-profits wait, in a holding pattern, putting most of their events and projects on hold. Our Interlake Community

Development Project Support Initiative (ICDPSI) was adapted to the Covid Assistance Program, getting \$25,000 out to help organizations cover operating costs until they could return to regular activities that paid the bills. Many are still awaiting that return and we suspect there will be much work to do in the recovery. Towards the end of our fiscal year, and as people were becoming more comfortable with virtual meetings, demand for online strategic planning and training support has increased. Even though nothing will replace in person conversation and interaction, we have identified online tools to assist us in continuing this work.

The coming year is going to be another one of learning and adjustment. The new five-year funding contract means that CFWI will continue to provide much needed services in our region. We anticipate that the successful delivery of RRRF will mean new recovery programs run through the CF program - a double edged sword, in balancing our core services and new responsibilities. Regardless of what lies ahead, I have confidence in our office team and our board. Thank to our board members for their continued contributions to the success of our program and to our staff who always steps up, no matter what the challenge. We can see the end to the pandemic and the coming year will have new opportunities and successes.

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

**Darryl Langrell**, RM of Woodlands – Darryl was appointed to the Regular and Investment Committee in April 2021.

**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  
Vacant – Vice-Chairperson  
Clayton Gibson – Secretary-Treasurer

### INVESTMENT COMMITTEE EXECUTIVE

Diane Bottrell– Chairperson  
Vacant – Vice-Chairperson  
Jason Bittner – 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 2020/2021

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 obtain 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

### Covid Assistance Program (CAP)

Due to the pandemic, CFWI redirected their Interlake Development Project Support Initiative resources to provide immediate support to the non-profit, social enterprises impacted by Covid-19. Grants of up to \$1,000 were made available to assist with efforts needed to meet the Covid-19 challenge.

**\$25,000**

**Disbursed through the Covid Assistance Program, supporting 25 non-profit organizations**

### E-Commerce Booster Program

CF West Interlake provided Covid-19 support services to rural entrepreneurs in the West Interlake Region for projects that move their business online and other marketing assistance that promotes their business.

**\$20,500**

**Supporting 17 businesses through the E-Commerce Booster Program**

**\$47,000+**

**Invested directly in Community Development through Covid-19 Relief Programs**

### West Interlake Regional Plan and Collaborative Strategy—**POSTPONED DUE TO COVID**

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, Housing and Marketing.

## **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.



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, social media, 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:



### **Driftscape (Online Tourism App**

**Development** – A downloadable app that provides tourism information highlighting points of interest, tours and interpretations. CFWI prepared the Rural Opportunities Fund application and accessed over \$180,000 to fund the project. The project is being delivered in partnership with Interlake Tourism Association, CF East Interlake and CF North Red.

**Transportation Opt. Network for Seniors (T.O.N.S)** – T.O.N.S. is a group involved in a range of activities, projects, programs and research that developed a greater understanding of issues related to providing adequate transportation for the older population in Manitoba. CFWI is one of only a couple of members representing rural Manitoba.

**Valley Fiber Interlake Expansion** – Interlake & Winnipeg River based project to run dedicated fiber through the region, improving access to underserved communities. The CF role is to connect the provider with the community and assist as needed with project development.



# BUSINESS DEVELOPMENT HIGHLIGHTS 2020/2021



Community Futures West Interlake continues to deliver our regular loan financing packages.

**Regional Relief and Recovery Fund  
Community Futures Stream**

**Who is eligible?**  
Rural small businesses that were impacted adversely due to the COVID-19 pandemic and have costs that have not been covered through other COVID-19 supports.

**What is the Regional Relief and Recovery Fund?**  
This Government of Canada fund provides loans of up to \$60,000 to small and medium sized businesses to help cover operating expenses incurred during the COVID-19 pandemic.

**What Costs are Eligible?**  
Lease payments, salaries and benefits, property taxes, utilities, bank charges & interest, office supplies, vehicle supplies, insurance, rent & other regular operating costs.

**Repayment Terms**  
No interest and no payments through Dec. 31, 2022.  
Up to \$20,000 of the combined loan is forgivable if repaid by December 31, 2022.  
Payments begin January 2023 & loans must be repaid by Dec. 31, 2025.  
No prepayment penalties.

Application deadline has been extended to June 30, 2021.

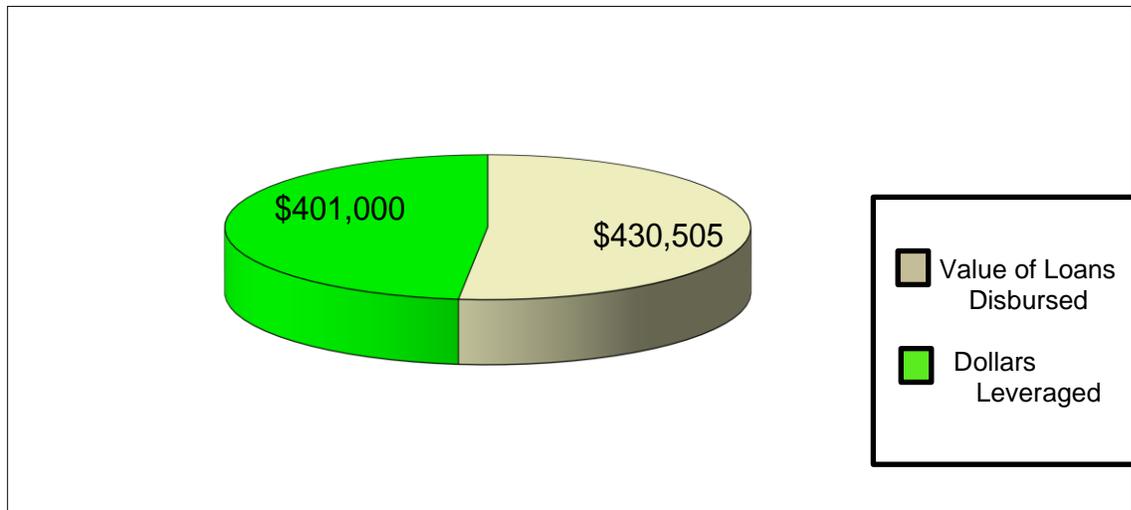
CFWI also delivered the Regional Relief and Recovery Fund (RRRF). A fund established by the Government of Canada to support businesses and organizations economically impacted by the Covid-19 pandemic.

## Loan Statistics for 2020/21

6	Regular Business Loans, valued at <b>\$430,505</b>
Regional Relief and Recovery Loans, valued at <b>\$3,831,657.59</b>	125
72	Jobs Created and/or Maintained
Business Advisory Services Delivered	238

# Loan Activity For 2020/2021

	2019/2020	2020/2021
Total Number of Loans Disbursed	9	6
Value of Loans Disbursed	\$442,714	\$430,505
Dollars Leveraged	\$1,752,846	\$401,000
Total Dollars Invested	\$2,195,560	\$831,505
Jobs Created or Maintained	8.5	20



Loan Activity for the Regional Relief and Recovery Fund (RRRF)	
	2020/2021
Total Number of Loans Disbursed	125
Value of Loans Disbursed	\$3,831,657.59
Jobs Created or Maintained	52

**Regular Loan Fund Portfolio by Sector:**

<b>Sectors</b>	<b>Number of Loans</b>	<b>Value of Loans</b>	<b>%</b>
Arts, Ent. & Recreation	3	195,476	11%
Manufacturing	3	201,656	11%
Transportation and Warehousing	1	2,150	0%
Professional, Scientific & Tech	2	266,040	15%
Retail Trade	7	376,802	21%
Other Services	9	269,323	15%
Agriculture, Forestry, Fishing & Hunting	1	2,030	0%
Real Estate, Rental & Leasing	1	60,946	3%
Accommodation & Food Serv.	7	433,407	24%
<b>Total Value/Loans</b>	<b>34</b>	<b>1,807,830</b>	<b>100%</b>

<b>Loan Activity for the Regional Relief and Recovery Fund (RRRF)</b>		
<b>Sectors</b>	<b>Number of Loans</b>	<b>Value of Loans</b>
Agriculture, Forestry, Fishing & Hunting	105	3,262,000
Manufacturing	3	74,892
Transportation and Warehousing	1	40,000
Retail Trade	5	114,766
Other Services	7	220,000
Real Estate, Rental & Leasing	2	60,000
Accommodation & Food Serv.	2	60,000
<b>Total Value/Loans</b>	<b>125</b>	<b>3,831,658</b>

<b>Loans by Municipality and Value</b>			
<b>Municipality</b>	<b>Number of Loans</b>	<b>Current Balance</b>	<b>Amount Approved</b>
Grahamdale	1	2,150	8,000
West Interlake	11	459,111	461,978
Coldwell	7	403,914	558,869
St. Laurent	1	82,132	100,280
Woodlands	11	733,474	976,037
Joint-Community Futures	3	127,051	352,000
<b>TOTAL</b>	<b>34</b>	<b>1,807,832</b>	<b>2,457,164</b>

<b>Loan Activity for the Regional Relief and Recovery Fund (RRRF)</b>		
<b>Loans by Municipality and Value</b>		
<b>Municipality</b>	<b>Number of Loans</b>	<b>Amount Approved</b>
Grahamdale	30	909,947
West Interlake	38	1,170,000
Coldwell	41	1,250,000
St. Laurent	5	148,000
Woodlands	11	353,711
<b>Total Value/Loans</b>	<b>125</b>	<b>3,831,658</b>

## **BOARD OF DIRECTORS FOR 2021/22**

Darryl Langrell • RM of Woodlands  
Lori Schellekens • RM of Woodlands  
Guy Dumont • RM of St. Laurent  
Phil Mathews • RM of St. Laurent  
Jim Scharf • RM of Coldwell  
Debbie Valiquette • RM of Coldwell  
Diane Bottrell • RM of West Interlake  
Clayton Gibson • RM of West Interlake  
Jason Bittner • RM of Grahamdale  
Janice Lowry • RM of Grahamdale

## **INVESTMENT REVIEW COMMITTEE FOR 2021/22**

Darryl Langrell  
Guy Dumont  
Jim Scharf  
Diane Bottrell  
Jason Bittner