Community Futures

White Horse Plains

2014—15 Annual Report

Growing communities one idea at a time.

Acknowledgments

Community Future White Horse Plains gratefully acknowledges the support of its funder, partners, and supporters. In particular, the financial support of Western Economic Diversification is recognized and appreciated.

Western Economic Diversification Canada | Diversification de l'économie de l'Ouest Canada | Canada

This initiative is supported by Western Economic Diversification Canada

Partnerships

- World Trade Centre Winnipeg
- Community Futures Manitoba

Acronyms

The following abbreviations are used throughout this report:

- CF Community Futures Development Corporation
- PRED Portage Regional Economic Development
- RM Rural Municipality
- SME Small and Medium Enterprise
- WD Western Economic Diversification
- WHP Community Futures White Horse Plains

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Board Acknowledgment

The Board and staff of Community Futures White Horse Plains wish to acknowledge the long time service of two board members who stepped down this past year. **Jim Knight** (citizen appointee from the RM of Portage la Prairie) and **Gerry Duclos** (citizen appointee from the RM of St. Francois Xavier) both served from the inception of White Horse Plains Community Futures Development Corporation in 1997 until the fall of 2014, when new government policy limited the length of term of directors. Their contributions to the board and service to the community will be greatly missed.

Directors

Board of Directors (as at March 31, 2015)

Chairman	Roger Poitras, Citizen Appointed, RM of St. François Xavier
Vice-Chairman	Dave White, Citizen Appointed, RM of Headingley
Secretary/Treasurer	Debbie Forgie, Citizen Appointed, RM of Cartier
Director	Kevin Blight, Councilor, RM of Portage
Director	Ken Beaudin, Councilor, RM of Cartier
Director	Paul Brant, Councilor, RM of Headingley
Director	Dwayne Clarke, Reeve RM of St. François Xavier

The Board of Directors meets on the third Thursday of every other month, with the exception of July and August.

Administration

Executive Director	Ken Keith
Economic Development Officer	Paul Warthe
Administration & Finance	Robyn Bruneau
Auditor	Meyers Norris Penny LLP
Solicitor	Greenberg & Greenberg

Paul Warthe

Robyn Bruneau

Office Information

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	Paul Warthe	paul@whpcfdc.ca
	Robyn Bruneau	robyn@whpcfdc.ca
	Information	info@whpcfdc.ca
Web Site	www.whpcfdc.ca	
Office Hours:	9:00 a.m. to 4:30 p.m., Monday to Friday (except holidays)	

Chair's Report

Roger Poitras

The past year has been shaped by a very active agricultural sector within the province, and in particular, the White Horse Plains region. Although some secondary processing production has decreased, primary crop production continues to be the most significant economic engine in our region's economy. This continues to generate opportunities in service sectors for Entrepreneurs to establish and grow their own micro and small businesses.

Community Futures White Horse Plains (WHP) remains strategically focused on our support services to small and micro businesses, through its delivery of the Western Economic Diversification (WD), Community Futures program in the region. Key steps have been taken to ensure that we are aligned with the goals of WD.

WHP has taken significant steps over the past year for improving our effectiveness and efficiencies in the delivery of our value proposition:

Of strategic importance, WHP has successfully managed a transition from being contract managed by Central Plains Inc., to become a self-managed organization with its own dedicated staff and office. This has allowed improved control of operational activities, staffing, and costs. Most importantly, this action allows for greater focus toward WD goals and priorities for best serving client needs.

WHP's relocation of its office from Portage la Prairie, to the more centrally located community of Elie, Manitoba has resulted increased visibility to business Entrepreneurs, as well as greater accessibility to our current and future clients.

The corporation achieved a number of key accomplishments during the past year. While the number of business loans to clients continues to be of limited demand, active client numbers and contacts continued to be maintained, that include new and existing entrepreneurs as well as others.

This year saw a change of our Board of Directors. Two founding board members of the organization, Jim Knight, representing the RM of Portage la Prairie and Gerry Duclos, representing the RM of St Francois Xavier, retired from their positions on the board. I would like to express our organization's appreciation and thanks for the dedicated leadership and service that Jim and Gerry contributed to the board and organization since 1997.

The board also welcomed new board members, Dwayne Clarke representing the RM of St. Francois Xavier, and Debbie Forgie, representing the RM of Cartier.

I thank my fellow board directors for their involvement and dedication to the board and the corporation. They are busy people, yet find the time to serve their communities through their dedication to this organization.

I would also like to acknowledge the executive director and his staff for their dedication to the region and its small businesses.

In conclusion, I want to say that I'm looking forward to working with you all toward the betterment of our communities throughout the 2015/2016 year.

Roger Poitras

Growing communities one idea at a time.

Executive Director's Report

Over the past year, Community Futures White Horse Plains (WHP) has captured and successfully managed a number of challenges and opportunities. Business starts and growth have continued in a moderate upward direction since the negative economic conditions that were caused by excess moisture in 2011.

WHP's client mix has been concentrated on micro agricultural service enterprises that are related to crop production, and in some other secondary service areas. New and renewed business interest in the RM's of Cartier, St Francois Xavier, and Headingley has also been generated, where WHP has been involved with clients investigating the feasibility of expansions of community services. Low levels of WHP business lending numbers continued to be experienced during the year, falling short of Western Economic Diversification's increased lending targets for all Community Future regions. Further, clients were generally highly successful in obtaining regular commercial financing instead, through assistance provided, especially in business planning support.

WHP continues to gain successes in delivery of services to clients, through partnering with other organizations such as Futurpreneur Canada (formerly CYBF), Manitoba Marketing Network, local business service providers, Chambers of Commerce and other organizations. This strategy has allowed the corporation to make significant progress especially in our "Out Reach" program.

WHP successfully captured opportunities for improving both their delivery, and outreach to Entrepreneurs in communities in eastern White Horse Plains region. This was facilitated by in late 2013, with a change in operational management strategy. The changes included relocation the corporation's operations from CPI's office in Portage la Prairie, to our own office in Elie, in order to be more centrally accessible to current and future clients and communities. Positive results and the support of communities in the region continue to be experienced.

Ken Keith

I invite you to review our activity reports throughout the past year and to take advantage of the information being shared in our newsletters in the coming year.

A change in our Board of Directors was marked with the retirement of members Jim Knight and Gerry Ducoes. Over the many years of service, they provided very positive and effective strategic direction and guidance to the WHP staff. We also welcome our newest board members Debbie Forgie and Dwayne Clarke, and we look forward to working with them in the future.

In closing, I would like to extend a special thanks to my board of directors for their commitment and dedication, to my staff for their loyalty and tireless efforts, and to the communities that support and direct the corporation. I also want to thank all the people, organizations, and government departments that we work with, and Western Economic Diversification, our principal funder that supports the concept of the Community Futures Program.

Ken Keith

Corporate Information

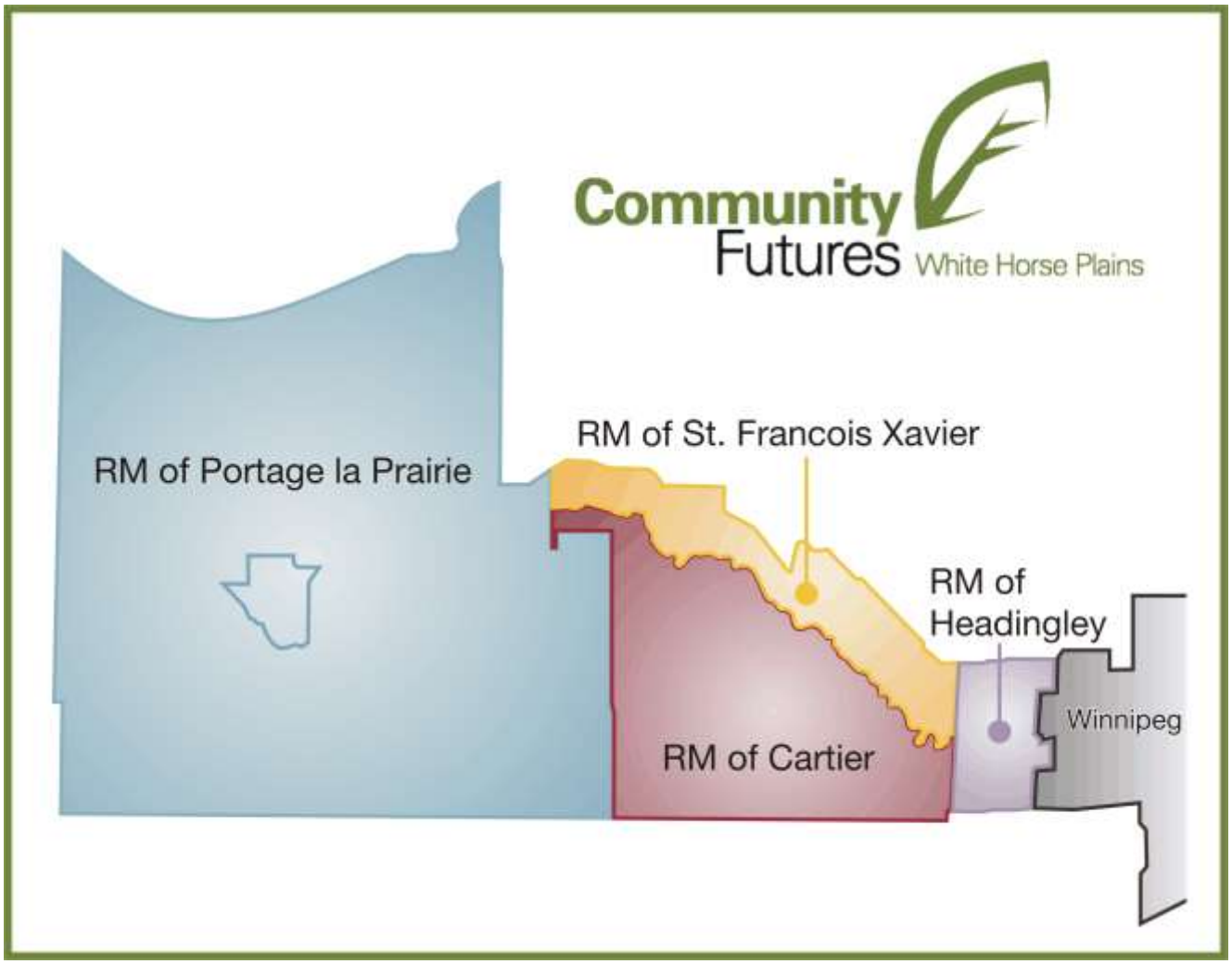
Structure

White Horse Plains Community Futures Development Corporation was formed in 1997. It contracted with Western Economic Diversification (WD) to deliver the Community Futures program in the Rural Municipalities of Cartier, Headingley, Portage la Prairie, and St. François Xavier.

In 2006, the operating name of White Horse Plains CFDC was changed to match the common branding format instituted by WD. Its operational name is now Community Futures White Horse Plains.

The corporation was formed with a fourfold purpose:

1. *To provide business development and counseling services to the region.* These include services such as assistance in creating business plans, site selections, conducting market research, path finding for information and financing options.
2. *To provide access to repayable loan funds.* These can be to both new and existing businesses. Path finding to other financing options is also offered.



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3. *To assist communities address their social and economic development needs*. This can be accomplished through strategic planning, CED planning, leadership, and access to resources.
4. *To assist SME's and communities access other services, such as marketing, export, licensing, patents, and other support programs*.

Direction and control of the corporation rests with its volunteer Board of Directors and with WD.

The municipalities served by the corporation are responsible for appointing representatives to sit on the Board of Directors of the corporation. Each municipality appoints two directors—usually one municipal councilor and one member from the community at large.

Programs

Part of the services provided by the corporation consist of core programs offered by Western Diversification. These include:

Business Development Program: A general assistance program offering guidance in business plan development, marketing, finances, demographic information, etc.

Entrepreneurs with Disabilities Program: Provides assistance in the same areas as the Business Development Program, but with extra support for people with disabilities.

Western Youth Entrepreneur Program: Similar to the Business Development Program, however with recognition of the unique needs of young entrepreneurs.

As part of the Western Business Service Network, we also refer to or seek assistance from other members of the network, including:

- Canada Business/WTC-BIC
- Women's Enterprise Centre
- CDEM
- Other Community Futures offices

As part of the network, a satellite library and community access computer station is located in our office.

White Horse Plains also delivers programs on behalf of Provincial government departments, such as the Self Employment program.

Staff Activities

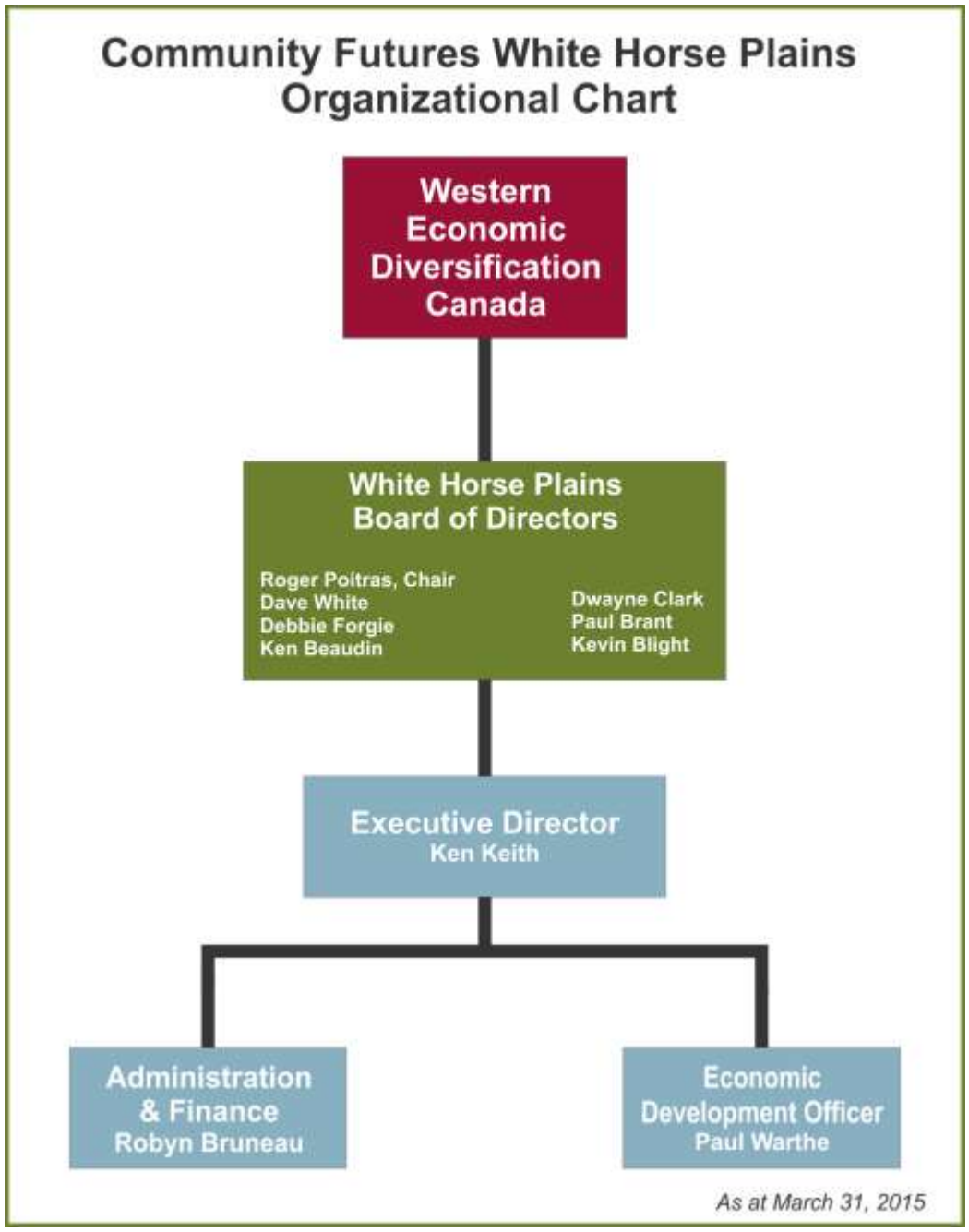
The Executive Director is hired by the Board of Directors and is empowered to hire additional staff as required and permitted by the budgeting process. The Executive Director is responsible to the Board of Directors for seeing that the duties and responsibilities of the corporation are carried out.

The staff of the corporation receive their overall direction from the policies established by the board of directors. Specifically, the board develops and approves a major operational plan each year, which highlights the areas of activity and specific projects which the board would like accomplished during the time frame allocated. Once this direction and policy has been established by the board, the executive director is responsible to ensure that the corporation's resources are allocated in such a manner that the work plan is addressed to the board's satisfaction.

Corporate Information

Municipalities are kept current on events in the region through their board representatives.

Services which are provided to the municipalities and its citizens include: business counseling; information on government programs and services; workshops and seminars; research assistance and analysis; business opportunity identification and promotion; regional information; community demographical information.



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Annual Statistics

As part of their annual operations, CF offices develop an Operations Plan for Western Diversification. The plan contains a wide variety of information, including staff and board listings, contact information, demographic and statistical information, office policies and bylaws, etc.

Community Futures offices are also asked to provide some performance targets in key areas of government interest. This report is a comparison of CF White Horse Plains plan targets and the actual performance in these areas. The complete operations plan can be found in the Appendix.

While quarterly reporting to WD has been done since the program started, the metrics have changed and been refined by the different governments in power. The metrics in the table on the following page are the most recently introduced.

Other statics of interest can be found below:

# of general information services provided to the public: 2034

# of clients served: 73

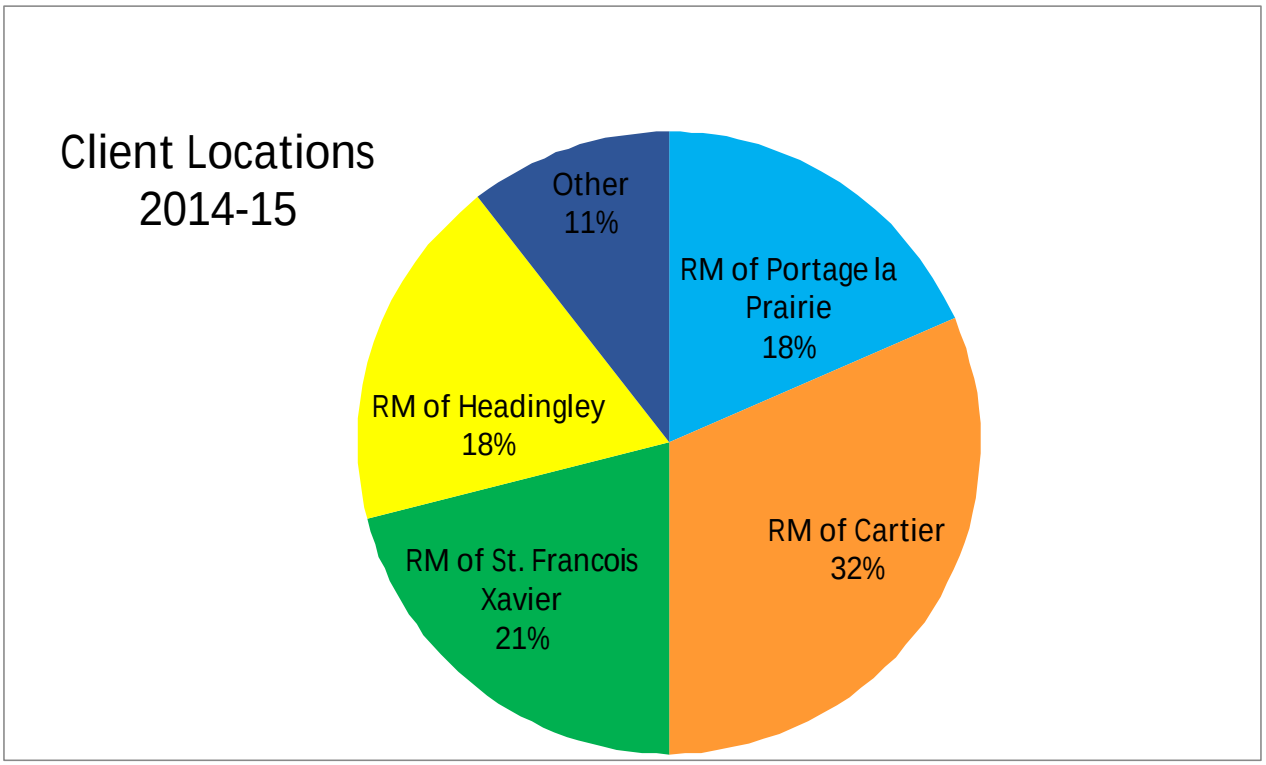
# of people with disabilities served: 3*

# of Aboriginal clients served: 2*

# of Youth clients served: 6*

# of jobs created, maintained, or expanded: 7

* - These categories are derived from a self-identification section on the client information form and are optional for the client to complete. These figures only indicate those clients which chose to identify themselves as such. The actual numbers of clients served in these categories is higher.



Annual Statistics

Western Diversification Major Performance Indicators	2014-15 Target	2014-15 Actual
# of community strategic plans developed or updated during the year.	2	9
# of partners engaged in community planning	10	13
Total # of community-based projects	2	51
Total $ value of community-based projects	$20,000	$12,636
Leverage value of community based projects	$15,000	$8,610
# of partners engaged in community-based pro-	10	24
# of businesses created, maintained or expanded through business services	8	5
Amount leveraged through business services	$200,000	$563,364
# of business training session participants	150	69
# of business advisory services	300	158
$ value of loans	$400,000	$202,351
# of loans	8	3
Amount leveraged through lending	$500,000	-

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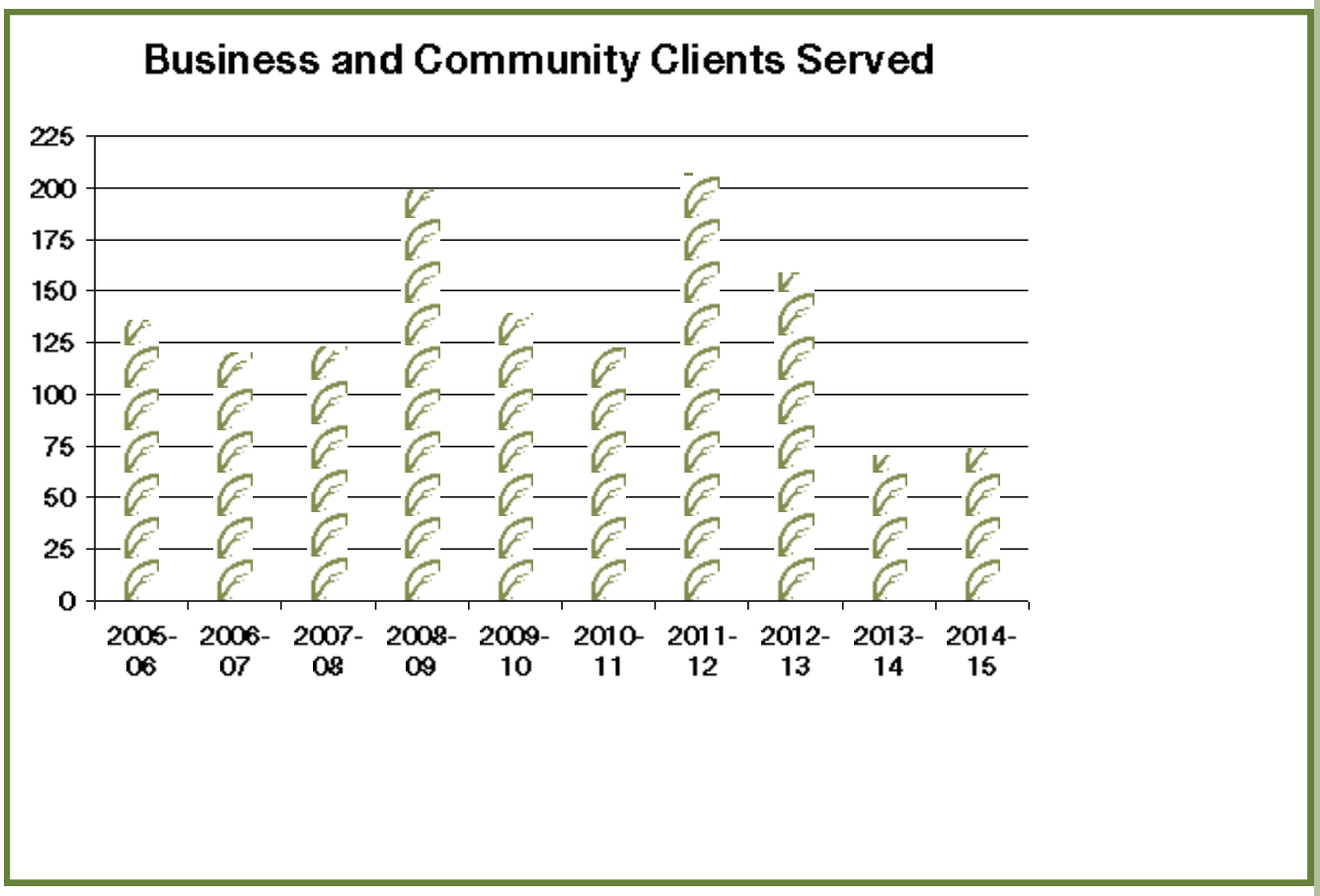
Annual Statistics



Business & Community Development

Business Development and Community Development form the core activities of the corporation. More in-depth discussions of the larger or more involved projects and activities can be found in the "Special Projects and Committees" report. The 2014-15 Operations Plan, as submitted to Western Economic Diversification, has also guided the activities of the corporation.

This list is not intended to be an exhaustive list of all of the projects in which the staff were involved during the year. It is, however, meant to cover some of the more significant aspects of the corporation's activities. The Corporation's staff provides the Board of Directors with a detailed bi-monthly report and a quarterly report to WD from which much of this information is taken.

Anyone wishing additional information on any of the projects contained in this report is asked to contact the Executive Director.

The corporation's services to its clients consist of a broad range of activities. Each of these may lead to developments in other areas for the client. For instance, aiding an entrepreneur with their business plan can lead to them leveraging startup funds from several different sources.

Throughout the past fiscal year, White Horse Plains has assisted its clients in leveraging over $563,000. The investments, leverages and counseling worked to create or maintain 7 jobs in the region. We advanced three loans totaling $202,000 to help start up new businesses and expand existing operations. In its history, White Horse Plains has disbursed nearly $2,000,000.00 in loans.

Business Development

During 2014-15, the Corporation continued to provide consulting services to small businesses located throughout the White Horse Plains region. In addition to the regular information and assistance provided by White Horse Plains, the Corporation continued to work in conjunction with Community Futures Heartland, Community Development Corporations, Chambers of Commerce, Community Futures Manitoba, Community Futures Investment Fund, Manitoba Regional Development Corporations, local economic development staff and others.

Prior to its relocation, clients had their choice of meeting with representatives in either the former main office in Portage la Prairie, the satellite office in St. François Xavier or at their business location. Now, Elie has become the location of the main office, providing clients a site more central to the region.

During the 2014-15 year, 73 individuals received in depth consulting regarding the establishment of new, or expansion of existing, small businesses. General information and advisory services were provided to 1,725 people, while over 4,400 clients gleaned information from the corporations' web site. Virtually every community in the White Horse Plains region and every sector of the economy are included in the list of clients. Due to the volume of contacts and the confidential nature of the inquiries it is not appropriate or practical to list each client in this report.

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Business & Community Development

Entrepreneurs

Some of the entrepreneurial level clients assisted during 2014-15 include:

- Agricultural Hauling
- Art Education/Artist
- Auto Recycling
- Bed & Breakfast
- Campground
- Catering
- Community Centre
- Community Playground/green space development
- Daycares
- Exterior renovations & home building
- Gas Bar & Campground
- Gas Bar & Convenience Store
- Health Food Production
- Home Childcares
- House Cleaning
- Housing Development
- Land Developer
- Lawn and Garden Service & Sales
- Lodge
- Massage Therapy
- Physiotherapy
- Printer
- Restaurant
- Retreat Centre
- Security and investigation service
- Seed Cleaning
- Self-storage facility
- Trucking Owner/Operator
- Vehicle sales
- Waste management

Community Development

Chambers of Commerce: Headingley: The Executive Director participated in the annual meeting of the Headingley Chamber of Commerce. The corporation also supported a variety of other community events.

Chambers of Commerce: Portage: Staff participated in several Chamber initiatives throughout the year, such as the Best Business Awards Gala, and entrepreneurial skill development.

Food Development Centre: White Horse Plains has maintained regular contact with staff and management of the food development center on a variety of initiatives, including a business incubator program.

Internet Web Site: Staff continues to update the information posted on the Internet, on the White Horse Plains site, as well as a number of other related sites. The site is located at www.whpcfdc.ca

The site has become a key part of the corporations' communication strategy, both for providing information to clients and potential clients, as well as in receiving feedback or requests from the public.

Industrial Parks: Work continues with several RM's on developing their industrial parks. The RM of Portage is developing the **Poplar Bluff Industrial Park** located west of Portage. They also have the **Oakville Industrial Park** located just off Highway 13. The office has assisted with tenant recruitment in both parks.

The office has also worked with the **Elie Industrial Park** and one in **Headingley**.

Southport Aerospace: Corporate representatives met with Southport representatives on several occasions to discuss and

Business & Community Development

implement various joint initiatives. The Executive Director is an active member in their organization. Community Futures White Horse Plains was also in attendance at their AGM.

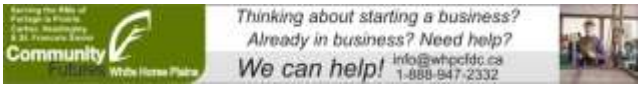
Other Activities

Board Meetings: Regular Board meetings of the organization were held throughout the course of the year. The Board is comprised of representatives from each municipality and through this regular contact, form part of the corporation's accountability to its municipal members. The board committed nearly 150 hours of volunteer time to the corporation.

Marketing & Promotion: The organization has made significant use of various media to promote the region, its advantages, and assets. This proved an effective tactic in order to retain and grow our client base after WHP's relocation to our Elie office. Print media has been utilized via the Headingley Headliner, Portage Daily Graphic, Herald-Leader Press, Headingley Times and various Chamber directories. Advertisements in print media have been occasionally supplemented with online advertisements on the print media's web sites. The occasional media mention or interview on the radio has been one form of promotion which has been utilized. The increase in radio time has been in conjunction with further exposure on the Portage online internet site via banner ads.

WHP also commenced with the use of Facebook in order to communicate and increase the organizations presence in the community.

Small Business Support: The organization is continuing to send out its monthly e-newsletter containing several tips and suggestions for small businesses. These have ranged from employee recruitment to dealing with negative customers and risk management. Back issues are available on the corporation's web site. In addition to the newsletter the organization has been sending out regularly information on entrepreneurial skill development opportunities and community development initiatives that are available in the area and throughout Manitoba.



Examples of the banner and box ads being used in the print and online media.

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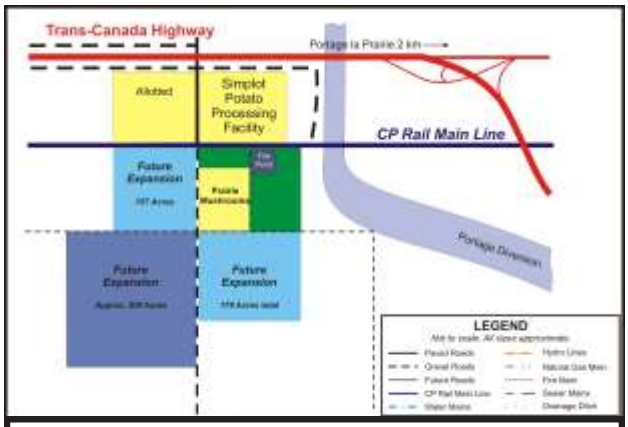
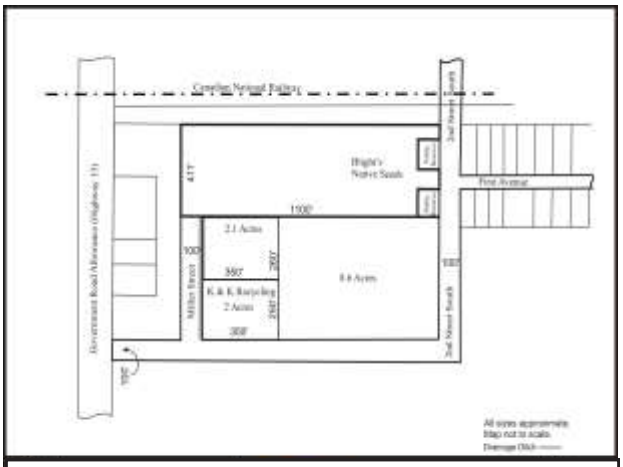
Business & Community Development

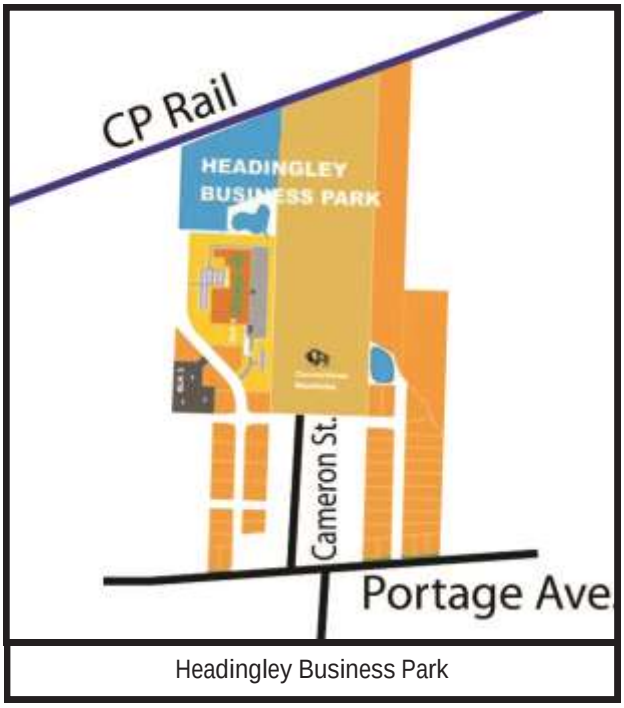
Industrial Parks within the Community Futures White Horse Plains region



Poplar Bluff Industrial Park



Oakville Industrial Park



Headingley Business Park

Committees & Special Projects

During 2014-15, directors and staff of the corporation participated in a number of special projects or represented the corporation on other boards and committees that were of a greater involvement than typical project assistance. Here are some of those activities:

Community Outreach Program

Representative: Ken Keith

Originating in September of 2009, it was determined that a consistent grass-roots community outreach effort was required to increase awareness of the Community Futures White Horse Plains programs in order to meet the required performance measures by Western Economic Diversification (WD). These performance measures are directly linked to the key goals of the Community Futures Program and for which core funding is provided to Community Futures White Horse Plains. This plan has proven effective in reaching the required goals and has become an integral part of the WHP strategy and activity.

This on-going outreach endeavor includes the following strategies:

- Consistent contact with Government, Financial Institutions, Chamber of Commerce and Community Service Providers;
- Community visits which include meeting with local business owners, and attending local events;
- Listen to our regions residents and business owners to understand their needs, and be ready to meet those needs;
- Involvement with Small business month (October) events;
- Identify knowledge sharing opportunities, and share our business/community economic development (CED) expertise;
- Increase participation in our Self Employment Assistance Program;
- Encourage entrepreneurship with our regions' youth, individuals with a disability, and newcomers to Canada;
- Increase the entrepreneurial participation of our aging populations in the region; and
- Utilize media and the internet to share our regions' business and economic development successes, and share valuable business and CED information.

The Community Outreach Strategy is producing positive results. The activities undertaken supported the achievement of the majority of the 2014-2015 organizational goals and WD performance measurements. A review of Outreach activities has been completed. In 2015-2016 WHP will focus on the most effective activities in order to efficiently utilize WHP resources, and the strategy will be revised to move forward into 2016.

Strategic Alliances and Capacity Building

Representative: Ken Keith, Paul Warthe

In the spring of 2011, the organization began building alliances with provincial and national business development service providers, as well as financial institutions and business development funding programs. Relationships and networks have been strengthened and renewed with all the regional main stream financial institutes, credit unions, and other business

development lenders such as Women's Enterprise Center of Manitoba, Louis Riel Capital Corporation, First Peoples Growth Fund, and provincial/federal business financing programs. Alliances have also been foster with organization such as Manitoba Marketing Network, Manitoba Tourism Education Council, Manitoba Quality Network, Canadian Youth Business Foundation and many others. As a result of this capacity building initiative, the entrepreneurs and businesses have additional resources, skill development and financial resources that support business success, and a positive economic direction.

Industrial Park Promotion

Representative: Ken Keith

White Horse Plains is involved in the marketing of the assets of its member municipalities. These areas include those set aside for commercial, manufacturing, or other industrial uses. These regional assets are considered for every inquiry and project, with the locations best meeting the client's needs included in the proposals developed. White Horse Plains then works with the client to develop their chosen site to meet their requirements. The marketing efforts include both websites and printed material.

Loan Review Committee

Representative: Ken Keith

During this past year, the Loan Review Committee met 12 times to review and discuss loan applications. A panel of 3 people, two board members and the Executive Director, perform a detailed analysis of loan applications and make a recommendation whether to approve them or not. The loan continues to be ratified by the full board, as it has been in the past.

Aboriginal Employment Initiative

Representative: Ken Keith

CFWHP has begun working with the Dakota-Ojibwa Tribal Council and other parties on an aboriginal employment initiative. The initiative is focusing on employment readiness skills and aims to identify and train approximately 40 people for work readiness in the local area. Assistance will be provided with job finding and employer preparations.

Status of Women—Momentum Project

Representative: Robyn Bruneau

In the fall of 2011, the federal Status of Women Canada issued a call for proposals for development of local programs to analyze and develop ways and means of establishing economic security for women aged 18-35 years. WHP assisted the Portage la Prairie Community Revitalization Corp. in its successful application and sat on the steering committee until the conclusion of the project in March, 2015.

The three year project examined barriers which women commonly face in the community. These focused on poverty, child care, workforce barriers, public transportation, economic development, and food security. Resources were developed to aid the community in recognizing the barriers, with a focus on reducing or eliminating them. Numerous focus groups, community meetings, workshops, surveys and a variety of other engagement tools were used to gather primary data. Area experts were

Committees & Special Projects

consulted and engaged to assist in the dissemination of information and education of key community leaders and people with an interest in meeting some of the needs of the community.

CF White Horse Plains Document Review

Representative: Paul Warthe

The combination of the relocation of the office to Elie and changes to the By-laws and policies and procedures required by WD, initiated a total review and updating of various legal and other key documents of the organization.

Changes to the By-Laws included the following areas:

- Location of Head Office
- Term of Office change
- Term of Office – Executive Committee
- Meeting Attendance
- Vacancy on the Board
- Code of Ethics
- Criminal Activity
- Wording changes

A new, expanded Board manual was developed, including policies on:

- Code of Ethics
- Director job description
- Board renewal plan
- Board composition policy
- Board Composition Guidelines for Municipalities
- Loan Appeal process
- Accountability policy

CF White Horse Plains Relocation

Representative: Ken Keith & Robyn Bruneau

The relocation to Elie concluded this year with the final step being the change of financial institutions to the Caisse Financial Group in Elie. This was done to aid in the efficiencies of office banking.

Community Futures Manitoba (CFM)

Representative: Ken Keith & Roger Poitras

The Executive Director participates in the regularly held manager's meetings hosted by Community Futures Manitoba. This entails attendance at various meetings, held either in person or through the video conferencing network. Roger Poitras serves as WHP's member on the CFM Board of Directors, which hold regular meetings in conjunction with the manager's meetings.

Appendices

Appendix 1: Business Resources

Appendix 2: Corporation By-Laws

Appendix 3: 2014-15 Operations Plan

Business Resources

Business Assistance Programs

There are a number of federal, provincial, and even local, assistance programs available to entrepreneurs in the White Horse Plains region. Many of the programs offer some type of loan assistance which will help businesses expand into new markets or services, or assist in purchasing new equipment. Some of the programs simply offer information or technical assistance.

The following is not meant to be a complete list of all available programs; merely a summary of some of the more popular programs. For further information on these, or other programs, please contact the corporation or visit our web site at www.whpcfdc.ca

Financial Programs for Entrepreneurs

Business Start Program — Entrepreneurship Manitoba. This program provides a 5-year, $30,000 provincial loan guarantee to individuals starting a new business in Manitoba. Interest rate is prime +1%. Repayment of the principle can be deferred for one year. Attendance at the 3-day Business Planning Workshop is required

Journeyperson Business Start Program – Entrepreneurship Manitoba. Certified journypersons are eligible for a grant of up to $2,500 to help cover the cost of purchasing equipment, tools, supplies, buildings and lease-hold improvements related to starting a trade related business. Transactions must have occurred between six-months prior to business start and 12 months after. Attendance at one of the approved workshops is required.

Self-Employment Benefit Program — Entrepreneurship Manitoba. Provides the unemployed with the opportunity to start their own business or take over an existing business by offering financial assistance, coaching and ongoing business counseling. To be eligible, applicants must currently be receiving employment insurance benefits or have received employment insurance benefits within the last 36 months or have received maternity or parental benefits through a claim that started within the last 60 months. Community Futures WHP is partnering with Employment Manitoba to provide this program to the area.

Canada Small Business Financing (CSBF) — Canada. Assists new and existing businesses obtain term loans of up to $500,000 from chartered banks or other lenders to purchase, lease, or upgrade fixed assets by providing a federal government loan guarantee. To be eligible, a company's gross revenues must not exceed $5 million annually. Successful applicants are required to pay a one-time registration fee equal to 2% of the loan. Please note that application is made at the financial institution of your choice and final approval rests solely with the bank or other lender.

Farm Credit Canada (FCC) — Canada. Traditionally a source of financial services for the farming community, the FCC also provides financial assistance to small and medium-sized businesses related to agri-business and agri-food.

Business Development Bank of Canada (BDC) — The BDC provides a variety of financial services to business, including term loans, loan guarantees, and financial

Business Resources

planning assistance to entrepreneurs. Other services offered by the BDC include: export solutions, quality improvement solutions and e-business solutions.

Community Futures Development Funds — Individuals or businesses located within the boundaries of the Community Futures White Horse Plains can receive help with business plans, marketing, training, and financial assistance to start or expand their business. Maximum loan amounts are $150,000. Programs include the Business Development Fund, Entrepreneurs with Disabilities Program, and Youth Entrepreneurs Program.

Commercialization Support for Business Program – Manitoba Jobs & the Economy. This program combines several older programs into one initiative. Under the three streams of the program, small and medium size businesses can move from concept through market-ready product, including market development, certification, and securing intellectual property rights. Each level has individual funding levels that total a maximum of $330,000.

Entrepreneurs with Disabilities— Community Futures White Horse Plains. Designed to help rural western Canadians with disabilities gain easier access to business training and development; mentoring and one-on-one counseling services; and, financial assistance in their pursuit of self-employment. Eligible applicants must be living in a rural community and have a disability that impairs their ability to perform at least one of the basic activities of self-employment or entrepreneurship. The program provides entrepreneurs with disabilities, who are unable to obtain financing from a traditional financial institution access to business loans up to $150,000.

First Peoples Economic Growth Fund (FPEGF) – The FPEGF is a joint initiative between the Assembly of Manitoba Chiefs and the Province of Manitoba. Its mandate is to provide financial support to Manitoba First Nation business proposals that are economically viable. This includes skill development, business plan assistance, and financial assistance. Loans of up to $300,000 or 50% (whichever is less) are available.

Communities Economic Development Fund - Manitoba Crown Corporation. The CEDF has a variety of loan programs to meet various needs to people in Northern Manitoba, including commercial fishermen and aboriginal entrepreneurs.

Louis Riel Capital Corporation – The LRCC is a Manitoba Metis-owned lending institution created to finance the start-up, acquisition and/or expansion of viable Metis, Non-Status Indian, or Inuit controlled small businesses based in Manitoba. The types of financial services available include: Direct Capital Loans, Bridge Financing, Business Plans and Business Advisory Services.

REDI Rural Entrepreneurial Assistance Program — Manitoba. This component of the REDI program assists entrepreneurs and small businesses in their start up or expansion. The assistance is in the form of a loan guarantee between $10,000 and $200,000. Loans are made to owners/operators and may be used for purchase of fixed assets, inventory and/or working cap-

Business Resources

ital. Annual gross revenues must be under $2 million.

Manitoba Industrial Opportunities Program – Manitoba. A provincial program intended for large business. Loans or loan guarantees are available between $500,000 and $5 million. Long-term job creation must be one of the results of the loan. A minimum of 20% equity is required.

Young Entrepreneurs Business Grant Program — The Young Entrepreneurs Program is a component of Partners with Youth, which is a provincial program operated by the Departments of: Agriculture, Food and Rural Initiatives; Healthy Living, Youth and Seniors; and Entrepreneurship, Training and Trade. The program is designed to encourage Manitoba's young people to start their own full-time businesses and pursue self-employment as a career choice. Successful applicants, between the ages of 18 and 29, can receive a $4,000 matching grant to help defray business start-up costs and capital expenditures.

Futurpreneur – Futurpreneur (formerly the Canadian Youth Business Foundation) is a national, non-profit organization, whose mission is to inspire, support and promote young Canadian Entrepreneurs who are between 18 and 39 years of age. Clients are required to work with a business mentor for the duration of their dealings with Futurpreneur.

Western Economic Diversification — Canada. Several financial resources are available through various initiatives from Western Economic Diversification. WINN offers repayable contributions to small businesses proposing to commercialize new technology. WD also works through the Community Futures program and the Women's Enterprise Initiatives.

Western Youth Entrepreneur Program – Is designed to help youth between the ages of 18 and 29 recognize and pursue their entrepreneurial goals and start a small business. The program provides assistance with developing business plans, mentoring and counseling in business development and operation and small business loans up to $25,000.

Women's Enterprise Centre – Is one of Manitoba's only non-profit organizations dedicated to helping entrepreneurial women address the unique challenges facing them as they build their businesses. The centre provides assistance with new business feasibility, start-up procedures, expansion strategies and the creation of business plans. The centre also provides loans of up to $150,000.

Community Programs

Community Places – Provincial Grant. Operating under the umbrella of the Manitoba Housing, the Community Places program assists non-profit organizations with funding for the upgrading, construction or acquisition of buildings, or other facilities that provide lasting, long term benefits to a community's residents. Applications are made available in September and have a December deadline. Announcements of successful applications usually take place in April. The maximum grant is $50,000.

Business Resources

Hometown Manitoba – is a program under the Rural Economic Development Initiative (REDI) that provides financial support for rural and northern community projects initiated by local communities, organizations, cooperatives and businesses that enhance "main street" public places and building exteriors. The program also aims to promote unique identities and themes that define a community. Three programs are available with different foci and funding opportunities.

Aboriginal Business Service Network - ABSN - The Aboriginal Business Service Network is committed to providing the Aboriginal business community with a wide range of information on government services, programs and regulations that are relevant, up-to-date and accurate.

Information Services

The corporation has access to many different computer data-bases, either in-house or on the Internet; which contain valuable information for governments, school boards, entrepreneurs, and other interested parties. The following is a partial list of the resources available.

CAP Site – The CF White Horse Plains office has been home to a Community Access Program computer for several years. This site offers people from the community an opportunity to conduct Internet research, resume development, etc. Recently, the organization has added a business plan development program as well as two bookkeeping programs. The business plan program offers a number of templates and resources to aid people in writing a business plan. The two bookkeeping programs offer entrepreneurs an opportunity to compare and contrast two of the most popular packages side by side.

Business Library—CF White Horse Plains has a lending library of materials related to entrepreneurship and small businesses. It also hosts the CAP site mentioned above. Clients may browse the library and surf the web for business information and ideas or access the interactive business planner online.

Statistics Canada Information — There are two areas of information available to businesses. The first is demographic information gathered every five years by Statistics Canada. Associated with this is the Consumer Expenditure database, which contains information on the spending practices of the population. Staff are available to assist you in acquiring the information you need.

The second area of Statistics Canada information is the Business Profiles database. This information provides a snapshot on the financial status of a sampling of similar businesses, showing profitability and other general financial information.

Industrial Research Assistance Program (IRAP) – Regarded as one of the best in the world, the IRAP program seeks to stimulate small and medium sized businesses by providing technological advice, assistance, and other services to help them access, develop, and exploit new technologies. IRAP can also provide support funding for certain approved projects with eligible clients.

Business Resources

Manitoba Marketing Network – Entrepreneurship Manitoba. The MMN is a private-public partnership providing free marketing assistance to entrepreneurs and small businesses in Manitoba.

MERX — MERX is an Internet based, online bidding system used in the tendering of federal, provincial, municipal, academic, and institutional projects.

Business Publications

The corporation maintains a reference library of material related to small business in Canada. Some of the material is available for free distribution to, or purchase by, interested persons. The following is a sample of the literature available.

Business Profile Series – The Rural Economic Development Series is designed to help rural Manitoba achieve sustainable economic growth. The six "how–to" booklets include:

Organizing for Economic Development
Gathering Information for Economic Development
Preparing an Economic Development Plan
Business Development – Growing from Within
Marketing your Community
Creating Jobs in your Community

Library materials

In addition to the free informational brochures and guides, there are a number of books available for borrowing. A small sampling includes:

- Financial Management 101
- Start & Run a Landscape Business
- Start & Run a Bed & Breakfast

A 3-Stage Entrepreneurial Self-Evaluation

Several reference books are also available for viewing in the office.

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Corporate Bylaws

Be it enacted and it is hereby enacted as a by-law of White Horse Plains Community Futures Development Corporation as follows:

1. Head Office

The Head Office of the Corporation is situated in the town of Elie in the Province of Manitoba. The Corporation from time to time may establish other offices and agencies by resolution, as the Board may deem expedient.

2. Seal

The Seal of the Corporation shall bear the name of the Corporation and shall be located at the Corporation's Head Office.

3. Geographic Boundaries

The White Horse Plains Region consists of the Rural Municipalities of Cartier, Headingley, Portage la Prairie, and St. Francois Xavier.

4. Ownership

The ownership and control of the Corporation shall be vested in the Membership.

5. Membership

Membership to the Corporation shall be by resolution from each municipal Council within the geographic boundaries. The elected Council shall appoint by resolution, two representatives to the board, one of whom shall be a member of council.

6. Board of Directors

The Corporation shall be governed by a Board of Directors composed of those representatives appointed by member communities in the White Horse Plains Region.

7. Ex-Officio Directors and Resource Personnel

At the discretion of the Board of Directors, ex-officio directors may be appointed. Ex-officio directors will not be voting members of the Board.

8. Officers

The Officers of the Board of Directors shall be the Chair of the Board, the Vice-Chair of the Board, and the Secretary-Treasurer of the Board. The Officers of the Board of Directors shall be elected by the Board of Directors for a term of three years at the first meeting of the Board after the Annual General Meeting, when required. All officers may be re-elected for a total of three consecutive terms. In the event that an officer of the Corporation is not re-appointed by the member Community that officer may continue their term of office until a replacement Board member is appointed by the municipal council. After the appointment of the replacement Board member, the Board of Directors shall elect a new officer to fill the vacant position. An officer may be expelled from office by a ¾ majority vote of the Board of Directors at any meeting of the Board.

Corporate Bylaws

9. Duties of Officers

a) Chair of the Board

The Chair of the Board shall preside at all Board of Directors meetings, and, with another Director appointed by the Board for the purpose, shall sign all by-laws. The Chair of the Board shall be Chair of the Executive Committee.

b) Vice-Chair of the Board

The Vice-Chair shall assist the Chair and shall exercise the duties and powers of the Chair during the inability or absence of the Chair. The Vice-Chair of the Board shall be Vice-Chair of the Executive Committee.

c) Secretary-Treasurer of the Board

The Secretary-Treasurer shall ensure that all minutes and written records of the Corporation are maintained and accurate as required and may, when appropriate, delegate these duties to an employed member of the Corporation staff. The Secretary-Treasurer shall also ensure that all financial records and books of account of the Corporation are maintained and accurate as required and may, when appropriate, delegate these duties to an employed member of the Corporation staff. The Secretary-Treasurer shall be the Secretary-Treasurer of the Executive Committee.

10. Board Committees

a) Executive Committee
The Executive Committee of the Board of Directors shall consist of:

The Chair of the Board who shall be the Chair of the Executive Committee;

The Vice-Chair of the Board who shall be the Vice Chair of the Executive Committee;

The Secretary-Treasurer of the Board who will be the Secretary of the Executive Committee;

b) Loans Committee
The Loans Committee of the Board of Directors shall consist of:

The Chair of the Board who shall be the Chairman of the Loans Committee;

The Vice-Chair of the Board who shall be the Vice Chairman of the Loans Committee;

The Secretary-Treasurer of the Board who will be the Secretary of the Loans Committee;

The mandate of the loans committee is to review and approve loan proposals submitted by the Executive Director; and to follow through with ratification of each approved loan at the next regular meeting of the board.

c) Other Committees
The Board may form other committees as deemed necessary from time to time.

Corporate Bylaws

11. Fiscal year

Unless otherwise ordered by the Board of Directors, the fiscal year of the Corporation shall terminate on the 31st day of March in each year.

12. Meetings of the Board of Directors

Regular and special meetings of the Board of Directors shall be held at the head office of the Corporation or elsewhere as the Board of Directors may determine. Notice of each meeting of the Board of Directors of the Corporation shall be given not less than five days before the day on which such meeting is to be held. Meetings will be open to the public at the discretion of the Board.

13. Quorum

A majority of active members of the Board of Directors constitute a quorum at meetings of the Board for the transaction of business. In the absence of a quorum, the executive or with such members as is present at the meeting, shall be chaired with carrying out the business of the Board of Directors, providing that all motions are ratified by the majority of the Board, by whatever means possible, at the earliest possible date.

14. Annual Meeting

The annual meeting of the Board of Directors shall be held at the head office of the Corporation or elsewhere as the Board of Directors may determine. Notice of each meeting of the Board of Directors of the Corporation shall be given not less than fourteen (14) days before the day on which such meeting is to be held. Meetings will be open to the public at the discretion of the Board.

The annual Board of Directors meeting of the Corporation shall be held at some date not later than eighteen (18) months after the incorporation of the Corporation and subsequently one at least every calendar year and not more than fifteen (15) months after holding of the last preceding annual meeting. At every annual meeting, in addition to any other business that may be transacted, the report of the Directors, the financial statement and the report of the auditors shall be presented and auditors appointed for the ensuing year and the remuneration of the auditors shall be fixed.

15. Authority to Call Special Meetings

A quorum of the Board of Directors or the Chair of the Executive Committee shall have the power to call at any time a Special Meeting of the Board of Directors of the Corporation.

16. Voting

Each of the members of the Board of Directors including the Chair, shall be entitled to cast one (1) vote on any and all matters which shall come before such meeting of the Board of Directors unless it has been determined that a conflict of interest exists. All matters shall be decided by the affirmative vote of the majority of the Directors of the Corporation present at such meeting, except those matters otherwise expressly stated in these by-laws. Voting by proxy

shall not be allowed. There shall be no abstinence of voting.

17. Equality of Votes

Questions arising at any meeting of the Board of Directors shall be decided by a majority of votes. In case of an equality of votes, the issue at hand shall be reviewed by the Executive Committee. The Executive Committee shall report its findings to the Board at the next Board of Directors meeting, or at such time as designated by the Board. After the presentation of the Executive Committee's report, the issue will again be brought to a vote. In the event of another equality of votes, that particular issue will be considered defeated.

18. Vacancy on the Board of Directors

A Director's position on the Board shall be vacated in the following events:

a) Death of a Director

b) The Director is found to be mentally incompetent by law

c) The Director tenders his/her resignation in writing or at the time specified in the resignation whichever is the later

d) The Director is expelled by the Board for the cause in accordance with the following procedure: any Director may move to expel another Director, provided that notice of such motion and reason for the same is given in writing to all Board members at least seven (7) days prior to the meeting at which such motion is to be considered. Such motion shall not be made except for cause: viz. on the grounds that the Director has acted or is acting contrary to the best interests of the Corporation. The motion to expel any Director shall succeed if two-thirds (2/3) majority of the Board Members vote in favor of the motion.

e) A Director who is absent from three consecutive general meetings of the Board shall be deemed to have voluntarily resigned.

19. Vacated Directorship

Should a Directorship become vacated, in accordance with clause 18 herein, the Directorship shall be filled at a meeting of the Board of Directors through the process outlined in Clause 5.

20. Reimbursement of Expenses

Reimbursement of expenses, pertaining to reasonable and necessary travel, food and lodging, while attending conferences, special functions or similar whilst representing the Corporation. Corporation business shall be made in accordance with the Corporation's travel allowances which are in accordance with those set by the Federal Government.

21. Indemnification of Directors

Every Director including all those persons who provide executive and administrative and managerial functions or services in the Corporation and his heirs, executors and administrators and estate and effects respectively, shall from time to time and at all times be indemnified and save harmless out of the funds of the Corporation, from and against:

Corporate Bylaws

All costs, charges and expenses which such Directors or Officer sustains or incurs in or about any action, suit or proceedings which is brought, commenced or prosecuted against him; for or in respect of any act, deed, matter or thing whatsoever made, done or permitted by him or about the execution of the duties of his office; and,

All other costs, charges and expenses which he sustains or incurs in or about or in relation to the affairs thereof, except such costs, charges or expenses as are occasioned by his own neglect or default.

22. Employees

The Board of Directors may increase or decrease the Corporation's staff establishment or hire or dismiss such employees as may be deemed necessary to perform such duties as the Board of Directors from time to time may be determined;

The remuneration of all employees shall be determined as per employment services contract.

23. Books and Records

The Chair shall ensure that all necessary books and records of the Corporation required by by-laws or the Corporation or by any applicable stature or by-law are regularly and properly kept.

24. Negotiable Instruments

All cheques, bills of exchange or other orders for the payment of money, notes or other evidence of indebtedness issued in the name of the Corporation, shall be signed by such person in such manner as shall from time to time be determined by resolution of the Board of Directors and any one of such persons or agents may alone endorse notes and drafts for collection on account of the Corporation through its bankers, endorse notes and cheques for deposit with the Corporation's bankers for the credit of the Corporation, and the same may be endorsed "for collection" or "for deposit" with the bankers of the Corporation by using the Corporation's rubber stamp for the purpose.

Any one of such officers or agents so appointed may arrange, settle, balance and certify all books and accounts between the Corporation and the Corporation's bankers and may receive all paid cheques and release or verification slips.

25. Amendment of By-laws

The by-laws of the Corporation may be enacted, repealed or amended by a two thirds (2/3) majority vote of the Directors present at a meeting duly called by the Board of Directors for the purpose of considering an enactment, repeal or amendment of the by-law of the Corporation.

26. Rules and Regulations

The Board of Directors may prescribe on motion such rules and regulations not inconsistent with these by-laws relating to the management and operation of the Corporation as it deem expedient, and such regulations shall have immediate force and effect.

Corporate Bylaws

27. Auditor

The Directors shall at each annual meeting appoint an auditor to audit the accounts of the Corporation, to hold office until the next annual meeting provided that the Directors may fill any vacancy in the office of the auditor subject to confirmation the next Annual Meeting.

28. Interpretation

In these by-laws as in all other by-laws of the Corporation, hereafter, passed, unless the context otherwise requires, words importing the singular member of the masculine gender shall include the plural member or feminine gender, as the case may be, and vice versa, and reference to persons shall include corporations, partnerships, societies and other legal entities.

29. Conflict of Interest

In the event of a possible conflict of interest, it is up to the incumbent Board in writing prior to the matter being discussed or formally entertained at a meeting of the Board. The Board shall use its own discretion to make a judgment on the matter.

If a member is in conflict of interest, they shall not have a vote. A conflict of interest situation will be reviewed and discussed by the Board of Directors excluding the incumbent Director and a final decision ratified by the balance of the Board.

No member of the White Horse Plains Community Futures Development Corporation Board, or member of their immediate family shall receive financial assistance by way of loan or equity investment from the White Horse Plains Community Futures Development Corporation.

30. Distribution of Assets

In the event of a dissolution of the Corporation, all its remaining assets after payment of its liabilities, with the concurrence of Western Economic Diversification, shall be assigned to the member municipal corporations in a manner acceptable to a majority of the Board of Directors or returned to the Canadian Government.

31. Confidentiality

Confidentiality on any aspect of the business of the White Horse Plains Community Futures Development Corporation Board shall be at the discretion of the Board of Directors.

32. Length of Service - Board

The maximum length of service by any one board member shall not exceed 9 consecutive years. Board members are once again eligible for appointment after a one year absence from the board.

33. Term of Office – Executive Committee

The Term of Office for members of the Executive Committee shall be three years, with a maximum of three consecutive terms.

Corporate Bylaws

34. Meeting Attendance

Directors are expected to be present in person at the designated time and location of the board meeting. If circumstances to not allow a Director to be present in person, they may participate via conference call or video conference providing there are at least three Directors present in person at the location of the meeting. Conference call or video conference participants shall have the same rights and privileges as if they were attending in person. Conference call and video conference participants must take measures to ensure the confidentiality of the meeting is not violated.

35. Code of Ethics

All Directors and staff are required to sign and abide by a Code of Ethics on an annual basis. Contractors, consultants, and any other party which may be working with or have access to confidential information shall also be required to sign and abide by a similar Code of Ethics.

36. Criminal Activity

All Directors and staff may be required, at the discretion of the Board, to provide a criminal record check as a condition of employment, appointment, or election.

If charged with a criminal offence, a Director or employee shall inform the Board of such in a timely manner and shall be suspended from their position until such a time as they have either been cleared or convicted of the charge.

In the event that a Director or employee is convicted of an indictable offence, they will be subject to immediate termination. In the event that they are convicted of a summary criminal offence, they will continue to be suspended until a decision on termination has been made by the Board of Directors.

-As revised September 2014-

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2014—2015 Operations Plan*

BOARD MOTION

Please include the date of the meeting and the motion from your Board of Directors that approved each of the following.

1. The 2014-15 Operating Plan
2. The 2014-15 Budget
3. Requests for Interest Transfer (if applicable)

1.0 IDENTIFICATION AND CONTACT INFORMATION

CF Legal Name:	White Horse Plains Community Futures Development Corporation
O/A:	Community Futures White Horse Plains
Mailing Address:	P.O. Box 427
Location Address:	14 Main Street East
Phone Number:	204-353-4200
Fax Number:	204-353-4222
General E-mail address:	info@whpcfdc.ca
Executive Director:	Kenneth Keith
Executive Director E-Mail:	kenkeith@whpcfdc.ca
Chairperson:	Roger Poitras
Phone Number:	204-353-4200
E-mail Address:	chair@whpcfdc.ca
Website:	www.whpcfdc.ca

2.0 DESCRIPTION OF THE CF REGION

2.1 Please provide updated descriptions of your CF's service area, including:

- Geographic and demographic information
- Economic challenges and opportunities
- Other external challenges and opportunities that impact your organization

* As submitted to Western Diversification in January 2014.

2014—2015 Operations Plan

Geographic & Demographic Information (Based on the 2011 Census)

- Total regional land area: 2,829 sq. km.
- Population: 14,135, equally split between male and female
- Population density: 5.0 people/sq. km.
- Average age: 37 years old
- Family Make-up: 91% Two-parent families, equally split between families with children at home and without children at home
- Average children per family: 1.1
- Dominant Language: English
- Dominant Marital Status: Married
- 88% live in single detached houses
- 90% own their home, average home value is $310,000
- 55% of homes are built before 1980
- Educational Attainment: Of the population aged 15 years and older: 25% did not attain a high school diploma; 23% only received a high school diploma; 28% obtained a college/trades certificate/diploma; and 23% obtained a university degree
- Top Fields of Post-secondary education: Equal interest in Architecture, engineering & related technologies and Health & related fields
- Labour Force participation rate: 77% for males and 68% for females
- 2% of the labour force did not work at all in 2010; 20% worked part time; 78% worked full time
- Top occupations: Management and Sales & Service
- Top 3 industries: Health Care & Social Assistance, Retail Trade, Public Administration
- Average 2010 Household Income $95,000

STRENGTHS

- Strong, diversified agricultural base
- Good rural "work ethic"
- Excellent transportation infrastructure (Trans-Canada highway, two main-line rail, airport)
- Good community infrastructure (water, sewer, gas, electricity, education, recreation, culture, etc.)
- Good technology infrastructure (communications, internet, etc.)

WEAKNESSES

- Close proximity to Winnipeg, which results in a drain of young people, resources, etc.
- Lack of post-secondary education facilities and general opportunities for young people
- Lack of secondary manufacturing and processing facilities
- No regional vision and problems with cooperation among communities
- Relatively small population base

OPPORTUNITIES

- Secondary processing of agricultural products and by-products.
- The establishment of CentrePort on the east edge of the region.
- Health care opportunities based on aging population issues and the need for facilities for housing and care.
- Tourism initiatives based on factors such as the close proximity to Winnipeg, Trans-Canada highway, etc.
- New technology initiatives, utilizing resources in the area such as the Food Development Centre, etc.

THREATS

- Global economic conditions. Because the region is still heavily dependent on agriculture, the economy is impacted by such things as exchange rate, changing weather patterns, etc.
- Volunteer burnout. Most economic development initiatives are dependent on a small core group of volunteers
- Changing government policies
- Youth out-migration which impacts on loss of skills in the area, etc.
- Reduction in program funding and government support

3.0 DESCRIPTION OF THE ORGANIZATION

3.1 Mission

- Provide an overview of your organization's vision and mission

The White Horse Plains Community Futures Development Corporation will endeavor to enhance the social and economic quality of life by bringing together and cooperating with all appropriate stakeholders in supporting, developing, and promoting communities, individuals, organizations and businesses within the White Horse Plains region of Manitoba.

3.2 Description of your organization

- In the table below, please outline your board and staff structure

Board structure and committees	The CF WHP board is comprised of eight people, a councillor and citizen representative from each of the four rural municipalities it serves. There is an executive committee comprised of the Chair, Vice Chair, and Secretary-Treasurer. The executive committee also serve as the loan review committee.
Organizational structure, i.e. units, areas of responsibilities	CF WHP has a staff of three, comprised of an Executive Director, Economic Development officer (EDO), and an Administration and Finance person. The Executive Director manages the office and is the main liaison with WD, the municipal offices, CFM, etc. Together with the EDO, they are responsible for client services and program development and promotion. The EDO is also responsible for loan monitoring, SEA program, web sites, IT, material development, and government reporting. The Administration and Finance person is responsible for bookkeeping, office management, and other administrative and HR functions.
Office locations and coverage of communities (i.e. offices, part time staffing in other communities)	CF WHP's main office is located in the town of Elie, MB, almost the geographic center of its region. It has a satellite office in the RM of St. Francois Xavier municipal office. Having recently relocated to Elie from the city of Portage la Prairie, CF WHP is looking for a satellite office location from which to better serve the RM of Portage la Prairie.
Planned Staff & board training	CF WHP has begun taking more advantage of staff training opportunities offered through CFM and other organizations. These are taken as need and opportunity permit. Board training will be examined after the municipal elections in the fall of 2014, after any new CF directors are appointed to the board.
Subsidiaries and related entities listed (i.e. does your CF hold an ownership position in another organization, business, or entity?).	CF WHP does not hold ownership in any other businesses, subsidiaries, or organizations.
Other	

3.3 Staff

- Provide a list of staff below.

Staff	Position	Core Staff (WD) *	Year Hired
Kenneth (Ken) Keith	Executive Director	100	2011
Paul Warthe	Economic Development Officer	100	1997
Robyn Bruneau	Administration & Finance	100	2013

* Indicate the percentage of salary that is covered with core WD funding.

2014—2015 Operations Plan

- Describe any challenges related to staff retention, recruitment and training. Also provide your plans to address these challenges.
  CF WHP has had no difficulty in retaining staff.

3.4 Board of Directors

- Provide a list of directors below. Identify if they are appointed to the board by municipalities and/or band council.

Name	Position on Board	Geographic Area of Representation	Year Joined Board	Appointed by Municipality and/or Band Council (Yes / No)
Roger Poitras	Chair	RM of St. Francois Xavier, Reeve	2002	Yes
James A. Knight	Secretary-Treasurer	RM of Portage la Prairie, Community representative	1997	Yes
Kevin Blight	Director	RM of Portage la Prairie, Councilor	2010	Yes
Gerry Duclos	Director	RM of St. Francois Xavier, Councilor	1997	Yes
Ken Beaudin	Director	RM of Cartier, Councilor	2010	Yes
Dave White	Director	RM of Headingley, Community Representative	2004	Yes
Paul Brant	Director	RM of Headingley, Councilor	2010	Yes
Debbie Forgie	Director	RM of Cartier, Community Representative	2014	Yes

3.5 Board of Directors Governance

- Provide information of the Board of Directors governance in the table below.

Does the CF have a formal process to ensure your Board is representative of the community (geographic, age, gender, skill set, and perspective). If yes, describe your process in detail. If no, what are your plans to put this in place in 2014-15.	The board is comprised of two members of each of the four rural municipalities it serves. Thus, equal representation from across the region is established. The choice of representation is determined individually by each council, in the manner of their choosing. Currently, there are no plans to alter this.
Do you have a formal Board recruitment and retention strategy? If yes, describe your strategy in detail. If no, what are your plans to put this in place in 2014-15.	Board members are appointed by the municipalities they represent. The choice of representation is determined individually by each council, in the manner of their choosing. Currently, there are no plans to alter this.
Do Board members receive a comprehensive orientation regarding board responsibilities, programs and services, and administrative procedures? If yes, provide details of what is included and frequency. If no, what are your plans to put this in place in 2014-15.	Board members receive an orientation upon their appointment to the board. This includes an introduction to the organization, the CF program, WD, the staff and their roles and responsibilities. A package of printed materials is given them which includes promotional materials, the most recent annual report and financial statements, the most recent board meeting package, and any other pertinent information.
Do your by-laws include provision for length of board service and rotation of board members? If yes, what is the maximum length of board service allowed? If no, what are your plans to put this in place in 2014-15.	As the board members are appointed by the municipalities they represent, their length of service is determined by the representative and the council which appoints them. Currently, there are no plans to alter this.
Does your policy related to conflict of interest require your staff and board members to sign a Code of Ethics Oath / Conflict of Interest Statement / etc.? If no, what are your plans to put this in place in 2014-15.	Both staff and directors are required to sign a confidentiality agreement. A policy on conflict of interest is included in the corporation's by-laws and both board and staff are required to abide by it. Ethical issues and code of conduct are addressed in the WHP CFDC Policies and Procedures Personnel Policy manual.

4.0 PLANNING AND POLICIES

4.1 Strategic Priorities

- The date of your last strategic planning session was **January 11, 2013**
  CF WHP reviews and amends its strategic plan every year as part of its annual report development. In October 2014, Manitoba will be having municipal elections. CF WHP is expecting a near 50% change in its board. With this change, a more formal strategic planning session is being planned to ensure the corporation reflects both the priorities of the new board and the new priorities of Western Diversification.
- Identify your strategic goals with long and short-term objectives.

See also Schedule "A"

2014—2015 Operations Plan

The White Horse Plains CFDC has set for itself the following as its strategic goals and key focus areas:

1. To operate exclusively as a non-profit Corporation; to administer and employ its property, assets and rights for the sole purpose of promoting or aiding in the promotion and development of the economic activity and adjustment measures within the White Horse Plains Region.
2. To encourage, support and advance employment through community economic development in the White Horse Plains Region.
3. To assist in the development and expansion of local business ventures in the White Horse Plains Region.
4. To encourage, support and advance employment through human resource and employment adjustments.
5. To develop and maintain a clear sense of its mission and strategic goals through systematic planning and research and to ensure that there is continuous updating of all plans and goals.
6. To maintain a strong commitment to community accountability elements and how the Corporation must actively relate to their member communities through:
   a. Planning: The organization's vision, strategic, and operational plans are fundamentally driven by its communities' needs and realities.
   b. Programs and services: the programs and services are designed and delivered in a manner which meets the communities' needs and creates self-reliance and the capacity to manage change.
   c. Governance: the organization will be governed by the communities through a system which is effective, equitable, and representative of the developmental interests and needs of the communities.
   d. Communication: the organization will maintain a highly visible profile and will regularly and clearly communicate its plans, activities, and results to the White Horse Plains region's communities.
   e. Partnerships: the organization will work through partnerships in order to strengthen the impact of its community development activities, streamline access to services, and contribute to cost effectiveness.
   f. Assessment: the organization will regularly assess and communicate the impact of its activities on the life of the member community.

- Please identify sectors of the service area, that may not have full uptake of the core services that your CF provides (e.g. Aboriginal people, Women, Youth, Disabled Entrepreneurs, Francophone, etc.) and your plans to ensure full and effective access.

  White Horse Plains CFDC has historically aimed at providing its services to all groups within its region. They have participated in visioning sessions, planning sessions, and community roundtables for First Nations communities, youth, women, and people with

disabilities. The corporation has jointly funded both aboriginal and Métis clients with Métis and aboriginal loan programs offered through other organizations.

WHP CFDC plans on continuing to provide these services throughout the 2014-15 program year and beyond.

4.2 Governance and Accountability

- Describe the systems in place to provide accountability to your clients, communities and stakeholders.

The corporation's operational results are reported regularly to the Board of Directors, which is comprised of municipal council members and citizens at large from each of the municipalities which form the WHP region. The corporation's annual report, in its entirety, is posted on the corporation's web site. Accompanying this is the corporations Operations plan, after approval by its directors and WD.

The financial statements may be viewed by appointment with the Executive Director. Instructions on how to arrange for this are posted on the web site.

Provide copies, to your WD officer, of the following:

Note: All by-laws, policies, and procedures will be reviewed as part of a general review of the corporation in 2014.

Incorporation Documents	Last Updated
Articles of Incorporation and Association	November, 1997 (Original)
Bylaws	October, 2011

Policies Related To:	Date Policy was last Updated
Investment Fund Management Please include: • Appeals and redress mechanism • Loans in excess of $150,000 (if applicable)	A policy will be set in place to address the appeals and redress mechanism this year. CF WHP currently seeks the endorsement of WD prior to granting loans in excess of $150,000.
Conflict of Interest	October, 2011 (part of By-laws)
Board of Directors (policy for appointment/selection, terms of office, etc.)	October, 2011 (part of By-laws)

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5.0 PERFORMANCE INDICATORS

The process of setting overall performance targets should take into account considerations such as your CF's historic performance, status and trends in your region's economy, activities of other business service providers, needs of your community(ies), capacity of your CF, etc.

Note, both your CF and WD must agree to the final overall performance targets.

5.1 Performance target information is required for the coming fiscal year for the following indicators:

NOTE: The performance indicators are organized by WD's Program Activities and sub-activities to better illustrate the alignment between your CF activities and WD's mandate. The titles in italics represent WD-specific terms used to categorize CF activities.

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Performance Indicator	2014-15 Target	GROUP 1	GROUP 2	GROUP 3
**Targets for MPSs should be greater than or equal to the MPS in the proper group.				
Indicate which Group the CF is in (groupings can be found in the attached Instruction Manual):	Group 2			
Strong rural community strategic planning and implementation				
# of local and regionally-based community strategic plan(s) developed and/or updated during the year	2			
# of partners engaged in community strategic planning	10			
Total # of community based projects (MPS**)	2	2	2	2
Total $ value of the community based projects	$20,000			
$ leverage value of community based projects	$15,000			
# of partners engaged in community-based projects	10			
Rural access to business development services				
# of businesses created, maintained, or expanded through business services	8			
Amount leveraged through business services	$200,000			
# of business training session participants (MPS**)	150	400	400	300
# of business advisory services (MPS**)	300			
Rural access to capital and leveraged capital				
$ value of loans (MPS**)	$400,000	$600,000	$400,000	$200,000
# of loans (MPS**)	8	12	8	6
Amount Leveraged through Lending (EDP and non-EDP)	$500,000			
# of Projects/Initiatives that align with GOC/WD priorities **(Does not get entered into TEA)**	2	3	2	1

The targets for the above indicators MUST be entered and submitted in the Performance Measurement Tool (PMT). In order to do this, please log in and open the WD PMT and create a 'New Target' report for the 2014 year. Note that all information must be entered manually.

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Other indicators contained in the PMT are for the internal use of your CF. If an indicator will not be used, please enter a target of "0".

Your performance targets will only be accepted if they have been entered into the PMT. Upon WD's acceptance of the operating plan and targets, the WD CF Officer will sign off the targets in PMT.

5.2 Community Based Projects (aligns with WD's Community Economic Growth program area):

Please describe two Community Based Project initiatives your CF has planned for the coming year and the measurable results you intend to achieve (this is required as a minimum performance standard).

	Description	Measurable Results
	Community Connection/Business Mixer Events: To host at least 3 events where businesses and community groups can network and develop synergies toward enhancing their communities.	• Host 3 events in the year • Have a total attendance of 50 participants
	Status of Women Project: To participate in the Momentum Status of Women project, which aims to improve the self-sufficiency of women in the region.	To have a strategic plan in place and ready for implementation by the end of the fiscal year.

5.3 Alignment with Government of Canada and WD Current Priorities

Please outline the initiatives and plans that your CF has that will address the priorities as outlines in the attached instructions. *WD acknowledges that circumstances are different across CFs and therefore your CF may not be able to address each priority.*

	Strategy	Planned Project/Initiative (2 - 3 sentences)	How will you measure project/initiative outcomes?
	Support businesses and initiatives to address productivity issues and/or adopting innovative business technologies, processes, and practices	CF WHP will seek out local businesses who are expressing an interest in adopting different technologies, processes and practices and assist them with path finding, business case development, and identifying appropriate financing options.	Identify and assist at least two clients in their efforts would make this a success.
	Support businesses and initiatives that can bring new technologies to Canadian and global markets	CF WHP will seek out local businesses who have either been involved with the incorporation of new technology and wish to pursue it further or are expressing an interest in doing so and assist them with path finding, business case development, and identifying appropriate financing options.	Identify and assist at least two clients in their efforts would make this a success.
	Assist businesses to enter into global markets	CF WHP has strong working relationships with several businesses in the area that are either involved in international trade or want to be involved. WHP will continue to work with them, assisting them in export development, introducing them to appropriate government trade departments, advising them of trade visits to and from countries of interest, etc.	Have at least two clients make contact with potential international customers will be considered successful.
	Other Government of Canada Priorities		

6.0 FINANCIAL

6.1 Budget Forecast and Cash Flow (WD Core Funding) Requirements

Please provide your CF's total budget forecast (revenues and expenses) for the coming year, shown by quarter. For sources of revenue, please include WD core funding, WD approved interest transfers (as outlined in Attachment "B" *Special Conditions* of the contribution agreement), and other revenues of which there is a high level of certainty, as separate line items. The WD core funding will constitute the cash flow by quarter for advance purposes.

WD will not accept a deficit operational budget. If there is a surplus please provide details as to why this is the case. When including other funders, please ensure WD funding is fully committed.

6.2 Investment Fund Cash on Hand

Do you have adequate funds to meet your investment fund targets? If no, what are your plans to access additional funds?	CF WHP's plan is to access the provincial pool through CFM to meet the investment targets.
Is at least 75% of your investment fund invested in (disbursed or committed) Small and Medium Size Enterprises or deposited into your provincial investment pool? If not, what are your plans to address this issue in 2014-15 (additional lending, provincial investment pools, etc.)?	CF WHP's investment fund currently sits at the following levels: Regular Investment Fund: 34.6% EDP Investment Fund: 84.4% The pursuit and achievement of the MPS targets are expected to consume the remaining funds.

6.3 Opportunities for Collaboration and Cost Efficiencies

- Please outline your plans to explore additional opportunities for collaboration (CFs, WCBSN or other business service providers) or cost efficiencies in support of improved service delivery to your clients.

	Collaboration and Cost Efficiencies Planned/Under Discussion
1	Partner with other CF's and organizations on training and other common elements.
2	Leverage our relationships with other economic development organizations (i.e. CYBF, WEC, MMF, etc.) to maximize the total economic impact in the area.
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