Community Futures

White Horse Plains

2012—13 Annual Report

Growing communities one idea at a time.

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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
- RDC Regional Development Corporations
- RM Rural Municipality
- SME Small and Medium Enterprise
- WD Western Economic Diversification
- WHP Community Futures White Horse Plains

Directors & Staff

Board of Directors (as at March 31, 2013)

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	Gilles Chabot, 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 months alternate to CPI, with the exception of July and August.

Paul Warthe

Elaine Palson

Robyn Bruneau

Administration

Executive Director	Ken Keith
Economic Development Officer	Paul Warthe
Economic Development Officer	Elaine Palson
Administration & Finance	Robyn Bruneau

Auditor	Meyers Norris Penny LLP
Solicitor	Greenberg & Greenberg

Office Information

Office:	56 Royal Road North Portage la Prairie, Manitoba R1N 1V1	
Telephone:	(204) 856-5000	
Toll Free	1-888-WHP-CFDC (947-2332)	
Facsimile:	(204) 856-5006	
E-Mail:	Ken Keith	kenkeith@whpcfdc.ca
	Paul Warthe	paul@whpcfdc.ca
	Elaine Palson	elaine@whpcfdc.ca
	Robyn Bruneau	robyn@whpcfdc.ca
	Information	info@whpcfdc.ca
Web Site	www.whpcfdc.ca	
Office Hours:	8:30 a.m. to 4:30 p.m., Monday to Friday (except holidays)	

Chairman's Report

Roger Poitras

This past year has been a very active one for Community Futures White Horse Plains (WHP), especially in areas of strategic review of our program delivery, as well as in the maintenance of high client numbers and services.

Impacts of 2011's excess moisture in the region were most noticeable in the agriculture and tourism sectors, as well in flooding related damage to residential properties. For many businesses, the year necessitated the restoration of land, crops, and of returning to pre-2011 business levels.

The corporation achieved a number of key accomplishments during the past year, in spite of reduced business activity associated with 2011 excess moisture. Active client numbers and contacts have continued to be maintained, that include new and existing entrepreneurs as well as others. Stakeholders in the region provided input to how they could be assisted in the restoration of business activity. With the support of the Province of Manitoba, WHP developed an active communications destination website for Cartier, St. Francois Xavier, and Headingley residents and businesses to promote community activities and business offers.

A close examination of Western Economic Development's (WD), Community Futures program goals and strategies was carried out with the involvement of each Community Futures office throughout Western Canada. This is to ensure that the program is effective and responsive in to the needs of entrepreneur client organizations. Additionally, economic regional boundaries were examined to determine their fit with current economic trading boundaries. While no boundary changes were recommended, a number of renewed focuses in some areas of delivery have been set in place.

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 2012-2013 year.

Roger Poitras

Executive Director's Report

Over the past year, Community Futures White Hose Plains (WHP) has captured and successfully managed number of challenges and opportunities. The after-effects of 2011 excess moisture conditions were most noticeable during the year in the western areas of the WHP region. Business activities that were negatively affected were primarily in agriculture production, as well as the tourism/hospitality industries. However, new incremental business activity has been experienced in the Rural Municipality of Headingley, and Portage la Prairie with the development of their industrial parks. All municipalities in the WHP region continue to respond to demands for expansion of housing.

WHP continues to improve and expand its client base, primarily in the Headingley area, and with new entrepreneurs in other municipalities as well. Although actual client loans decreased during the year, comparable numbers of client counseling and training were maintained. Additionally a record high level leveraging of third party loan financing was achieved during the year. This was through assistance provided to clients, especially in business plan development.

WHP also continues to gain successes in delivery of services to clients, through partnering with other organizations such as Canadian Youth Business Federation (CYBF), Manitoba Marketing Network, Women in Business, and other organizations. This strategy has allowed the corporation to make significant progress especially in our "Out Reach" program.

An example of the outcome of our partnering strategy is the development of "The River Connection", a web based destination for use by both the community as well as businesses. This website forms a "virtual mall" by connecting the community with businesses that can effectively communicate their value propositions online. Partnering that assisted in achieving this destination website was through the contributions of the Province of Manitoba, Date Relay, a leading Manitoba website development company.

Ken Keith

Over the year, Western Economic Diversification (WD) and Community Futures development corporations completed a review and discovery of best ways to deliver our mandate to our clients. This included a review of development corporation boundaries with determination of whether they continue to pattern the trading areas between municipalities within each Community Futures region. Efficiencies and best practices that were determined by the review are now in the process of implementation.

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

In March 1997, Central Plains Inc. entered into a contract with Western Economic Diversification to deliver the Community Futures program in the four rural municipalities of Cartier, Headingley, Portage la Prairie, and St. François Xavier.

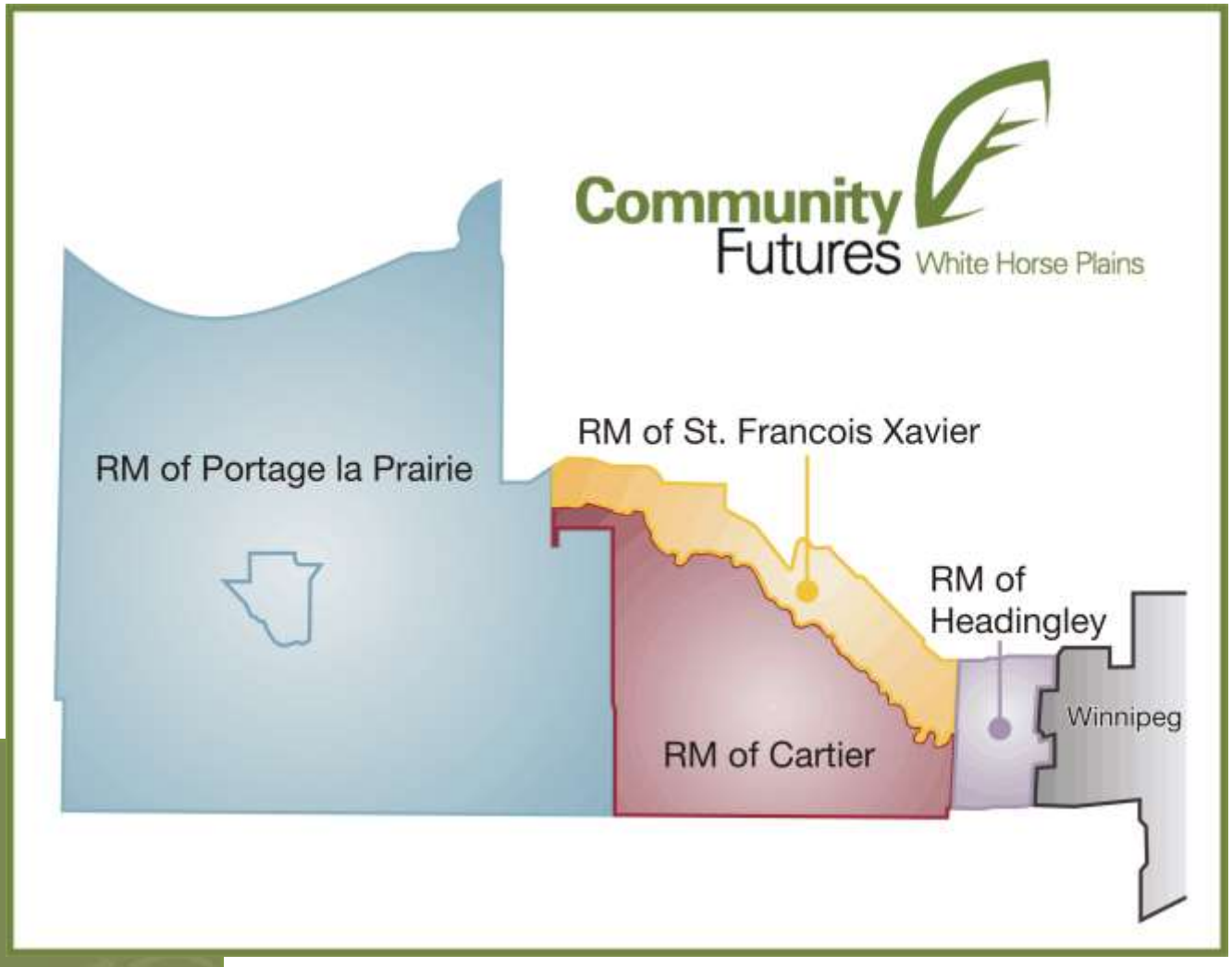
The intention of the board was to sponsor the formation of a new legal entity to assume the contract while still providing administrative services through Central Plains Inc. By the end of 1997, the White Horse Plains CFDC had been incorporated and a new, independent board was established.

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.

Central Plains continues to manage the affairs of Community Futures White Horse Plains, under contract between the two local organizations.

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



Growing communities one idea at a time.

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.
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. As CPI Board members are also drawn from municipal councils, this arrangement provides for cross-board representation between the two organizations.

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-Manitoba Business Service Centre
- Women's Enterprise Centre
- Business Development Bank of Canada

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

As the corporation is managed through contract with Central Plains Inc., it depends on CPI to supply a professional executive director as it deems appropriate. The Executive Director is empowered to hire additional staff as required and permitted by the budgeting process and is responsible to the Board of Directors for seeing that the duties and responsibilities are carried out.

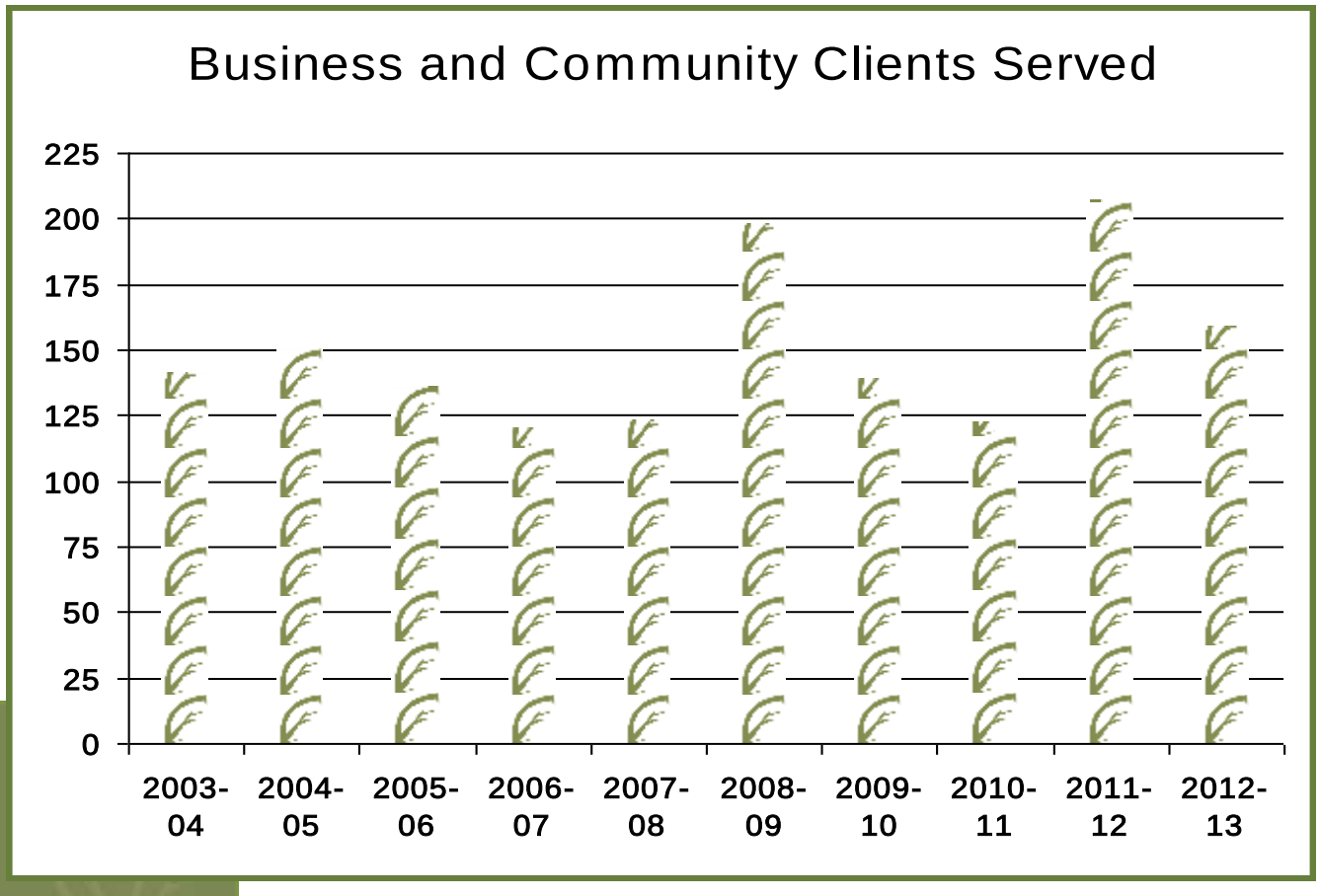
The staff of the corporation receive their overall direction from the policies

Corporate Information

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.

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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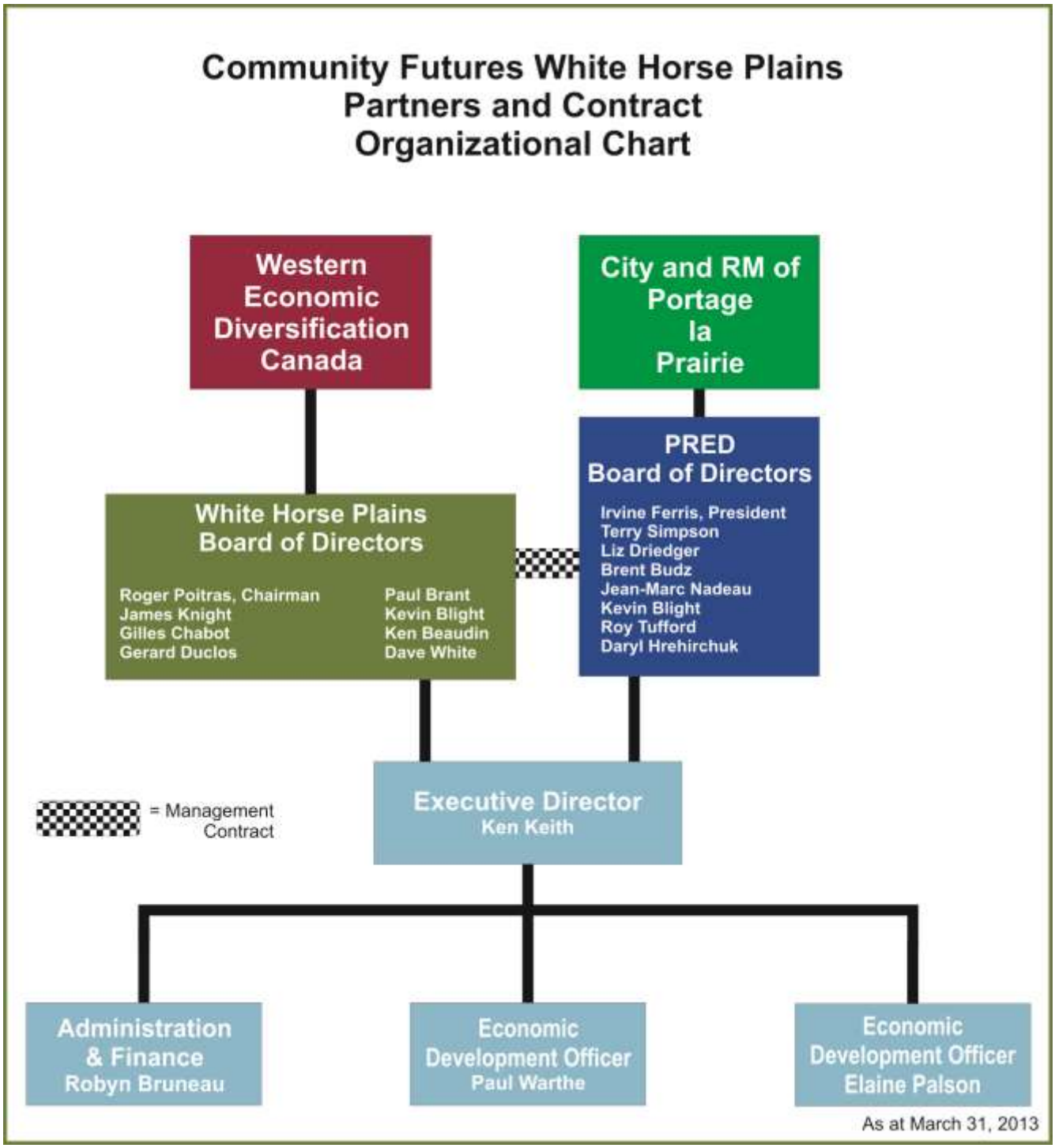

Community Futures White Horse Plains
Partners and Contract
Organizational Chart
Western Economic Diversification Canada
City and RM of Portage la Prairie
PRED Board of Directors
Irvine Ferris, President
Terry Simpson
Liz Driedger
Brent Budz
Jean-Marc Nadeau
Kevin Blight
Roy Tufford
Daryl Hrehirchuk
White Horse Plains Board of Directors
Roger Poitras, Chairman
James Knight
Gilles Chabot
Gerard Duclos
Paul Brant
Kevin Blight
Ken Beaudin
Dave White
= Management Contract
Executive Director
Ken Keith
Administration & Finance
Robyn Bruneau
Economic Development Officer
Paul Warthe
Economic Development Officer
Elaine Palson
As at March 31, 2013

2012—2013 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 2012 for the Annual Performance Report for 2011-12. 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 North, Portage la Prairie, MB R1N 1V1
Location Address:	56 Royal Road North, Portage la Prairie, MB R1N 1V1
Phone Number:	(204) 856-5000
Fax Number:	(204) 856-5006
General email 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
Web site:	www.whpcfdc.ca

1.2 List All CF Staff

* As submitted to Western Diversification in January 2012.

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

Staff	Position	Core Staff (WD) *	Non Core	Phone Extensions
Ken Keith	Executive Director	72%		
Jacki Wayne	Administration & Finance	72%		
Paul Warthe	Economic Development Officer	72%		
Elaine Palson	Economic Development Officer	100%		

1.3 Board of Directors

Please complete the table below.

2.0 DESCRIPTION OF ORGANIZATION

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

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

White Horse Plains CFDC is governed by a board of directors consisting of two representatives from each of the constituent municipalities in the White Horse Plains area. One representative is appointed directly from each council, ensuring accountability to the local municipal authority. Each council then has the opportunity of appointing a "citizen at large" representative from their municipality, based on interest or expertise. This helps ensure accountability to the community at large.

The board is then responsible for hiring an executive director, who in turn is responsible for hiring support staff to carry out the day-to-day operations of the organization. The board has partnered with the regional development corporation, Central Plains Inc., to provide management, administrative and program staff.

2012—2013 Operations Plan

The main office for White Horse Plains CFDC is located in the city of Portage la Prairie, Manitoba. The corporation also maintains a satellite office in the community of St. Francois Xavier. The satellite office is located in the Rural Municipal offices. The office is staffed one day per week with client meetings being held in the satellite office when required.

White Horse Plains CFDC has partnered with a number of community and government agencies. They are working in conjunction with the local office of Employment Manitoba to help provide leadership to the Self Employment program. They are assisting local municipalities with the development of their industrial parks. The organization is also involved with the various Chambers of Commerce in the municipalities it serves. This latter involvement gives rise to opportunities to both gain feedback on the needs of the communities and present reports on the corporation's activities within the communities.

The Corporation's Annual Report is made available to the general public in our office and on our web site. It is mailed out to the councils and municipal offices which White Horse Plains serves. It is also available at appropriate events, trade shows, etc.

The services offered by WHP Community Futures include:

Support the creation and expansion of SME's
Support economic diversification within the area
Offer technical and advisory services to SME's
Maintain and create new employment
Marketing and promotion of small business
Assistance in community development
Strategic community planning
Business plan development
Demographic information
Site selection assistance
Community Internet Access site
Business information lending library
Investment funds
Information on alternate sources of financing
Client-specific training
Feasibility study assistance
Web site support for constituent municipalities
Regional representation at various trade shows
Application to other federal and provincial government programs

1. Complete the table below with a list of your partners

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

WD Policy on loans over $150,000 states:

- "As financial assistance in excess of $150,000 are only to be considered on an exceptional basis, WD's position is that CFs must ensure that their internal investment review policies **clearly** lay out the conditions upon which they will consider financial assistance in excess of the normal limit of $150,000. CFs must provide WD with prior written notification of their intention to change their corporate policies to allow for the consideration of financial assistance in excess as per Section 5.2 of the Contribution agreement and provide a copy to WD of these policies as per section 5.4 of the Contribution Agreement."

Funding Partners	Community Partners	Government Partners	Project Partners
Western Economic Diversification	Red River College	Rural Municipality of Portage la Prairie	Portage Community Revitalization Corp.
	Oakville Chamber of Commerce	Rural Municipality of Cartier	Portage Learning & Literacy Centre
	Portage & District Chamber of Commerce	Rural Municipality of St. François Xavier	Central Plains Inc.
	Headingley Chamber of Commerce	Rural Municipality of Headingley	MAFRI
	Southport Aerospace Centre		Canada Youth Business Foundation
	C/MBSC		Women's Enterprise Centre
	Manitoba Quality Network		Women Business Owners of Manitoba
	MTEC		Louis Riel Capital Corp.
			Yes! Winnipeg

- Please contact your CF Officer if you require a copy of this policy.

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

Demographic Information (based on 2006 Census)

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

Population: 13,768
Average Family size: 3
Median age: 37.5 years
Aboriginal Population: 1,465
Major Occupation: Primary Industry (agriculture)
Highest Average Education attained: High school
Average median household income: $75,433

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

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. (See HQ Policy below)	N/A	
Conflict of Interest	The policy on Conflict of Interest is part of the By-Laws of the organization. The By-Laws comprise a part of the annual report and are reviewed annually as part of the annual report process.	The Corporation's Annual report is submitted annually after receiving Board approval.
Board of Directors (policy for appointment/selection, terms of office, etc	The policy on Board of Directors is part of the By-Laws of the organization. The By-Laws comprise a part of the annual report and are reviewed annually as part of the annual report process.	The Corporation's Annual report is submitted annually after receiving Board approval.

Regional SWOT Analysis

2.4 Community Accountability

In 2007-08, WD adopted the following Minimum Standards for Public Accountability for all members of the WCBSN, including CFs. Please address the following:

Please describe any other efforts you have undertaken to ensure that your CF remains accountable to your community(ies).

3.0 VISION, MISSION & STRATEGIC GOALS

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

You may use the table format as provided in Schedule "A" to detail your goals, strategies and activities or outline them in this section only.

3.1 Mission & 3.2 Vision

Mission Statement:

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

Strategic Goals:

2012—2013 Operations Plan

	Yes or No If NO then explain why?	Description or Link to Website
Your organization's operational results are reported and input sought from the public in, at a minimum, one open meeting annually.	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 is also made available on its web site. See also the last portion of this table for further information.	
The following public information is posted on your CF's public web page and kept current:	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.	http://www.whpcfdc.ca/about_us.html
1. Your organization's annual audited financial statements and annual report in either its entirety or in a summary format. At a minimum, a notice must be posted on the partner's public website with information on the process the public may follow in order to gain access to this public information.		
• A current listing of the names of your organization's Board of Directors (addresses and contact information not required).	Yes, the names of the directors are listed, along with the municipality they represent.	http://www.whpcfdc.ca/about_us.html
• A summary description of your organization's corporate policy with respect to the appointment and/or election of members to its Board.	The corporate policy regarding all aspects of the members of the board are included in the annual report.	http://www.whpcfdc.ca/about_us.html

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

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. Indicators are what you are going to use to measure the achievement towards 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.

2012—2013 Operations Plan

Provided as separate document.

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 the disabled. 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 2012-13 program year and beyond.

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

Historically, CF Operating Plans have demonstrated the alignment of their activities with the Government of Canada priority of job creation and this remains an important element in this plan.

This new section is intended to assist CFs to also consider and identify how their activities produce more effective results aligned with other key priorities. This will allow the importance and value of CFs to be demonstrated and communicated more effectively.

WD's 2012-13 operational priorities are:

Business Productivity and Growth: Improving business productivity and furthering the development of long-term economic growth.
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.*

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.*

- *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.*

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.

4.4 Opportunities for Cost Efficiencies

Please outline your plans to explore opportunities for cost efficiencies in service delivery to your clients. Questions for consideration:

- What opportunities exist for you to explore new service delivery models that take advantage of new technologies and ways of doing business?
- What opportunities exist for you to work with each other and with WCBSN organizations to realize cost efficiencies and savings that could be redirected to service delivery?

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 and so on. Note, both your CF and the WD Officer must agree to the final overall performance targets. For the performance indicators that have a Minimum Performance Standard (MPS), should your targets

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

The targets for the above indicators MUST be entered and submitted in the Performance Measurement Tool (PMT), that is, "The Exceptional Assistant" (TEA). In order to do this, please log into the WD PMT; open the WD PMT, and create a 'New Target' report for this time period. Note that all information must be entered manually.

Your performance targets will only be accepted if they have been entered into the PMT. They must be entered in the 2013 year. Therefore, you must submit your targets through the PMT and then attach the "print out" of your CF's targets for fiscal year 2012/2013 that your CF has submitted. Upon WD's acceptance of the operating plan and targets, the WD CF Officer will sign off the targets in PMT.

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".

5.2 Community Economic Development (CED):

2012—2013 Operations Plan

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)

	Strategy	Planned Project/Initiative (2 – 3 sentences)	How will you measure project/initiative outcomes?
	1 Support businesses that are finding ways to address productivity issues	CF WHP will promote a "retooling" loan aimed at former clients who may be in need of upgrading equipment.	CF WHP will aim for at least two retooling loans to be among the six it has targeted for the year.
	2 Support businesses and initiatives that can bring new technologies to Canadian and global markets	CF WHP will investigate opportunities to host seminars on patents, trademarks, contracts, etc. for people in innovation and R& D work. CF WHP will also continue working with current clients who are in the process of bringing new building materials and other products to market.	CF WHP will aim for at least one seminar covering the topics of patents, trademarks, and contracts. Additionally, we will aim to have at least one of its current clients move out of the R & D stage into full time production.
	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 are wanting 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. WHP will also be working with appropriate clients to participate in the Centrallia show in Winnipeg in October 2012.	WHP will deem this a success if at least two clients participate in Centrallia and at least one receives orders or makes contacts which will lead to foreign investment into their business. Additionally, having at least two clients making contact with potential international customers will be considered successful.

5.3 Minimum Performance Standards (MPS):

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 Community Planning exercises undertaken
- Number of Advisory services provided to clients
- Number of Clients trained

	Cost Efficiencies Under Discussion		Cost Efficiencies Already Implemented
	1 Participation in a common property registration system on loans.		**1** CF WHP is already co-locating with another economic development agency, sharing resources with them.
	2 Group purchasing of software (PCensus, TEA), accounting services, office supplies.		**2** CF WHP has rented out additional empty space in its building.
	3		**3** CF WHP is in the process of reducing the size of its computer system.

- Number of Loans Approved
- Dollar Value of Loans Approved
- Number of CED Projects that are fully reported to WD

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.

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).

* Discussed with WD Business Officer

2012—2013 Operations Plan

Performance Indicator	Targets for 2012-13
# Projects or activities improving leadership and/or expertise	20
# Community planning exercises undertaken	5
# Partnerships developed/maintained	100
# Advisory services provided to clients	350
# Training sessions delivered	20
# Training session participants	75
# Volunteers leveraged	10
# Volunteer hours leveraged	150
# Instances facilitating community involvement	10
# Instances of increased capacity in community organizations	5
# Enhanced community services or facilities	5
# Instances of increased community stability	3
# Jobs created/maintained/expanded	76
# Loans approved (note both Total Investment Fund and Repayable EDP Investment Fund):	Total 6 5 Regular fund, 1 EDP
# Loans to new businesses and other investments approved where initial disbursements made	Total 4 3 Regular fund, 1 EDP fund
# Loans to existing businesses and other investments approved where initial disbursements made	Total 2 2 Regular fund
$ Value of all loans and other investments approved where initial disbursement made (note both Total Investment Fund and Repayable EDP Investment Fund)	Total $200,000 $175,000 Regular fund $25,000 EDP fund

2012—2013 Operations Plan

	CED Initiative	Description	Measurable Results
	1 Business Women's Peer Network	This initiative seeks to develop the skills, capacity and peer network of professional and business women, and inspire youth and women entering the workforce.	1) Hold 3 meetings this year; 2) Establish an organizing committee to conduct the majority of the work for events
	2 Aboriginal Hospitality Training Facility	Integration of the central plains first nations communities into central plains industries and business communities.	1) Establish a working group to develop such a facility 2) Launch the program

Performance Indicator	2011-12 Targets*	Minimum Performance Standard (MPS) (Greater of 75% of Target or Column C)	Column C
	(A)	(B)	(C)
Number of Community Plans (Initiating, leading or participating in a community plan ***or*** public participation in a Community Futures plan)	1	1	1
Combination of # of Advisory Services & Clients Trained	425	319	116
Number of Loans	6	6	6
Dollar Value of Loans	$200,000	$200,000	$200,000
Number of CED Projects that are fully reported to WD	2	2	2

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 2012-13 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 just under $5,000,000.00. The investments, leverages and counseling worked to create or maintain over 70 jobs in the region. Two loans totaling over $90,000 were disbursed to help start up new businesses and expand existing operations. In its history, White Horse Plains has disbursed loans totaling over $1,250,000.00.

Business Development

During 2012-13, 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.

Clients have their choice of meeting with representatives in either the main office in Portage la Prairie, the satellite office in St. François Xavier or at their business location.

During the 2012-13 year, 159 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 3,000 people, while over 18,000 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.

Business & Community Development

Entrepreneurs

Some of the entrepreneurial level clients assisted during 2012-13 include:

- Agricultural Hauling
- Art Education/Artist
- Auto Body
- Auto Recycling
- Catering and food delivery
- Community Centre
- Daycares
- Ecotourism
- Exterior renovations & home building
- Gas Bar & Campground
- Gas Bar & Convenience Store
- Hair Salon
- Health & Safety
- Home Childcares
- Kitchen Cabinetry & custom wood products
- Lawn and Garden Service & Sales
- Music Recording
- Pet Groomer
- Professional Development Consulting
- Residential land developer
- Restaurant
- Seed Cleaning
- Self-storage facility
- 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. Sites have been set up in conjunction with the RMs of St. François Xavier and Portage la Prairie. 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. They also work in conjunction with CPI on the McMillan Industrial Park.

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

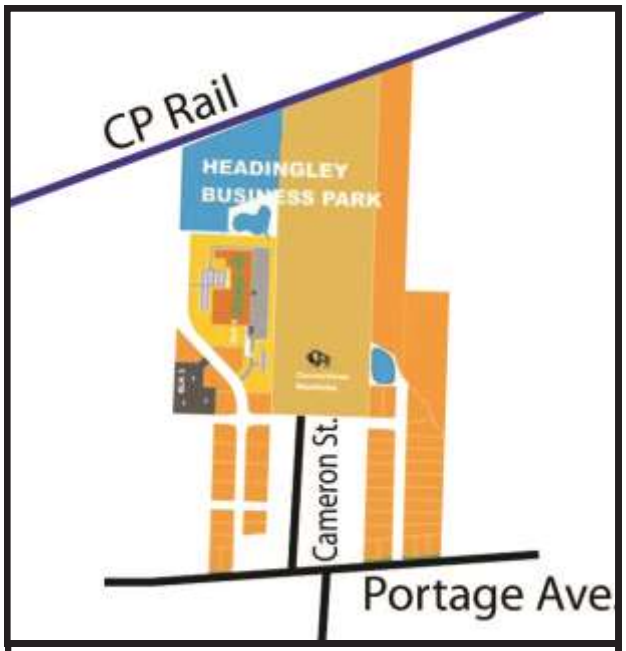
Board Meetings: Regular Board meetings of the organization were held throughout the course of the year. The Board is comprised of representatives from each municipality and through this regular contact, form part of the corporation's accountability to its municipal members. The board also exercises accountability with the CPI board through cross-member representation. The board committed over 300 hours of volunteer time to the corporation.

Promotion: The organization uses various means to promote the region, its advantages, and assets. Radio has been one form of promotion which is gaining more usage, averaging about one mention/interview every other week by the end of the reporting year. 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 organized and hosted by the office. The increase in radio time has also led to further exposure on the local community internet site and in local print media. Among other publications, White Horse Plains has advertised the region in the Headingley Headliner, Portage Daily Graphic and the Central Plains Info Guide, plus various Chamber directories. Other promotional opportunities have included coffee break and conference sponsorships.

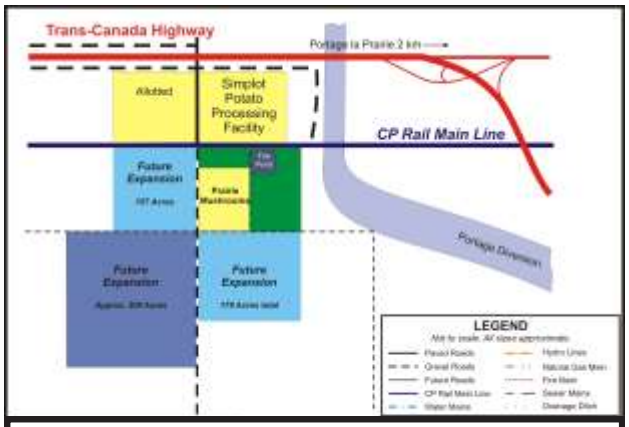
Small Business Support/Marketing: The organization is continuing to send out its monthly e-newsletter containing several tips and suggestions for small businesses. These have ranged from employee recruitment to dealing with negative customers and risk management. Back issues are available on the corporation's 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.

Video Conferencing: CF WHP is part of the Manitoba delivery network which broadcasts training sessions coordinated by the Canada-Manitoba Business Service Centre. These sessions are offered free of charge and are open to the general public. The video conferencing system is also utilized for board meetings of the provincial CF association and other lending committees. A notable rise in usage took place in the fourth quarter. However, decline in usage throughout the province led to the cancellation of the program. CFWHP has been working to replace this resource.

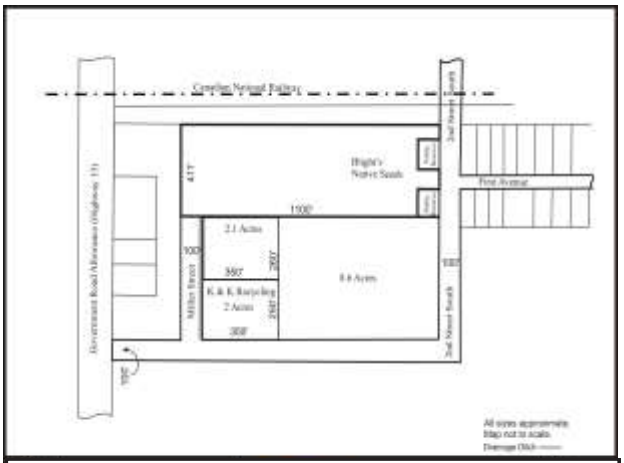
Industrial Parks within the Community Futures White Horse Plains region



Headingley Business Park



Poplar Bluff Industrial Park



Oakville Industrial Park

Committees & Special Projects

During 2012-13, 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

Representative: Elaine Palson

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.

Excess Moisture Economic Stimulus Program

Representative: Elaine Palson

In November of 2011 MAFRI approved funding under the Excess Moisture Economic Stimulus program to assist in restoring business activity in the municipalities of Cartier, Headingley, and St. Francois Xavier by developing and implementing a marketing and communication strategy that restores and grows economic activity for the area.

Community Futures White Horse Plains has managed this project since its inception. The first phase and the most important was to survey the communities in the region to understand the communication and marketing needs, and identify solutions that come from the business, community groups, and community residents. There were 85 survey meetings conducted with businesses, community groups, and residents. Through this process there were several marketing and communications challenges identified as well as 4 top community recommendations. The recommendations were as follows:

Business Community come together for networking events
Regional Business Directory
Regional Event Calendar
Improve Overall Communication

Community Futures White Horse Plains will be launching 2 solutions that will take action on the regions recommendation as well address the desire identified through the survey process for more entrepreneurial skill development.

The first mixer was held in early May and was done in conjunction with the launch of The River Connection destination web site. The evening was held in the Headingley Community Centre and combined training on low cost/no cost marketing, a mix and mingle, and the launch of the River Connection site.

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.

Committees & Special Projects

Loan Review Committee

Representative: Ken Keith

During this past year, the Loan Review Committee, established last year as a means to improve customer service through the expediting of loan reviews, met twice to review 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 Futures Modernization Program

Representatives: Ken Keith, Paul Warthe

In October of 2011, Western Diversification asked each of the four western provinces to establish committees to come up with suggestions to update and revitalize the delivery of the Community Futures program in their province. Each provincial Community Futures organization was tasked with leading the effort in their province. CFM established four committees in Manitoba and asked for volunteers. With his extensive background, WHP approached its former Executive Director, Ron Roteliuk to be its representative, who agreed and was duly appointed to two committees: 1) Allocation Committee (re-examining the disbursement of WD funds to CF offices throughout the province); 2) Modernization Committee (examining best practices and ways of improving efficiencies and reducing expenses). Ken Keith and Paul Warthe provided back up and support to Mr. Roteliuk.

The committees had until late spring of 2012 to conclude their work. The final reports were submitted to Western Diversification for their examination, deliberations and eventual implementations. Initial feedback is that WD will refrain from making significant changes in the near future.

Community Outreach Program

Representative: Elaine Palson

Originating in September of 2009, it was determined that a consistent grassroots 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;

Committees & Special Projects

- 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 2012-2013 organizational goals and WD performance measurements. A review of Outreach activities has been completed. In 2013-2014 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 2014.

Canadian Youth Business Foundation

Representative: Elaine Palson

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, Elaine Palson, 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 and 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.

Industrial Park Promotion

Representative: Ken Keith

White Horse Plains, along with Central Plains Inc., is also 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 Central Plains Inc. and the client to develop their chosen site to meet their requirements. The marketing efforts include both websites and printed material.

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 Manitoba Entrepreneurship, Training and Trade 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.

Canadian Agriculture Adaptation Program (CAAP) — The CAAP program is a partnership program available through Agriculture and Agri-Food Canada. It is delivered in Manitoba by the Manitoba Rural Adaptation Council (MRAC). MRAC may fund up to $300,000 of eligible costs, however, for-profit ventures are only eligible for $99,000. Eligible projects include business plan development, feasibility and marketing studies, new product development, value added processing, research, sustainable resource management, etc.

Business Resources

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 $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

Business Resources

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 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.

Community Economic Development Fund - 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.

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.

Business Service Centre — The Canada/Manitoba Business Service Center is the newest and most comprehensive business service center in Manitoba, offering one-stop access for all your business information needs. It is comprised of the combined forces of the Canada Business Service Center and Manitoba Industry, Trade and Tourism's Business Resource Center.

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

Municipal – Local Government Services Division — Local Government Services provides assistance and advice to municipal officials and rural Manitobans on all matters relating to local government. Services are delivered to 197 municipalities (excluding Winnipeg), including cities, towns, villages, rural municipalities and local government districts.

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 pro-

Business Resources

gram 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 Central 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.

Canada Manitoba Business Service Centre – A satellite facility has been established in the Central Plains/White Horse Plains office that includes a business library and community access site. 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.

The Canadian Technology Network — CTN is a national network of technology and business advisors, drawn from hundreds of organizations across Canada. They include Canadian industry, trade and professional organizations, universi-

ties, colleges, research centers, laboratories, and all levels of government services.

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

MERX – MERX is an Internet based, on-line 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 and videos available for borrowing. A small sampling includes:

The 7-tape set "Stanford 'Best Practices for Your Website'" video series
Books 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.

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 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.

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 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 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, com-

Corporate Bylaws

menced 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 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.

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-

Community Futures

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