Community Futures

White Horse Plains

2013—14 Annual Report

Growing communities one idea at a time.

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Community Futures **White Horse Plains**

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

- Canada/Manitoba Business Service Centre
- Central Plains Inc.

Acronyms

The following abbreviations are used throughout this report:

- CF Community Futures Development Corporation
- CPI Central Plains Inc.
- 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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2013—2014 Annual Report

Directors

Board of Directors (as at March 31, 2014)

Chairman	Roger Poitras, Reeve RM of St. François Xavier
Secretary/Treasurer	James Knight, Citizen Appointed, RM of Portage
Director	Kevin Blight, Councilor, RM of Portage
Director	Ken Beaudin, Councilor, RM of Cartier
Director	Debbie Forgie, Citizen Appointed, RM of Cartier
Director	Dave White, Citizen Appointed, RM of Headingley
Director	Paul Brant, Councilor, RM of Headingley
Director	Gerard Duclos, Citizen Appointed, 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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Telephone:	(204) 353-4200	
Toll Free	1-888-WHP-CFDC (947-2332)	
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E-Mail:	Ken Keith	kenkeith@whpcfdc.ca
	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 in order to continue to capture opportunities for improving our effectiveness and efficiencies in the delivery of our value proposition:

Of strategic importance, effective December 31, 2013, WHP terminated a long standing agreement with Central Plains Inc. (CPI), for the contract management of WHP operations by CPI. On January 1, 2014, WHP commenced self-management of its organization, which will provide 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.

Effective January 2, 2014, WHP's office was relocated from Portage la Prairie, to a more central location within our region, at Elie, Manitoba. This was carried out in order to increase the visibility of our presence to business Entrepreneurs, as well as to be more accessible to our current and future clients.

The corporation achieved a number of key accomplishments during the past year. Active client numbers and contacts continued to be maintained, that include new and existing entrepreneurs as well as others. Businesses and residents can now promote and grow the visibility of their organizations through the utilization of "The River Connection", an interactive communications destination website for Cartier, St. Francois Xavier, and Headingley.

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 2014/2015 year.

Roger Poitras

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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. We have been involved with new incremental business activity in the Rural Municipality of Headingley, and Portage la Prairie with the development of their industrial parks. New and renewed business interest in the RM's of Cartier and St Francois Xavier has also been generated, where WHP has been involved with clients investigating the feasibility of Eco tourism and hunting destinations, and in expansions of community services. Although low levels of WHP business lending numbers of loans was experienced during the year, actual total dollar values lending exceeded our targets. 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 Canadian Youth Business Foundation (CYBF), Manitoba Marketing Network, and other organizations. This strategy has allowed the corporation to make significant progress especially in our "Out Reach" program.

The development and roll-out of "The River Connection", a web based "virtual mall" that connects communities with businesses online, was completed during the year. Significant resources were used to promote and train both community and business stake holders in the effective use of the website, and in building interesting and useful content on the site. Training included both one-on-one sessions as well as public workshops were held to assist both current and future users

Ken Keith

Efficiencies and effectiveness improvement areas that were identified during a joint review, with participation of Western Economic Diversification (WD), were set in action during the year. A third party agreement with Central Plains Inc. (CPI) for the management of WHP's operations was terminated effective December 31, 2013. Commencing January 1, 2014 WHP commenced management of their own operations; positively affecting the corporation's ability to reach the needed efficiencies and improve on their value proposition to business and communities in the region.

Another significant improvement to WHP's value proposition was to relocate 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. This action has been met with early very positive results.

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

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

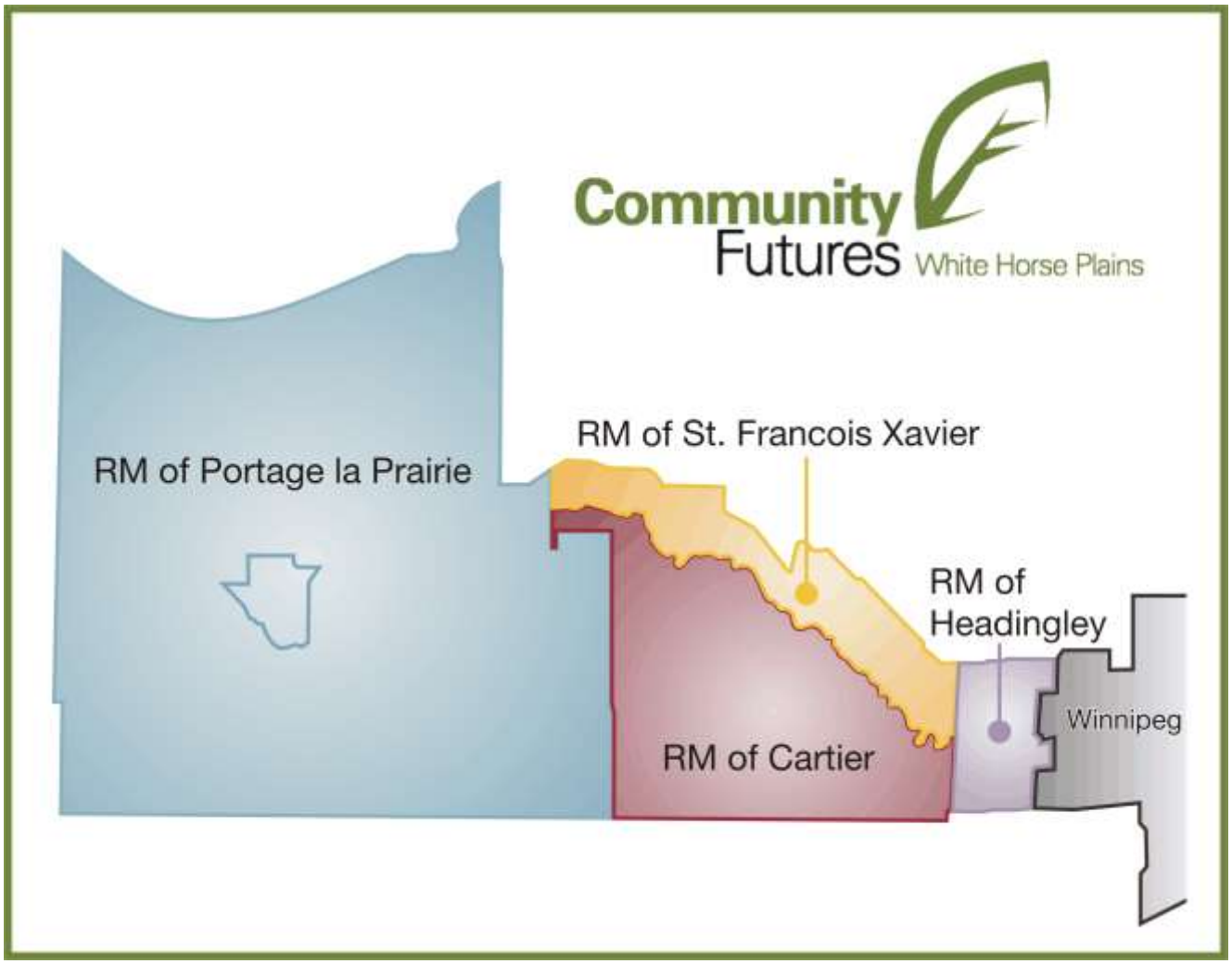
Structure

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.



Growing communities one idea at a time.

Corporate Information

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

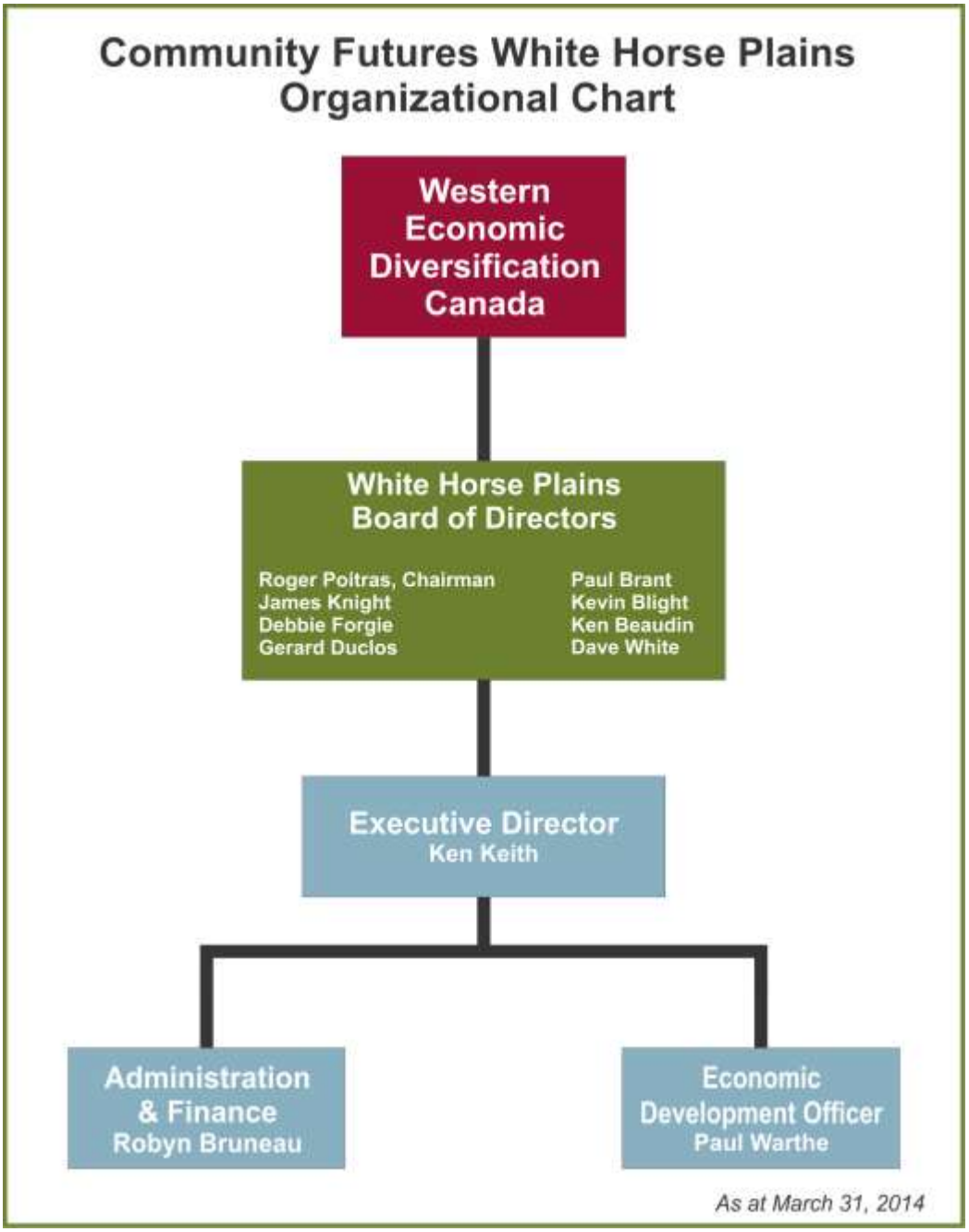
The Executive Director is hired by the Board of Directors and is empowered to hire additional staff as required and permitted by the budgeting process. The Executive Director is responsible to the Board of Directors for seeing that the duties and responsibilities of the corporation are carried out.

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.

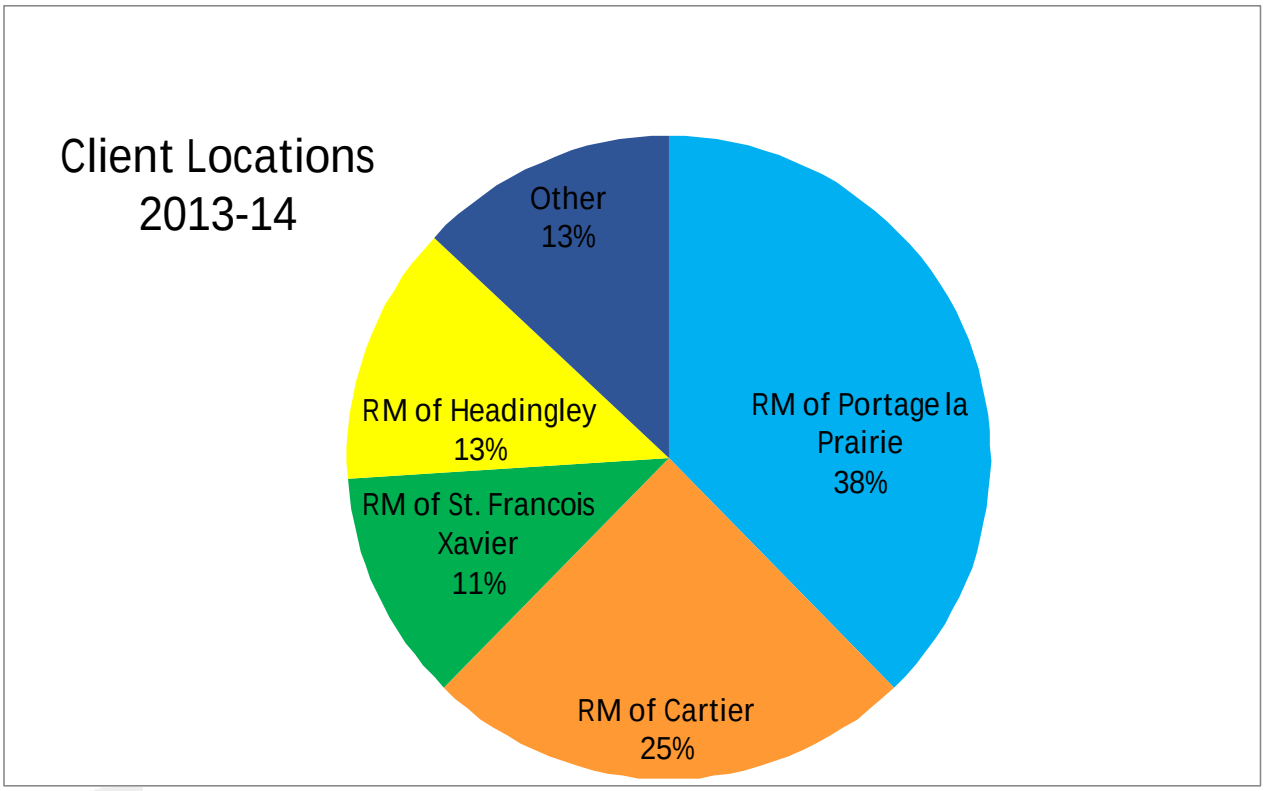
Community Futures offices are also asked to provide some performance targets in key areas of government interest. This report is a comparison of CF White Horse Plains plan targets and the actual performance in these areas. The complete operations plan can be found in the Appendix.

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 were introduced this year.

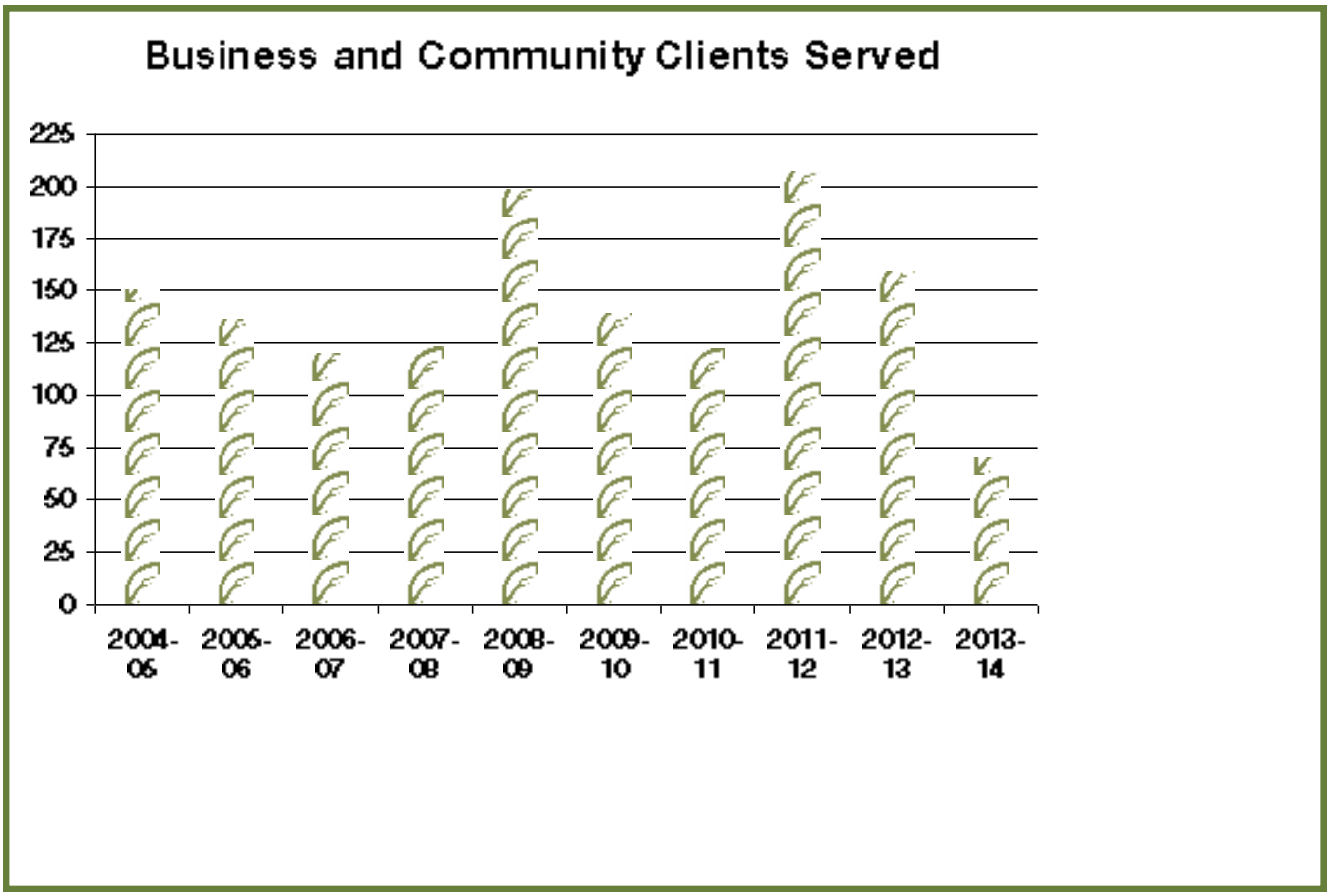
Other statics of interest can be found below:

# of general information services provided to the public: 1376
# of web site visits: 15,000
# of clients served: 70
# of people with disabilities served: 1*
# of Aboriginal clients served: 3*
# of Youth clients served: 8*
# of jobs created, maintained, or expanded: 5

* - These categories are derived from a self-identification section on the client information form and are not mandatory 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



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Annual Statistics

Western Diversification Major Performance Indicators	2013-14 Target	2013-14 Actual
# of community strategic plans developed or updated during the year.	3	7
# of partners engaged in community planning	10	34
Total # of community-based projects	6	70
Total $ value of community-based projects	$180,000	$105,844
Leverage value of community based projects	$180,000	$5,844
# of partners engaged in community-based pro-	20	40
# of businesses created, maintained or expanded through business services	10	8
Amount leveraged through business services	$350,000	$535,000
# of business training session participants	125	444
# of business advisory services	300	150
$ value of loans	$200,000	$205,000
# of loans	6	3
Amount leveraged through lending	$750,000	$632,200

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 2013-14 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 $800,000. The investments, leverages and counseling worked to create or maintain 12 jobs in the region. Four loans totaling $205,000 were disbursed to help start up new businesses and expand existing operations. In its history, White Horse Plains has disbursed loans totaling over $1,880,000.00.

Business Development

During 2013-14, 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 Central Plains Inc., 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 2013-14 year, 70 individuals received in depth consulting regarding the establishment of new, or expansion of existing, small businesses. General information and advisory services were provided to just over 1,300 people, while over 15,000 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 2013-14 include:

- Agricultural Hauling
- Art Education/Artist
- Auto Recycling
- Bed & Breakfast
- Campground
- Catering and food delivery
- Community Centre
- Daycares
- Exterior renovations & home building
- Gas Bar & Campground
- Gas Bar & Convenience Store
- Home Childcares
- House Cleaning
- Kitchen Cabinetry & custom wood products
- Land Developer
- Lawn and Garden Service & Sales
- Lodge
- Massage Therapy
- Residential land developer
- Restaurant
- Retreat Centre
- Seed Cleaning
- Self-storage facility
- Trucking Owner/Operator
- Vehicle sales

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.

Member Web Sites: The Corporation continued to assist member municipalities who require assistance in maintaining their web sites. A site has been set up in conjunction with the RM of St. François Xavier. They have also been sought out for assistance on other community-based web sites.

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. Several meetings were held regarding potential clients, infrastructure and future development. The office has also assisted with a plan to establish a park authority, policy and procedural guidelines, as well as tenant recruitment.

Business & Community Development

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

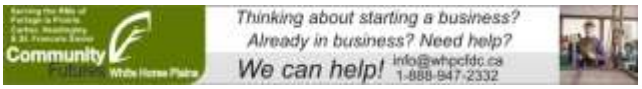
Southport Aerospace: Corporate representatives met with Southport representatives on several occasions to discuss and implement various joint initiatives. The Executive Director is an active member in their organization. Community Futures White Horse Plains was also in attendance at their AGM.

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 300 hours of volunteer time to the corporation.

Marketing & Promotion: The organization uses various means to promote the region, its advantages, and assets. Radio has been one form of promotion which has been utilized more frequently. Aside from regular media mentions or interview s, WHP has taken out a series of ads which area announced three times per day. WHP staff has been guests on various morning shows where they have been providing information tips for business owners as well as promoting the various training sessions and seminars. The increase in radio time has been in conjunction with further exposure on the Portage online internet site via banner ads. Print media has been utilized via the Headingley Headliner, Portage Daily Graphic, Headingley Times and the Central Plains Info Guide, plus various Chamber directories. Advertisements in print media have been supplemented with online advertisements on the print media's web sites.

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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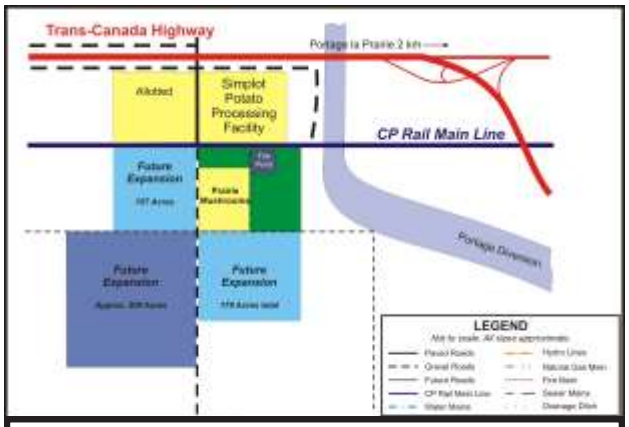
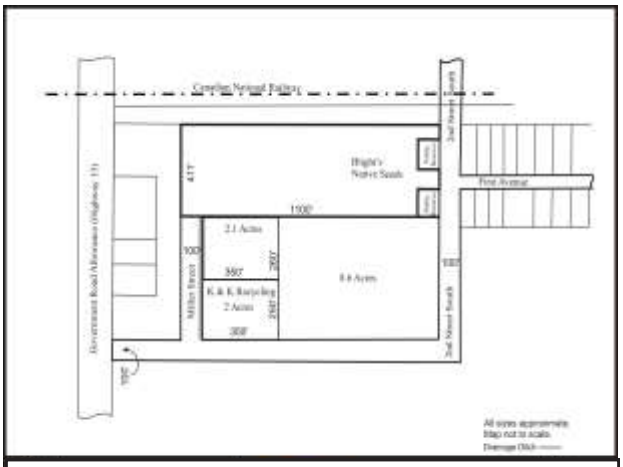
Business & Community Development

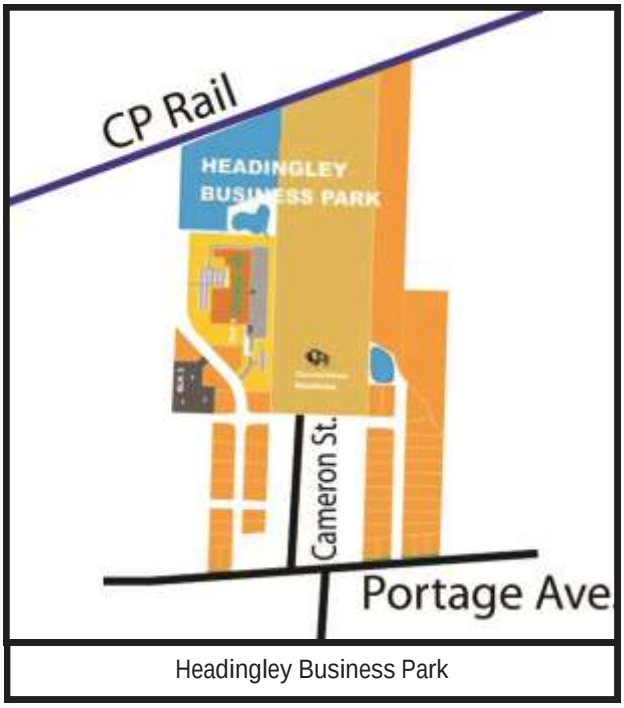
Industrial Parks within the Community Futures White Horse Plains region



Poplar Bluff Industrial Park



Oakville Industrial Park



Headingley Business Park

Committees & Special Projects

During 2013-14, 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:

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 now sits on the steering committee.

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.

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.

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;

Committees & Special Projects

- 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 2013-2413 organizational goals and WD performance measurements. A review of Outreach activities has been completed. In 2014-2015 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 2015.

Canadian Youth Business Foundation

Representative: Ken Keith

In the fall of 2011, the organization became the community partner with the Canadian Youth Business Foundation (CYBF) to inspire young entrepreneurs and ensure they have the support to take their ideas to fruition. From pre-launch to growth and expansion, CYBF supports young entrepreneurs (age 18- 39) throughout the life-cycle of their businesses by providing pre and post-launch coaching, financing, mentoring and business resources. In addition to the CYBF regular program they offer a Newcomer program, and the Prince's Operation Entrepreneur which is an exclusive national program for transitioning Canadian Forces members interested in realizing their dreams of entrepreneurship.

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.

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.

Committees & Special Projects

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.

CF White Horse Plains Office Relocation

Representative: Paul Warthe

In the Spring of 2011, the Province of Manitoba announced the cessation of funding for the Regional Development Corporations in the province. This launched a 2-year period of restructuring for Central Plains Inc., in which it was repurposed, rebranded, and refocused. The culmination of the changes came in the Spring of 2013 and saw the dissolution of the management contract CPI had with CF White Horse Plains, effective December 31, 2013.

The remainder of 2013 was dedicated, in large part, to the separation of the two organizations and the relocation of CF White Horse Plains to Elie.

After touring the region, a suitable location was secured in the former Gillis Garage building in Elie. Extensive renovations of the former parts area were conducted, including the addition of an accessible washroom, two offices, kitchen, and reception area.

As much of the furnishings and equipment in the Portage location was jointly purchased or leased by CF WHP and CPI, almost all of the furnishings and equipment for the Elie location needed to be completely rebuild from the ground up.

CF White Horse Plains moved from its former location in Portage la Prairie to Elie during the last two weeks of December, 2013. It reopened in its new location January 2, 2014 and has been enjoying its new facilities.

Appendices

Appendix 1: Business Resources

Appendix 2: Corporation By-Laws

Appendix 3: 2013-14 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 — A program administered by Entrepreneurship Manitoba, which provides a $30,000 provincial loan guarantee to individuals starting a new business in Manitoba.

Self-Employment Benefit Program — Employment 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)—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) — Traditionally a source of financial services for the farming community, the FCC also provides financial assistance to small and medium-sized businesses related to farming. A diversification loan is available to farmers interested in establishing new, non-farm related businesses.

Business Development Bank of Canada (BDC) — The BDC provides a variety of financial services to business, including term loans, loan guarantees, and financial planning assistance to entrepreneurs. "Venture Loans" are intended for clients with little or no security to offer, but demonstrate outstanding potential. 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 apply for assistance to start or expand their business. Maximum loan amounts are

Business Resources

$150,000. Programs include the Business Development Fund, Entrepreneurs with Disabilities Program, and Youth Entrepreneurs Program.

Commercialization Support for Business Program – Manitoba Entrepreneurship, Training and Trade. This program combines several older programs into one initiative. Under the six stages 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 $335,000.

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.

Aboriginal Business Development Canada (ABDC) - Provides support to Aboriginal entrepreneurs for a range of activities including business planning, start-up, expansion and marketing, new product and process development and other needs. They provide financial assistance, business information and resource materials and referrals to other possible sources of financing or business support.

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.

Anishinabe Mazaska Capital Corporation - Loans (up to $200,000) available to any treaty or status Indian, or person eligible under Bill C31, from the First Nations of the Dakota Ojibway Tribal Council or the Southeast Resource Development Council who wishes to start, expand or acquire a commercial business, either on or off reserve. Types of loans include term loans, working capital loans, bridging loans and joint loans with other lenders. All eligible projects must demonstrate financial viability, and are subject to a minimum applicant equity contribution of 20% of the total project costs, made up of unencumbered cash or with pledged assets integral to the business.

Tribal Wi-Chi-Way-Win Capital Corporation – The **Commercial Lending Program** provides loans (up to $175,000) for the establishment, expansion or diversification of self-sustaining Aboriginal businesses in Manitoba. Direct term loans are provided for the purpose of acquiring fixed assets to be used for business purposes. Working capital loans are provided for the purpose of improving the working capital

Business Resources

position of a business where there is securable equity in the fixed assets of the business. Bridging loans may be made available to provide bridge financing while the borrower is awaiting payment or funding from a third party. All loan applications must be accompanied by a business plan, market study (for new ventures). All loan applicants must have at least a 10% equity in the respective project.

Communities Economic Development Fund - A Manitoba Crown Corporations, the Loan Program provides loans to viable businesses unable to secure financing on acceptable terms from conventional sources. CEDF is primarily an asset based lender, and is considered a 'lender of last resort'.

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 and Non-Status Indian 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 — 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 capital.

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.

Canadian Youth Business Foundation - The Canadian Youth Business Foundation (CYBF) 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. CYBF garners financial support from both the private and public sectors and uses these funds to administer a loan and mentorship program. Clients are required to work with a business mentor for the duration of their dealings with CYBF.

Western Economic Diversification — Several financial resources are available through various initiatives from Western Economic Diversification. Through associations with various banks, financing is available in a number of different areas, from tourism to knowledge-based industries, value-added agricultural areas, and environmental technologies, just to name a few.

Growing communities one idea at a time.

Business Resources

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 Enterprise Development (CED) Tax Credit Program — The CED program provides an opportunity for Manitobans to invest in community-based enterprises, while providing a personal income tax credit of 30%.

Community Places - 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.

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.

Aboriginal Business Service Network - ABSN - The Aboriginal Business Service Network (delivered through the Canada/ Manitoba Business Service Centre) 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 Resources

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.

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:
from the Self Counsel Press, including:
- Catering
- Home Cleaning
- Consulting

A 3-Stage Entrepreneurial Self-Evaluation

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

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Corporate Bylaws

White Horse Plains Community Futures Development Corporation Inc.

GENERAL BY-LAW

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 City of Portage la Prairie 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 Chairman of the Board, the Vice-Chairman 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 one year at the first meeting of the Board in each fiscal year. All officers may be re-elected for more than one term, the term being one year. 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 the first meeting of the Board in the fiscal year. An officer may be expelled from office by a ¾ majority vote of the Board of Directors at any meeting of the Board.

9. Duties of Officers

Chairman of the Board

The Chairman 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

Corporate Bylaws

Chairman of the Board shall be Chairman of the Executive Committee.

Vice-Chairman of the Board

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

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

Executive Committee

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

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

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

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

Loans Committee

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

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

The Vice-Chairman 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.

Other Committees

The Board may form other committees as deemed necessary from time to time.

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.

Corporate Bylaws

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 Chairman 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 Chairman, 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

Corporate Bylaws

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.

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:

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.

Corporate Bylaws

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 Chairman 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.

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.

Corporate Bylaws

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.

-As revised Oct 2011-

2013—2014 Operations Plan*

The Operating Plan provides Western Economic Diversification Canada (WD) insight into the goals and realities of your Community Futures (CF), forms the basis of our funding relationship, and provides an action plan for your organization. WD will also use this plan to establish the basis against which your annual performance will be measured. You can use this format or an alternative as long as it contains the information identified in this template. Please ensure that a board motion approving your operating plan is included.

Note: A formal request will be forthcoming in May 2013 for the Annual Performance Report for 2012-13. This process is unchanged from last year.

BOARD MOTION

Please attach the motions from your CF's Board of Directors that approves:

1. The Operating Plan
2. The Budget
3. Requests for Interest Transfer

Please include date of meeting, the motion and who moved each motion.

1.0 BASIC

1.1 Basic information:

CF Legal Name:	White Horse Plains Community Futures Development Corporation
O/A:	Community Futures White Horse Plains
Mailing Address:	56 Royal Road N, Portage la Prairie, MB R1N 1V1
Location Address:	56 Royal Road N, Portage la Prairie, MB R1N 1V1
Phone Number:	(204) 856-5000
Fax Number:	(204) 856-5006
General E-mail address:	info@whpcfdc.ca
Executive Director:	Ken Keith
Executive Director E-Mail:	kenkeith@whpcfdc.ca
Chairperson:	Roger Poitras
Address:	56 Royal Road North, Portage la Prairie, MB R1N 1V1
Phone Number:	(204) 856-5000
E-mail Address:	chair@whpcfdc.ca
Website:	www.whpcfdc.ca

* As submitted to Western Diversification in January 2013.

2012—2013 Operations Plan

1.2 List All CF Staff

Staff	Position	Core Staff (WD) *	Phone Extensions
Ken Keith	Executive Director	72%	6
Paul Warthe	Economic Development Officer	72%	4
Elaine Palson	Economic Development Officer	72%	3

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

1.3 Board of Directors

Please complete the tables below.

Name	Position on Board	Geographic Area of Representation	Year Joined Board
Roger Poitras	Chairman	RM of St. Francois Xavier, Reeve	2002
James A. Knight	Secretary-Treasurer	RM of Portage la Prairie, Community representative	1997
Kevin Blight	Director	RM of Portage la Prairie, Councilor	2010
Gilles Chabot	Director	RM of Cartier, Community representative	2004
Gerry Duclos	Director	RM of St. Francois Xavier, Community representative	1997
Ken Beaudin	Director	RM of Cartier, Councilor	2010
Dave White	Director	RM of Headingley, Community representative	2004
Paul Brant	Director	RM of Headingley, Councilor	2010

2013—2014 Operations Plan

Please describe your formal process to ensure your Board is representative of the community (geographic, gender, age, skill set, and perspective). **If you do not have a formal process, please describe any plans to address this.** The CF WHP geographic area encompasses four municipalities. Each municipal council selects a council member and a citizen at large to represent their municipality in the organization.
Please describe your Board's recruitment and retention strategy. **If your Board does not have a strategy, please describe any plans to address this.** As the board members are appointed by their municipal council, CF WHP does not have a recruitment and retention strategy.
Please describe your Board orientation processes (do Board members receive a comprehensive orientation regarding board responsibilities, programs and services, and administrative procedures?). **If you do not have a Board formal orientation process, please describe any plans to address this**. New board members are given a copy of an director's manual and meet with the executive director and another board member, usually the chair, to review the responsibilities, programs, and services of the organization.
Do your by-laws include policies for length of board service and rotation of board members? **If yes, what is the maximum length of board service allowed? If no, please outline any plans to address.** The length of service is determined by the municipal council which appoints their representatives.

2.0 DESCRIPTION OF ORGANIZATION

2.1 Please provide information on how your organization is structured and operates:
(Only if there are changes since your last operating plan submission)

No changes have occurred since our last submission.

1. Board structure and committees
2. Organizational structure, i.e. units, areas of responsibilities
3. Office locations and coverage of communities (i.e. offices, part time staffing in other communities)
4. Staff and board training plans
5. Subsidiaries and related entities listed (i.e. does your CF hold an ownership position in another organization, business, or entity?).
6. Services offered
7. Other
8. Complete the table below with a list of your partners

2013—2014 Operations Plan

Funding Partners	Community Partners	Government Partners	Project Partners

2.2 Please provide updated copies of your CF's policies (required once only every five years unless there are changes) related to:

Policies	Date Policy was last Updated	Date Submitted to WD
Investment Fund Management • If your board is considering loans in excess of $150,000, please provide the updated policies that specifically address this.	N/A	
Conflict of Interest	No change since last submission	
Board of Directors (policy for appointment/selection, terms of office, etc	No change since last submission	

2.3 Please provide an updated description of your CF's service area, highlighting changes since your last operating plan including:

- Demographic information
- Outline the key challenges and opportunities in your service area.

Demographic Information (Based on the 2011 Census)

- Population: 14,135, equally split between male and female (up from 13,770 in 2006)
- 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
- Dominant Language: English
- Dominant Marital Status: Married

Demographic Information (Based on the 2006 Census)

- 88% live in single detached houses
- 87% own their home
- 21% of homes built between 1971-1980
- Labour Force participation rate: 75%
- Top 3 industries: Agriculture, Manufacturing, & Construction
- Top Field of Post-secondary education: Architecture, engineering and related technologies
- Average 2005 Family Income $80,000

2013—2014 Operations Plan

STRENGTHS	WEAKNESSES
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.)	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	**THREATS**
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.	Agricultural conditions. Because the region is still heavily dependent on agriculture, the economy is being impacted by such things as exchange rate, excessive moisture, Wheat Board uncertainty, 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 VISION, MISSION & STRATEGIC GOALS

3.1 Mission & 3.2 Vision

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 Strategic goals

You may use the table format as provided in the attached "Schedule A" to detail your goals, strategies and activities.

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.

Note: If your own strategic plan covers all of the requested information you may submit that plan. However as objectives and strategies/activities must be updated annually, it should be linked to the applicable goals so that it is clear to the reader how the activities and strategies will assist the CF in meeting its goals.

4.0 CORE SERVICES, OBJECTIVES, PRIORITIES & ACTIVITIES FOR THE NEXT FISCAL YEAR

This section provides your plan for the coming year.

4.1 For each of your CF's strategic goals please indicate the objectives (strategies to achieve goals) and supporting activities (short term projects) (If using Schedule "A", these are columns 3, 4, and 5).

Please include targets and indicators used to evaluate your projects (targets are what you want to achieve and indicators are what you are going to use to measure the achievement toward the targets). Your plan should cover the following areas for the coming Fiscal Year:

- Core service area(s) (repeat for each goal as necessary) - Column 1
- Strategic goals - Column 2
- Long term/short term strategy - Column 3
- Short term activities - Column 4
- Targets/Indicators - Column 5
- Evaluation /Measurement (if applicable) - Column 6
- Target groups if applicable - Column 7

In preparing your operating plan, please bear in mind that you will be asked to review your accomplishments at the end of the fiscal year in the Annual Performance Report.

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4.2 Inclusivity

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, Francophones, 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 2013-14 program year and beyond.

4.3 Alignment with Government of Canada and WD priorities in key areas

The value of CFs will be demonstrated and communicated more effectively by aligning CF activities with the Government of Canada priority of job creation and strong economic growth as well as WD's operational priorities listed below.

Business Productivity and Growth: Improving business productivity and furthering the development of long-term economic growth through access to business and financing services and the adoption of innovative business technologies, processes and practices.
Technology Commercialization: Developing and bringing new technologies to the marketplace.
Trade & Investment Enhancing access to international markets and attracting foreign direct investment to Western Canada.

Potential ways CFs could use existing resources to support these priorities and some examples include:

1. **Business Productivity and Growth:**
   - **Support businesses that are finding ways to address productivity issues**
     Examples may include initiatives such as:
     - *Provided loan to small cabinet manufacturer to upgrade equipment and train staff to improve productivity and take on large contract.*
     - *Supporting a business that participates in the supply chain that results from prime contracts as a result of a major government procurement initiative (ex. a machine shop that could supply widgets to a part manufacturer that sells to a prime contractor).*
     - *Host training and seminars that inform companies about opportunities that result from Canada's Industrial Regional Benefits program.*

   - **Support businesses in the adoption of innovative business technologies, processes, and practices**
     - *Supporting a company that introduced a new software program that allows the customer to control and maintain their own shipping activity records thereby ensuring the accuracy of invoices and combating erroneous charges.*

2. **Technology Commercialization:**
   - **Support business and initiatives that can bring new technologies to Canadian and global markets**
     Examples may include initiatives such as:
     - *Establishing a computer gaming cluster in partnership with local college.*
     - *Working with a local technology incubator to support their clients through business counseling and loans.*

3. **Trade & Investment:**
   - **Assist business to enter into global markets**
     Examples may include initiatives such as:
     - *CF provided the financing to establish a facility and produce prototype direct seeding units. They are now one of the leading manufacturers of direct seeding technologies in North America with new sales in Europe.*

Please outline the initiatives and plans that your CF has that will address these priorities. (Examples could include targeting a specific percentage of your investment fund to a specific sector or type of business, work to develop an industry cluster, holding specialized workshops or training, etc.) *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?
1	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.
2	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.
3	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.

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. For the performance indicators that have a Minimum Performance Standard (MPS), should your targets for this year be lower than the results in previous years, please provide a rationale.

After an extensive review process, WD has recently made a number of changes to its performance measurement system for all its programs including CF. Therefore, we are asking CFs to set targets against the following indicators for the com-

ing fiscal year, which accommodate both WD's changes and the National Performance Measurement Strategy for the Community Futures Program.

See the attached crosswalk/appendix for more information.

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.

Performance Indicator	2013-14 Target
Strong rural community strategic planning and implementation	
# of local and regionally-based community strategic plan(s) developed and/or updated during the year	3
# of partners engaged in community strategic planning	10
Total # of community based projects	6
Total $ value of the community based projects	$180,000
$ leverage value of community based projects	$180,000
# of partners engaged in community-based projects	20
Rural access to business development services	
# of businesses created, maintained, or expanded through business services	10
Amount leveraged through business services	$350,000
# of business training session participants	125
# of business advisory services	300
Rural access to capital and leveraged capital	
$ value of loans	$200,000
# of loans	6
Amount Leveraged through Lending (EDP and non-EDP)	$750,000

NOTE: Adjustments have not yet been made to the WD Performance Measurement Tool (PMT) to capture the new indicators. Therefore, please submit your targets by using the table above.

WD will advise you once the PMT has been updated and then you can submit your targets electronically

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5.2 Community Economic Development (CED) (aligns with WD's Community Economic Growth program area):

Please describe two of the CED 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 as discussed in section 5.3).

CED Initiative	Description	Measurable Results
1	Entrepreneurial Skill Development Presentations	• Four presentations made • 60 participants total • 20 technical service entries in TEA • Two loans
2	Community Connection Events - Mixers for businesses and community groups where the participants can get to know their fellow businesses and community organizations.	• Four events hosted • 6-8 community groups involved in each • To see the beginnings of a business association within the communities

5.3 Minimum Performance Standards (MPS):

Please note: Over the next few months, WD will be seeking CFs input on the establishment of increased minimum performance standards reflective of CF and community capacity.

In an ongoing effort to enhance overall performance and performance reporting, we ask that you pay particular attention to the following key performance measures which are directly linked to the key goals of the Community Futures Program and for which core funding has been provided to your CF:

- Number of local and regionally-based community strategic plan(s) developed and/or updated *(replaces Number of Community Planning exercises undertaken)*
- Number of Business Advisory services provided
- Number of Business Training services provided
- Number of Loans Approved
- Dollar Value of Loans Approved
- Number of Community-based Projects

During the year, WD Officers will review your CF's performance against these targets and will identify with your CF any significant variances in order to ensure that your CF has an opportunity to address performance issues that may emerge.

The table displays the minimum performance standards that each CF must meet or exceed. The MPS are calculated as 75% of the target set by your CF.

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Please fill in Column A and B in the chart below with your CF's target and MPS. (You will have to calculate the MPS by multiplying column A by 75%. The result must be greater than or equal to the amount in column C).

Performance Indicator	2013-14	Minimum Perfor-	Column C
	(A)	(B)	(C)
Number of local and regionally-	3	3	1
Combination of # of Advisory Ser-	425	318	116
Number of Loans	6	6	6
Dollar Value of Loans	$200,000	$200,000	$200,000
Total # of CED Projects	2	2	2

* Discussed with WD Business Officer

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, 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.

Note: The following budget is an Excel imbedded template.

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