

CELEBRATING

25

YEARS

OF THE
COMMUNITY FUTURES PROGRAM
IN ONTARIO



Ontario Association of Community Futures Development Corporations





**The Honourable
Tony Clement**

Minister for FedNor



A Message from The Honourable Tony Clement

Launched 25 years ago the Community Futures Program has grown to become an engine for economic growth in communities across Canada.

Today in Ontario, 61 Community Futures Development Corporations (CFDCs) cover all rural and northern corners of the province. These organizations are building stronger communities, helping businesses and entrepreneurs create jobs, and in the process, are doing their part to bring prosperity to Canada.

Over the years, CFDCs have become an essential component of our Government's plan to develop and maintain self-sustaining and thriving rural communities. Since 2006, as Minister for FedNor, I've had the opportunity to witness first-hand the work of CFDCs. I am particularly proud of the lasting success of the program in Northern Ontario and of the good work of the region's 24 CFDCs.

The key to the success of the program has always been its grassroots focus. Guided by dedicated, local volunteer boards and supported by professional staff, CFDCs have garnered impressive results. And, since the inception of the Ontario Association of Community Futures Development Corporations in 1994, Ontario CFDCs have only gotten stronger, benefiting from a collective vision and voice.

As we celebrate the 25th Anniversary of the Community Futures Program, I would like to thank all the community-minded people who have contributed to building this model community development program.

Twenty-five years on, the fruit of your hard work is readily apparent. Congratulations!



**The Honourable
Gary Goodyear**

Minister of State for
the Federal Economic
Development Agency
for Southern Ontario
(FedDev Ontario)

A Message from The Honourable Gary Goodyear

The Government of Canada is committed to helping small businesses and communities succeed, and the Community Futures Program is an important part of these efforts.

Year after year, we see the accomplishments of Community Futures Development Corporations (CFDCs) located in southern Ontario as they bring local partners and resources together to generate long-term strategies and solutions. This collaborative approach is the foundation of the Community Futures Program.

Our government's continued investment in the program demonstrates the importance we place on the work CFDCs do to help small businesses grow and create new jobs. We are also supportive of the work of the CFDC regional networks and the OACFDC in bringing members together.

I would like to thank both the current and previous volunteers and staff of the 37 CFDCs in southern Ontario for their commitment to excellence and community service.

As the Minister of State for FedDev Ontario, I have seen the impact of economic challenges in southern Ontario and recognize how crucial it is to work together to build our economy for the future. FedDev Ontario will continue to partner with organizations such as CFDCs to help make our communities more innovative, diversified and competitive.



Fish Farmer is 25th Anniversary Entrepreneur

LaCloche Manitoulin Business Assistance Corporation, Gore Bay

Surrounded by Lake Huron, Georgian Bay and the North Channel, Manitoulin is the world's largest fresh water island. It's known for its natural beauty, but Mike Meeker didn't move to the island for the scenery. The cold, clean water attracted Mike. "I moved here specifically to grow fish," he explains.

Twenty-five years ago, aquaculture was not a common business. Now, Meeker's Aquaculture ships about 900,000 pounds of rainbow trout a year, and has a strong spin-off business selling garden compost made from fish waste.

The amazing growth of two businesses made Mike and Sharon Meeker ideal candidates to be 25th Anniversary Entrepreneurs. They were honoured at the Ontario Association of Community Futures Development Corporations' 2011 Conference. Meeker's Aquaculture and Meeker's Magic Mix were nominated by LaCloche Manitoulin Business Assistance Corporation (LAMBAC), in Gore Bay. Manager Mary Nelder thought Mike's innovative and thriving business was a prime example of a business that is going strong after receiving assistance from a CFDC 25 years ago.

"Mike Meeker would describe himself as a farmer. I would describe him as a pioneer, an innovator, a passionate environmentalist, a hard-working entrepreneur, and a tireless lobbyist for his industry," Mary explains.

When Mike sought funding to start his business, banks and investors were skeptical about aquaculture. He went to the newly-opened CFDC seeking a loan from then-manager Marg Hague. "Mike was on the cutting edge in this field," Marg says. She gave him a start-up loan: "It was actually the first cheque that LAMBAC issued."



Mary Nelder, current manager of LAMBAC, nominated entrepreneurs Sharon & Mike Meeker for the 25th Anniversary award. They are joined by Marg Hague, who was LAMBAC manager 25 years ago.

Ontario Community Futures Development Corporations provide:

Access to Capital

- Provide loans, loan guarantees or equity investments to a maximum of \$150,000 for new or existing small businesses and social enterprises. All loans are fully re-payable and come with flexible terms

Business Information and Services

- Provide services to entrepreneurs and social enterprises including: help with business plans; business information and counselling; export support; and entrepreneurial training

Community Economic Development

- Assist with the preparation and implementation of economic development plans at the community level, support community based projects

Strategic Community Planning and Socio-Economic Development

- Assess local challenges, plan new ideas to strengthen economy

Over the past 25 years, Ontario Community Futures Development Corporations have:

- Dispensed 25,738 loans, with a total of \$903,559,610
- Assisted businesses that created 117,418 jobs at a cost per job of \$7,695

And all this was accomplished with just:

- 61 CFDCs serving all of rural Ontario, a population of 4 million
- 718 volunteers on Boards of Directors
- 369 staff members

Ontario Association of Community Futures Development Corporations

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TV Station 'on the air' with CFDC help

Essex Community Futures Development Corporation, Essex



When a group of volunteers planned to launch a non-profit community based television station, it was their determination to broadcast the various enriching cultures, languages and customs that impressed Essex CFDC. In partnership with the municipality of Leamington, Essex CFDC supported their CRTC licencing application.

In 2006, CFTV 34, operated by South Shore Broadcasting, went on the air. Essex CFDC later assisted with the development of a software system to monitor their program schedule and provided capital for the purchase of equipment and connectivity infrastructure. Using Canada's Economic Action Plan, interns were hired, and in 2011, an engineering study was completed to help convert their analog signal to digital. As a bilingual office, Essex CFDC also assisted with a local French series currently being televised.

"It's hard to believe we came this far but we know that without the help of Essex CFDC, CFTV would not be here today," says Tony Vidal, President and CEO, CFTV 34.

Hotel and Restaurant Owner Beats the Odds

Chukuni Communities Development Corporation, Red Lake

Buying a rundown hotel in Ear Falls might seem risky, but Pat Dorman says it wasn't a huge gamble. Armed with a comprehensive business plan, the former banker turned to the Chukuni Communities Development Corporation for help renovating Hotel 105 Bar and Grill.

"Chukuni helped finance my dream of becoming my own boss; now I'm sitting on a gold mine. We have a thriving business, a dedicated staff of 16 and a waiting list of people who'd like to work for us," Pat says.

Pat and her husband, Doug, renovated the restaurant and then tackled the nine hotel rooms, renting them out as they were completed. "Community support has been tremendous. We have a great menu, drawing people from as far away as the U.S. border. I wish we had more rooms because we're turning away 10 to 20 people a night," she adds. With her original loan paid off, Pat is refinancing through Chukuni to do further renovations.



Pat Dorman, Hotel 105 Bar and Grill

Community Economic Strategy (CES), Youth Perspectives, Local Initiatives Program

Local Employment Assistance Development (LEAD) Program

Kirkland & District Community Development Corporation, Kirkland Lake

1970s

1981

1981

Ambitious Young Entrepreneur Expands Welding Service

Middlesex Business Help Centre, Komoka



MP Bev Shipley congratulates Steve Caris on the expansion of Caris Welding and Fabricating in Strathroy.

“Steve is an extremely motivated, highly ambitious young entrepreneur, who has an excellent understanding of the market in which he operates,” Cara Finn, General Manager of the CFDC in Middlesex County says about Steve Caris. He is the proprietor of Caris Welding & Fabricating located in Strathroy. Currently in his seventh year of operation, Caris has created seven jobs and serves the farming, industrial and manufacturing markets.

Steve first approached The Business Help Centre (CFDC) in 2005 for a loan to purchase specialized machinery to start his welding business. He had the full support of his parents, opening in their barn.

In 2010, Steve reached his maximum capacity and needed to purchase a new location. In partnership with CFDC, the Sand Plains Community Development Fund and a local financial institution, Steve was able to secure financial support to move into a 21,600 sq. ft. facility. In the future, Steve plans to have a workforce of certified welders, skilled labourers, and sales staff, with service trucks on the road.

Filling the niche in Senior Sports Tourism

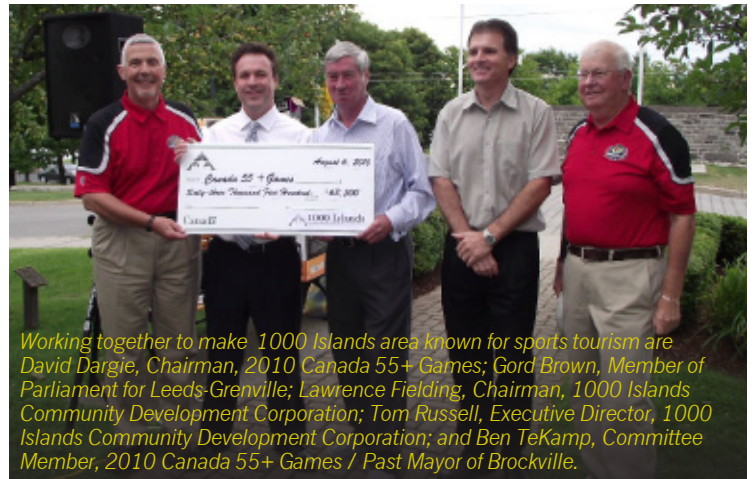
1000 Islands Community Development Corporation, Brockville

After successfully hosting Ontario Senior Games Winterfest Events, the City of Brockville wanted to take on national games. These events were exceptionally successful in attracting competitors and spectators, showcasing the host communities, and building the capacity of the recreational facilities.

1000 Islands CDC obtained funding through the Eastern Ontario Development Fund, and the Brockville committee successfully made its case to host the 2010 Canada 55+ National Games.

A wide network was involved, including the municipalities of Brockville, Gananoque, Prescott, Smiths Falls, Perth, and Athens as well as senior sporting groups, recreational facilities, service clubs, Chambers of Commerce, BIAs and tourism organizations. Corporate and media sponsorships, and local, regional and provincial funding was secured.

The Games attracted 2,000 participants and over 3,000 spectators in 14 venues, with the work of 300 volunteers and 15 organizations. Over 500 jobs were maintained, and five full time temporary jobs created, with an economic impact of \$3.4 million on the region. The legacy entrenched sports tourism in the region’s economy and an experienced network is ready to pursue future sporting events. “The success of hosting the 2010 Senior Games has bolstered community pride and confidence,” says Tom Russell, 1000 Islands CDC manager.



Working together to make 1000 Islands area known for sports tourism are David Dargie, Chairman, 2010 Canada 55+ Games; Gord Brown, Member of Parliament for Leeds-Grenville; Lawrence Fielding, Chairman, 1000 Islands Community Development Corporation; Tom Russell, Executive Director, 1000 Islands Community Development Corporation; and Ben TeKamp, Committee Member, 2010 Canada 55+ Games / Past Mayor of Brockville.

Rainy River Future Development Corporation, Fort Frances

Orillia Area Community Development Corporation, Orillia

Community Futures Program Announced

1982

1984

Minister of Employment and Immigration Flora MacDonald

1985

Bass Classic a Big Catch for Atikokan

Atikokan Economic Development Corporation, Atikokan

The Atikokan Bass Classic is more than just a fishing tournament: it is a week of festivities, including a parade of boats on trailers, a live fish weigh-in competition, and a community dance. Visitors travel from across North America to take part in the family-fun fishing derby.

Garry McKinnon, Executive Director of the Atikokan Economic Development Corporation, says the organizers faced three obstacles: the proposed lake was dangerous with many reefs, the boat launch ramp required a massive makeover with parking for 110 trucks and trailers, and they needed a system to transport the live fish for weigh-in.

All barriers were overcome – the Marimon Lake Reservoirs were mapped and made safe, volunteer contractors built a new wheelchair-accessible landing with



parking, and an oxygenated live-well carries the fish to and from the weigh-in with a low mortality rate.

“The Bass Classic generates over \$1,000,000 worth of economic activity,” says Garry, “and our community has a great new attraction.”

Cooperation and Co-location Gives Better Service to Businesses

Valley Heartland Community Futures Development Corporation, Smiths Falls



and Innovation (RCBDI). The Centre houses six business and economic development agencies from the federal, provincial and regional governments. They provide co-ordinated delivery of services throughout the region of Lanark County and North Leeds.

The co-location of these agencies has led to increased awareness of the services in the region, resulting in an increase in requests for assistance from businesses. In a number of instances, firms are provided with a more complete complement of services than would be provided through only one agency.

“Businesses are benefitting from the more efficient and effective business and economic services delivered through RCBDI,” says Valley Heartland General Manager John Doherty.

In 2001, the Valley Heartland Community Futures Development Corporation renovated space in an old factory in Smiths Falls and opened the Regional Centre for Business Development

Haliburton CDC Excels at Lending

Haliburton County Development Corporation, Haliburton

Like all CFDCs, The Haliburton County Development Corporation is proud of their lending record. They have been providing loans to businesses in Haliburton County for the past 25 years.

Although having a permanent population of only 18,000, the Haliburton CDC has developed the largest loan portfolio of CFDCs in Ontario. They currently have over 230 loans and an investment portfolio exceeding \$12 million.



The HCDC’s proudest moment was when they were recognized by Louise Paquette, Director General of FedNor for the leadership, diligence, and innovation of their Board and investment committee.

Receiving a letter acknowledging their accomplishment was really appreciated by the Board and Staff who look forward to another successful 25 years.

Original Announcement of the Community Futures Program

The Community Futures program will be developed to better understand, anticipate and respond to the impact of social and technological change in communities.

The program will address the real and pressing needs of communities by becoming involved in initiatives proposed from within the community itself. The particular strengths of a community can be the basis of its economic resilience, and the Community Futures program will build on these strengths by providing timely support and resources.

Northumberland Community Futures Development Corporation, Cobourg

Centre for Business and Economic Development, Collingwood

1985

1985

Appliance Business Thrives Along with CFDC

Bruce Community Futures Development Corporation, Kincardine

As Bruce CFDC celebrates 25 years of operation, one of their first loan clients, B&W Appliances, also approaches that milestone. From a \$25,000 loan in 1987, John White and Ken Battler grew this start-up appliance business to becoming a fixture in downtown Kincardine.

B&W Appliances continues to offer sales and service of many makes of appliances and electronics. Today, B&W Appliances remains under the ownership of Ken Battler with his wife Marie joining the family business.

“We know that small businesses and business owners, such as B&W Appliances, are the backbone of our rural communities. Bruce CFDC takes pride in playing a part in helping small businesses prosper and grow,” CFDC manager Cindy Schmidt says.

The Bruce CFDC was established in August 1986, in part to assist with the negative job loss impact at the Bruce Nuclear Power Development site. With long-term small businesses like B&W Appliances, the success is apparent.



Barb Fisher of the Bruce CFDC Board congratulates Marie Battler of B&W Appliances, along with CFDC manager Cindy Schmidt. B&W Appliances was honoured for their longevity with a Peak Award.

Laurier University opens Brantford Campus

Enterprise Brant a Community Futures Development Corporation, Brantford



Cutting the ribbon at the grand opening were Brantford Mayor Chris Friel, Enterprise Brant Director Colleen Miller and Wilfrid Laurier University President Dr. Robert Rosehart on October 1, 1999.

In 1996, Enterprise Brant (CFDC) began working to improve post-secondary educational outcomes in Brantford and Brant. This led to the creation of a private university business plan and proposal to Waterloo's Wilfrid Laurier University.

The Laurier Brantford Campus opened in September 1999 with 39 students in the Carnegie building. It has now grown to more than 2,700 students in several buildings.

The volunteers at Enterprise Brant were key to raising the \$2 million dollars needed, and the CFDC provided funding for the Grand Valley Educational Society to get started. “We’re told the campus would not be here today if Enterprise Brant was not in the community and able to ‘steer the boat’,” says manager Cindy Swanson. Colleen Miller of the CFDC board of directors took the lead and was the main cheerleader. When asked what she was thinking at the ribbon cutting, she replied, “Hurray!”.

Lake of the Woods Business Incentive Corporation, Kenora

Saugeen Economic Development Corporation, Neustadt

Kawartha Lakes Community Futures Development Corporation, Lindsay

Greater Peterborough Business Development Centre Inc., Peterborough

1985

1985

1985

1985

Innovation Muskoka Mentors Entrepreneurs

Muskoka Futures, Bracebridge



Informative panel discussions help entrepreneurs in the Innovation Muskoka program.

Understanding that new entrepreneurs fear the unknown, Muskoka Futures (CFDC) established a program to help with training and mentoring. Entrepreneurs bring their enthusiasm and integrity, and openly discuss their challenges. They are matched with appropriate business mentors, who generously donate their time and knowledge, offering a broad range of expertise in diverse sectors such as finance, administration, and marketing.

Calling the program Innovation Muskoka, the CFDC organizes one-on-one mentorship, enhancing it with workshops and opportunities for roundtable discussions.

“The three components, which are mentorship, networking and training, have made a verifiable difference in the business success of entrepreneurs,” says Project Coordinator Marilyn de Lang. “The local community has had a stronger economy from the high success rate among small business and artisans,” she adds.

Recently, the opportunity for participants to interact on-line through a discussion forum was added to Innovation Muskoka.

Chinese Delegates Study Rural Business Financing

Huron Business Development Corporation, Seaforth

“Those of us who work within the Community Futures Program often forget what a remarkable model it provides to other nations,” says Huron Business Development Corporation Manager Paul Nichol. “Showcasing our program to Chinese visitors made me very proud – as a CF practitioner, a rural development advocate, and a Canadian.”

In November 2008, Huron BDC welcomed delegates from Xinxiang Province in the People’s Republic



Joyce Holwerda of FedNor, Jane Muegge of the Ontario Ministry of Agriculture, Food & Rural Affairs, along with Paul Nichol, HBDC manager and Pam Stanley of the HBDC Board welcome delegates from China.

of China. The 12 visitors were on a study tour to examine various approaches to business financing in rural communities.

By talking with HBDC representatives, and visiting projects and businesses, the delegates gained a sound knowledge of rural issues in Ontario, as well as the important role that CFDCs play in stimulating rural economies.

The Chinese were most intrigued by the governance structure: local community volunteers make the decisions about business financing and what projects receive support.

Venture Niagara, Thorold

Atikokan Economic Development Corporation, Atikokan

Community Futures Development Corporation of Chatham-Kent, Blenheim

1985

1986

Minister of Employment and Immigration Benoit Bouchard

1986

CFDC Helps With Product Diversification

Community Futures Development Corporation of Chatham-Kent, Blenheim

With the downturn in the automotive market in 2008-09, Ridge Quality Plastics (RQP) was looking to diversify. Their mould and design shop had primarily served the auto industry.



Shawn Bustin, Board Chair of the CFDC of Chatham-Kent presents a cheque to RQP owners Jeff Clements, Quality Manager and Doug Clements, General Manager.

In 2009, RQP made application to CFDC of Chatham-Kent through the Community Adjustment Fund (CAF) to help them bring their innovative new products to market.

These products were designed to broaden their customer base, and included glow-in-the-dark mould extrusion for light switches, house numbers, fishing line strikers, etc.

With the help of CAF funding RQP was able to make its products market-ready complete with bi-lingual, “Made in Canada” shrink-wrap packaging. When RQP applied for CAF funding, the company employed 13 people. While the company is still focused on the automotive industry, it now employs more than 20 people and runs three shifts.

LED Manufacturer Keeps on Going and Going

Venture Niagara, Thorold

It’s like the Energizer Bunny came beating his drum for this Welland-based company. CRS Electronics, an LED light manufacturer, got the call from Energizer, wanting to buy their lights. These will be sold under the Energizer label across North America.

CRS has been an on-going success story, says Frank Rupcic, manager of Venture Niagara. The CFDC

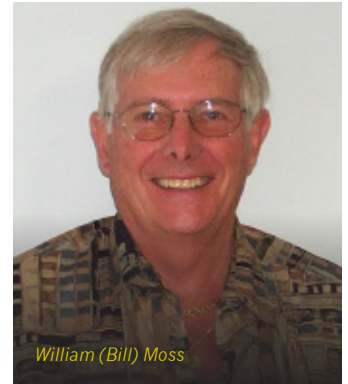
Community Support for Social Enterprise

North Simcoe Community Futures Development Corporation, Midland

Financial institutions are not likely to loan money to social enterprises, but North Simcoe CFDC is proud of its record supporting much needed community organizations. In 1996, a loan to Wendat Community Psychiatric Support Programs helped them purchase a building to deliver much needed programming to the local community and commence their long term plans for creating a sustainable delivery model for their organizations.

Another wonderful organization, Habitat for Humanity North Simcoe benefitted from the support provided by NSCFDC to build a ReStore.

“The critical success factors to this community-based grass roots program are the volunteers. Volunteers (who sit on the NSCFDC Board of Directors) provide the vision and leadership needed to help ensure objectives are achieved,” says Debra Muenz, General Manager of NSCFDC, “In particular, we’d like to recognize the efforts of William (Bill) Moss, a founding board member and a 25 year volunteer. His contributions have been immeasurable and long-lasting.”



William (Bill) Moss

financed them for expansion, and the loan was paid out. They received additional support from FedNor and the business continues to grow. They are now publicly traded on the Venture Exchange, and Energizer has described CRS as the best LED light manufacturer they could find.

“The relationship with Energizer is really exciting,” says Al Hussey of CRS. “They’re being extremely supportive of our company and the marketing and sales program that we’re rolling out. They loved our product and it’s really exciting to be building a world-class product here in Welland. They are a massive world-wide company with a very powerful brand.”

East Algoma Community Futures Development Corporation, Blind River

LaCloche Manitoulin Business Assistance Corporation (LAMBAC), Gore Bay

South Temiskaming Community Futures Development Corporation, Haileybury

1986

1986

1986

Railway Bed Brings Gas Lines to Parry Sound

Parry Sound Area Community Business & Development Centre Inc., Parry Sound

As early as 1960, local councils and economic development agencies had fought to make natural gas a reality in Parry Sound. For 30 years, it never happened.

Eventually, the price of natural gas, and its ability to outperform oil or electricity, made it a necessity for growth. The Parry Sound Area Community Business & Development Centre rose to the challenge of bringing the private sector and three levels of government to the table. "Once and for all, we were going to 'git 'er done'," says PSCBDC manager Bill Spinney.

The challenge was rock – Parry Sound sits on the shore of Georgian Bay, surrounded by the world's largest fresh water archipelago. "The hard rock made the 65 kilometres to the nearest natural gas line all the more challenging," Bill explains.



An abandoned rail line was the solution. Gas lines were installed along the now Seguin Recreation Trail. With funding from many partners, natural gas arrived in 1999.

A "Growing" Party Favour Business

Patricia Area Community Endeavours (PACE), Dryden



Who doesn't like to receive favours when they attend a wedding or a conference? It's especially nice when they are earth-friendly gifts from an eco-friendly business.

Margot Woodworth was managing new growth forestry for a nursery, when she decided to strike out on her own. She purchased a portion of the business which marketed tree seedlings with the assistance of a PACE loan. Wanting to preserve the natural environment, Margot considers Evergreen Memories' tree favours as "gifts of oxygen".

Sales doubled in her first year. Since then business has grown with corporate clients such as Xerox, Honda, Bell Canada, TD Bank and school districts. Margot sees major growth potential in the United States where she estimates the wedding favour market is 10 times greater than in Canada.

She appeared on the CBC TV show Dragons' Den and received angel financing for her US expansion plans. Again Margot approached PACE to assist her by refinancing her current loan; Evergreen Memories continues to grow.

Haliburton County Development Corporation, Haliburton

Prescott-Russell Community Development Corporation, Hawkesbury

South Lake Community Futures Development Corporation, Keswick

1986

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1986

Ottawa Valley has New Algonquin College Campus

Renfrew County Community Futures Development Corporation, Pembroke

When a 2005 study funded by Renfrew County CFDC demonstrated that a college campus could have a positive economic impact on the Ottawa Valley, the CFDC decided to move forward. In 2007, they completed a fundraising capacity study.

What can a little seed money do? As a result of those studies, the Algonquin College Board of Governors announced in 2008 that a new campus would be built. It features space for 1,016 full-time students in a 100,000 square ft. four-storey building. Included are a library, gym, fitness centre, nursing labs, science lab, auto shop, student commons, lounge and support services, outdoor logger sports training area, cafeteria and culinary arts kitchen: An asset to the revitalization of downtown Pembroke.

“We knew we needed a new campus, but we also knew we needed a partner to help us promote our vision. The studies funded by the Eastern Ontario Development Program helped us build our case,” says Karen Davies, Dean of Algonquin College in the Ottawa Valley.



Train Buff Turns His Interest into a Business

Grand Erie Business Centre, Caledonia



A Trillium Railway Engine

Always a train buff, Wayne Ettinger saw his dreams become reality with the help of Community Futures. He became the owner of a railway!

Wayne and his wife, Marjorie were farming near Dunnville in the 80's and saw area rail lines closing and tracks torn up. In 1989, the last remaining track was threatened with closure, so Wayne decided to look into saving it. Overcoming regulation challenges, he sought the help of the Grand Erie Business Centre, and by 1999, the growing freight business was named Trillium Railway. When Wayne needed funds to buy out a US partner, he obtained loans from Grand Erie CFDC, along with Norfolk, South Niagara, and Oxford CFDCs.

Today, the Ettingers operate two railways providing reliable freight service on over 100 km. of trackage. The Port Colborne Harbour Railway in the Niagara Region serves 18 customers while the St. Thomas & Eastern Railway serves five. Trillium handles all commodities, including grain, corn syrup, fertilizer, agricultural chemicals and pipe.



Grand Erie CFDC manager Wayne Knox with Marjorie and Wayne Ettinger who won the Ontario Association of CFDC's Entrepreneur of the Year Award in 2005.

Bruce Community Futures Development Corporation, Kincardine

North Simcoe Community Futures Development Corporation, Midland

Renfrew County Community Futures Development Corporation, Pembroke

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Vision leads to Vacation Resort

Frontenac Community Futures Development Corporation, Harrowsmith



Pat & Dave Storms in their cottage.

Pat and Dave Storms had a vision of transforming the rustic Twin Pines Resort on Mississagagon Lake into Eastern Ontario's first year-round fractional ownership cottage resort. They approached the Frontenac CFDC to help them with their business start-up.

"They helped us kick-start our business and allowed us to grow, when no one would lend us that pivotal loan to get us started," says Pat.

After extensive research, Pat and Dave opened Frontenac Shores where vacationers can enjoy the benefits of a lakeshore retreat at a fraction of the cost of owning a conventional cottage. Frontenac Shores is now 90% sold out on their Phase One cottages and have started construction on Phase Two.

"The Frontenac CFDC's investment in Frontenac Shores is an investment in our local economy," says Liz Crothers, Frontenac CFDC Chair. "By supporting the Storms in their dream, we are also assisting other local businesses that will benefit from the increase of four-season cottagers."

Skate Park Part of Bigger Revitalization

Community Futures Development Corporation of North & Central Hastings and South Algonquin, Bancroft

The village of Madoc may be small, but it is home to an award-winning world-class skate park. A committee of dedicated individuals chaired by retired teacher Carman Donato saw the need for the skate park and led fundraising, coordinating the municipality, service clubs and, most importantly, the youth of the community.



Madoc's world-class skate park attracts visitors from across North America.



Downtown Stirling, part of "Comfort Country".

Manager of the CFDC of North & Central Hastings and South Algonquin, Bob Cloes, says that the Centre Hastings Skatepark was sorely needed in the community. "The youth had been using their blades, boards and bikes in front of public buildings, on the roads, and on the sidewalks, resulting in a great deal of tension between the adults, the business community, and the youth," he explains.

At the same time as the skate park was attracting visitors to Madoc, the CFDC was involved with a Main Street Revitalization Initiative in four towns: Madoc, Marmora, Stirling and Tweed. Branded as "Comfort Country", the communities invited tourists and shoppers to "Explore the Four".

South Niagara Community Futures Development Corporation, Port Colborne

Community Development Corporation of Sault Ste. Marie & Area, Sault Ste. Marie

Elgin Community Futures Development Corporation, St. Thomas

1986

1986

1986

Moving Ahead Despite Automotive Downturn

Nottawasaga Futures, Alliston

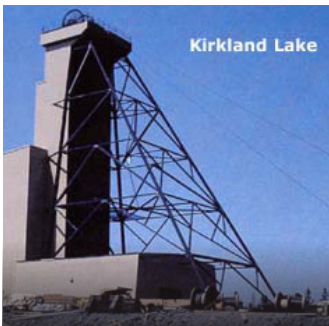
With over 84% of its manufacturing base related to the automotive sector, Nottawasaga area has struggled significantly with the recent economic downturn. "All South Simcoe business organizations and economic development departments faced this difficulty by working together to develop new resourceful approaches to creating and maintaining jobs," says Valerie Ryan, Chief Executive Officer of Nottawasaga Futures (CFDC).

Some examples include holding economic forums to educate and inform businesses of new developments and processes; a Green Economy Centre initiative; an increased number of workshops to assist businesses to reduce costs; and making visits to businesses to ask what support they specifically need (792 visits were completed within 7 months.) The positive results of these strategies have been to maintain or create 500+ jobs in the community in less than a year. "We are anticipating a larger impact as the programs increase," Valerie adds.



Investment in Mining Invigorates Community

Kirkland and District Community Development Corporation, Kirkland Lake



When one of Kirkland Lake's largest gold mines reopened in 2001, it invigorated the community. But after many years of decline, businesses that served the mining industry were not prepared.

They needed serious capital investment to restructure, retool and reorganize to meet the new

demand. Kirkland and District Community Development Corporation invested \$2.1 million in five mining and mining service businesses. Today these companies have 128 employees and continue to grow. About 70% of the loans have been paid out in full.

Finding a skilled labour force to fill the new jobs was a challenge. A partnership with a local college led to a new diamond drill program being created, graduating 87 students with 95% having immediate job offers.

"We see results every day as men and women travel to work, buy a new truck, buy a new house or renovate an old one," says KDCDC manager Paula Mangotich.

Seeing and Believing in Eyewear Business

Orillia Area Community Development Corporation, Orillia

In 1999, Lynn Johnston decided to purchase an eyewear business. She approached her bank for financing but was told that she did not fit their criteria. Fortunately, her bank manager referred her to the Orillia Area Community Development Corporation. Lynn, a single mother of three, was approved for her first loan and became the proud owner of Orillia Eyewear.

With her loan now paid off, Lynne is grateful for the support she received from the CDC over the years. "I needed someone to believe in me and the CDC did just that," she says.

Today, Orillia Eyewear is flourishing. Her store offers many products in a warm atmosphere with friendly customer service. They have the capacity to cut lenses on-site which decreases wait times, and an optometrist now operates in the same location.

"This is truly a great example of a success story. Something worth celebrating," says Wendy Timpano, General Manager of the CDC.



Economic Partners Sudbury East/West
Nipissing Inc., Sturgeon Falls

Trenval Business Development
Corporation, Belleville

Stormont, Dundas & Glengarry Community
Futures Development Corporation, Cornwall

1986

1987

1987

Businesses Assisted After Flood Damage

Peterborough Community Futures Development Corporation, Peterborough

In the early morning of July 15, 2004, a total of 190 mm of rain fell on Peterborough devastating some 267 businesses in Peterborough County, 61 in the downtown core alone. The CFDC immediately phoned FedNor asking for changes to the lending criteria. The resounding response was “Do whatever needs to be done to assist those affected by this devastation.”

Flooding destroyed documents, inventory, equipment and office furnishings, putting business income in jeopardy. Sewage was seeping into basements with mold appearing.

While many of these businesses had flood insurance, many more did not: 31 applicants received over \$578,000. Funding was repayable over 10 years with deferred interest.

The CFDC worked with municipalities who guaranteed the loans; the Business Improvement Area; Skills Canada; Chambers of Commerce; and the Ontario Disaster Relief Assistance Program. The CFDC redefined their loan application from nine pages down to two, board members reviewed and approved the loans and cheques were delivered to business owners within 24 hours.



Ski Resort is Major Tourism Driver

Sault Ste. Marie & Area Community Development Corporation, Sault Ste. Marie

“The closure of Searchmont Resort seemed likely in July 2001,” recalls Brian Irwin, executive director of the Community Development Corporation of Sault Ste. Marie, “The business had been in receivership for a year. Despite a successful 2000-01 ski season, no buyer had surfaced and bank financing wasn’t available to reopen.”

The closure of this tourist destination threatened to further weaken a stressed economy, so the CDC responded quickly. Its efforts ultimately helped save 150 jobs, protect \$8 million

in annual economic benefit, and ensure the long-term viability of a winter tourism asset.

Through a community partnership, a not-for-profit corporation, Searchmont Ski Association Inc. was set up to oversee the business and seek a buyer. In 2001-02, Searchmont employed a full staff and turned a \$30,000 profit. That success supported achievement of their second goal: a purchaser stepped forward in May 2002.

“Without the CDC and its staff support, accomplishing this would have been nearly impossible,” notes Past Chair Duane Buchanan. When the resort went up for sale in 2005, the partners re-established Searchmont Ski Association Inc. and purchased it, continuing the operation of this major tourism asset.



Parry Sound Area Community Business and Development Centre Inc., Parry Sound

Prince Edward/Lennox & Addington (PELA) Community Futures Development Corporation, Picton

Grenville Community Futures Development Corporation, Prescott

Muskoka Community Futures Development Corporation, Bracebridge

1987

1987

1987

1988

Minister of Employment and Immigration
Barbara McDougall

Newsletter Keeps Businesses Current

Saugeen Economic Development Corporation, Neustadt

The Saugeen Economy Newsletter began over 15 years ago with an idea to develop a “business lure-brochure”, the brainchild of Bill Lang. Under Bill’s guidance, with his passion for the area and love of statistics, the brochure grew to become an economic newsletter.

The newsletter is published quarterly, mailed to 900 businesses and community partners and made available at www.sbdc.ca.

The newsletter compares six economic indicators – unemployment when statistics are available, social assistance, manufacturing employment, building permits, real estate sales, and new motor vehicle sales. It also features an editorial, alternating “A Look Back” reviewing trends in economic health and “Look What’s in Your Backyard” which highlights various businesses, industries or community partners. Information is subsequently published in many area newspapers, or broadcast on radio and television.



The economic indicators were initially comprised of data collected from Arran Elderslie, Brockton, Hanover, South Bruce, Southgate and West Grey. Recently Chatsworth, Grey Highlands, Minto and Wellington North were added.

Better Business Service in Perth County

Perth Community Futures Development Corporation, Milverton & Stratford



It started with an idea – how to serve business better. In 2007, Perth Community Futures identified a partnership opportunity. Merging federal CFDC and provincial Enterprise Centre models, the Perth Community Futures also partnered with the City of Stratford. The result...the Stratford Perth Centre for Business.

Now almost five years in business, the Centre has become a valued resource. “Since 2007, we have helped over 5,400 clients: the number has increased each year,” says Joani Gerber, Business Advisor and Lender.

The partnership seamlessly serves business in Stratford and Perth County as a one-stop-shop. From new start-ups to expansions, businesses can obtain customized assistance and access to information through a lending library, educational modules, and personal advising, with opportunities to obtain loans.

“It’s gratifying to watch a business succeed and to know that we’ve been able to help them get there,” says General Manager Nigel Howard. Board member Judy Nafziger agrees: “This partnership is an incredible benefit to our community.”

Enterprise Brant o/b Brant Community Futures Development Corporation, Brantford

Patricia Area Community Endeavors (PACE), Dryden

Greenstone Economic Development Corporation, Geraldton

Nord-Aski Regional Economic Development Corporation, Hearst

1988

1988

1988

1988

Mariposa Dairy: Award Winning Goat Cheese

Kawartha Lakes Community Futures Development Corporation, Lindsay

When they started back in 1989, Bruce and Sharon Vandenberg's plans called for "...making some cheese, raising a family and having a little retail store." They have gone from operating a small goat herd to being one of the largest, most highly-regarded manufacturers of award winning goat and specialty cheeses in North America.

"The Kawartha Lakes CFDC is extremely proud to have been along for the ride," says Manager Andrew Wallen. Mariposa now employs nearly 60 people at their plant in Lindsay and the farm on Highway #7.

"We met with Community Futures, reviewed our plans with them and they were comfortable with our vision," said Bruce Vandenberg. "Basically, they lent us money on equipment that we still had to build. We're not sure if any of the traditional institutions would have done that."

"Mariposa is providing jobs to the community--not just within their own operations but by using local companies and design engineers in fabricating new automated equipment," says former KLCFDC board chair Mark Knoester.



KLCFDC Manager Andrew Wallen with Bruce and Sharon Vandenberg, and KLCFDC Board Chair Mark Knoester, when Mariposa Dairy won Entrepreneur of the Year at the OACFDC's 2011 conference.

Mining Supply Business has International Market

The Venture Centre, Timmins



FedNor Minister, the Honourable Tony Clement listens to Rene Fink of Nautilus Automation highlight the benefits of their high tech equipment to the mining industry.

Rene Fink's vision coupled with his ambition helped him grow his business, Nautilus Automation, into an international mining supply company with a secure foothold in the global market.

"None of this would have been possible without the Venture Centre," says Rene, "Their support helped create and maintain more than 40 jobs right here in Timmins."

Nautilus Automation supplies state-of-the-art, remote-controlled systems for operating mining and industrial machinery, allowing clients to operate machinery in any environment.

Equipped with a business plan but short on capital, Rene approached the Venture Centre. Paul Caron, the CFDC's business development consultant, worked with Rene to develop a viable financing plan. Rene constructed a new 6,000 sq. ft. facility that would allow him to compete for large international contracts.

Nautilus Automation is currently fulfilling a \$2.8 million purchase order for six trucks from a U.S. client. The confident business owner hinted that several new orders are in the works and that his staff will be busy for years to come.

North Claybelt Community Futures
Development Corporation, Kapuskasing

Tecumseh Community Development
Corporation, Muncey

NECO Community Futures Development
Corporation, North Bay

Sarnia-Lambton Business
Development Corporation, Sarnia

1988

1988

1988

1988

Merger Creates Club Action Hearst

Nord-Aski Regional Economic Development Corp., Hearst

First, Club Soleil des Aînés was formed to provide activities for seniors in Hearst. Since no expansion was possible there, another association of active retirees, Ateliers des Pionniers et Pionnières du Nord, was created. They rented an old school for activities not provided by the other organization.

Most seniors took part in both groups. The executives tried not to duplicate or compete, but then they realized that there was a finite limit of funds. They assessed a potential merger.

Both organizations decided that a neutral third party would be helpful during discussions. They approached Nord-Aski REDC, and the manager acted as mediator.

Club Action was created with membership currently at 645. Provincial and federal governments approved



a grant for 66% of building costs and the municipality contributed land.

“Partnerships made the difference. We would like to thank Nord-Aski REDC for all their help. We could not have done it without them” said Pierre Brochu, President of Club Action Hearst.

College Campus Re-trains Workers

Superior East Community Futures Development Corporation, Wawa



Confederation College – Wawa Campus opened in May 2011: Don Bernosky of the college, with training coordinator Melanie Pilon and Dan Friyja of Superior East CFDC.

In 2007, the Superior East region faced many challenges. By year's end, four of the region's largest employers, all forestry related, had either suspended operations

indefinitely or announced major cutbacks to their operations, affecting approximately 900 people. In response, the Superior East Community Futures Development Corporation (SECFDC) began focusing on workforce development and training in the Superior East region.

In addition to addressing the training needs of workers displaced by the downturn in the forestry industry, the SECFDC set out to establish a permanent post-secondary institution in Wawa that would benefit all residents of the Superior East region.

In September 2009, the project gained momentum when the Ontario Trillium Foundation provided support to hire a Training Coordinator to research options for distance education for the region.

Fast forward to 2011, accompanied by partners at the Municipality of Wawa; the SECFDC was extremely pleased to play a role in the establishment of Confederation College's eighth regional campus.

Norfolk District Business Development Corporation, Simcoe

Valley Heartland Community Futures Development Corporation, Smiths Falls

Superior North Community Futures Development Corporation, Terrace Bay

Thunder Bay Ventures, Thunder Bay

1988

1988

1988

1988

Training Program Supports Business Owners

Wellington Waterloo Community Futures Development Corporation, Elora



Tina Heathers leads a group of entrepreneurs in the Business Excellence Training Program.

“It helped me to propel my business further than I could have ever imagined in just three months,” says Jonathan Kuntze, Owner of Pinnacle Health and Fitness, in Elmira and Milverton. Jonathan is referring to the Business Excellence Training Program developed by Wellington Waterloo CFDC.

Encouraged by the CFDC’s Board of Directors to be responsive to client needs, General Manager Rick Whittaker decided to create the business training program offering interactive workshops, online training videos, private business coaching and the personal support of a business mentor.

It is a constantly evolving program that shifts to the needs of the business community. “I sit in on every workshop, listen to the participants and engage them in discussions on how they are doing to better identify how we can continue to support them. The business owners love the open discussion and find our speakers extremely helpful and very enjoyable.” says Tina Heathers, who designed and developed the program.

Entrepreneur Progresses from Client to President

Thunder Bay Ventures, Thunder Bay

After graduating in forestry from Lakehead University in Thunder Bay, Jon Wynn went back home to Southern Ontario, where he worked in a forestry supply business. But Jon saw a niche in the market and wanted to return to Northern Ontario where he had studied.

Jon went back to Thunder Bay and opened a retail store – Gear Up for Outdoors – selling tents, sleeping bags and related camping gear; as well as industrial forestry supplies such as tree planting tools and equipment.

He received a loan from Thunder Bay Ventures in the early 1990’s. After paying off the loan in full, Jon became part of the CFDC, volunteering to be a director on the Board of Thunder Bay Ventures. He has served on the Investment Committee, and was Treasurer for several years before his election as President in 2002.

“Jon Wynn is a true Community Futures Development Corporation success story!” says TBV manager Royden Potvin.



Jon Wynn in front of Gear Up for Outdoors.

Waubetek Business Development Corporation, Birch Island

Grand Erie Business Centre Inc., Caledonia

Two Rivers Community Development Centre, Ohsweken

Chukuni Communities Development Corporation, Red Lake

1989

1989

1989

1989

Business Growth in Petro-Chemical Industry

Sarnia-Lambton Business Development Corporation, Sarnia

In 1991, after 17 successful years working in Sarnia's petro-chemical industry, Mike Banovsky became a key shareholder and president of Tuberate Ltd. Mike's vision was to expand the company's market: they moved from being a supplier to a firm that designs, manufactures and repairs heat exchange equipment and pressure vessels.

Soon, Mike approached the SLBDC for financing to expand their business premises to accommodate increased volume and size of products. The market expanded to Asia and the U.S., and sales grew from \$500,000 to over \$6 million in 6 years while its workforce grew from four employees to over 70.

Tuberate amalgamated with Chemfab Industries in 1998, with Mike continuing as president. The combined company grew to 150 employees and sales of \$50 million, until the boiler and high pressure vessel shop was acquired by a multi-national competitor that has retained this local operation.



Mike Banovsky

Mike became a Director with SLBDC in 1995 and served until 2006; after a brief hiatus he returned in 2008-2010.

CFDC Supports Long-Time Enterprise as it Grows

Prescott-Russell Community Development Corporation, Hawkesbury

Denis Charlebois always wanted his own business. In 1977, the 26-year-old mortgaged his home to obtain financing. Competition was fierce: there were already four menswear stores in Hawkesbury.

Nine years later, one of his competitors closed and Denis saw an opportunity. He wanted to purchase a building, but the bank turned him down. The Prescott-Russell Community Development Corporation gave him the loan. They recognized that his entrepreneurial, social and planning skills gave him credibility.

In 1989, Denis rented space to a sporting goods store, and eventually became part owner. Then in 2004 Denis purchased an Intersport franchise. He had to buy another building to comply with space requirements.

With the support of the Caisse populaire de Hawkesbury, the Prescott-Russell Community Development Corporation agreed to back funding for renovations.

Nearly thirty-five years later, Maître Charle is the only men's clothing store in Prescott-Russell and Intersport is the only store in Hawkesbury belonging to the Forzani Group, the largest retailer of clothing, equipment and sports shoes in Canada.



Proprietor Denis Charlebois with Rock Douglas and François Joannis at Maître Charle.

Superior East Community Futures Development Corporation, Wawa

Community Futures Development Corporation of North and Central Hastings and South Algonquin, Bancroft

1000 Islands Community Development Corporation, Brockville



Minister of Employment and Immigration Bernard Valcourt

1989

1990

1990

1991

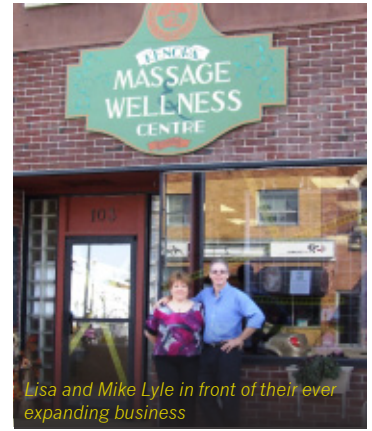
Massage Business Grows, Moves, Expands!

Lake of the Woods Business Incentive Corporation (LOWBIC), Kenora

In 1994 Mike and Lisa Lyle came to LOWBIC for start-up assistance and opened the Kenora Massage & Wellness Centre, operating in a modest “one room and a closet” in downtown Kenora.

In 1997, after having moved to a slightly larger facility, they came back to LOWBIC for financing to renovate their home to accommodate their business. After 10 years, they moved their expanding business to a storefront location in downtown Kenora.

Two years later they had the opportunity to purchase the building and once again LOWBIC was happy to assist them in this endeavour. Their building is now home to five other small businesses and the Kenora Massage & Wellness Centre continues to prosper, offering massage therapy, reflexology, bio-feedback, infrared therapy along with body care and wellness products.



Lisa and Mike Lyle in front of their ever expanding business

First Nations Chiefs Create New Paradigm for Community Economic Development

Tecumseh Community Development Corporation, Muncey

The tenacity of Chiefs from seven Southern Ontario First Nations (Chippewa of the Thames First Nation, Oneida Nation, Munsee-Delaware Nation, Aamjiwnaang First Nation, Chippewas of Kettle & Stony Point First Nation, Delaware Nation, and Walpole Island First Nation) led to an historic policy change in the early Community Futures Program. Two days of meetings in Ottawa with Minister of Employment and Immigration Canada Flora MacDonald and representatives from Indian Affairs, convinced the Government of Canada to provide equal opportunity to community driven economic development. Known as Seven Bands Business Incentive Organization (SBBIO), the first Aboriginal specific Community Futures organization in Canada opened its doors in 1988. Seven Bands provided entrepreneurial training and new infrastructure for economic development in each First Nation.

In 1993, they merged with the earlier formed Association of Reserves for Improving Social Economics (ARISE). The new Tecumseh Community Development Corporation broadened its reach to include 3 more First Nations (Chippewas of Nawash, Chippewas of Saugeen, and Caldwell) and off-reserve aboriginal people in the region.

(Written with information provided through the tcdc.on.ca website and former staff of SBBIO and TCDC)

PELA Business Plan Winner Excels in New Business

Prince Edward, Lennox & Addington Community Futures Development Corporation, Picton

Most budding entrepreneurs feel like winners once they research and complete a business plan. But Tim Ray, an MBA student at Queen’s University really was a winner. He entered his business plan into a competition sponsored by PELA (Prince Edward, Lennox & Addington) CFDC and Queen’s University. Tim developed the idea of group food buying online, after seeing the popularity of websites such as Groupon. As winner of the competition, Ray received a \$150,000 interest free loan from PELA.



Michael Pugliese, chief executive of Michael-Angelo's grocery store, and Tim Ray, founder of FoodScrooge, a group-buying website for groceries. Photo by Aaron Lynett of the National Post.

Tim went on to open his business, FoodScrooge, an online group-buying website for groceries and produce. He got stores on board, and soon customers flocked to his website. A feature story in the National Post also boosted his business.

Craig Desjardins, manager of PELA CFDC was very pleased with the interest raised by the business plan competition, and is very proud of Tim’s success.

Oxford Small Business Support Centre Inc., Ingersoll

Huron Business Development Corporation, Seaforth

The Venture Centre, Timmins

1993

Minister of Human Resources Development Lloyd Axworthy

1993

1994

Cultural Attractions combine with Small Business Assistance

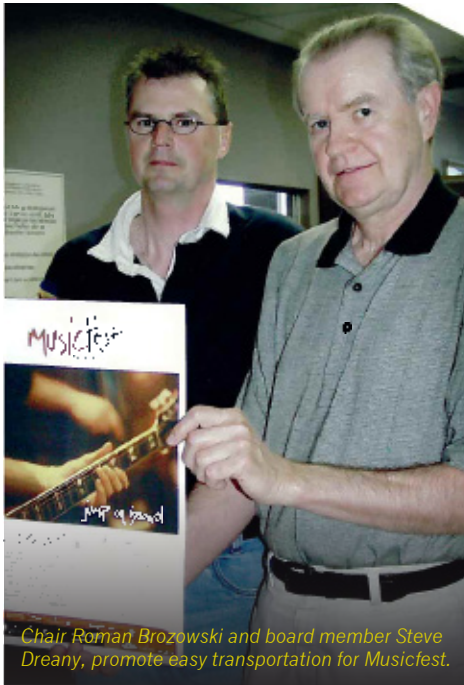
NECO Community Futures Development Corporation, North Bay

Cultural attractions combined with small business assistance have been successful for North Bay's NECO CFDC.

The CFDC was instrumental in the 2005 creation of an artists' consortium in downtown North Bay called Art of Main. Each member is an accomplished artist who must meet high standards of workmanship, originality and professionalism in order to qualify. Then, Musicfest was initiated where individuals could go from one venue to another without taking vehicles: Buses were provided by the City of North Bay for this popular event.

Partnering with the City of North Bay's Downtown Improvement Area, NECO hosted the Client Showcase for individuals operating home businesses to participate in the city's old-fashioned Christmas Walk. Using vacant buildings along Main Street, participants display their goods. Hundreds of people visit the downtown for the Christmas Walk, so sales are brisk.

Stepping Stones, an incubator for small business, moved from the local mall to an office building. Ultimately the goal is the migration to self-sufficiency. This model is now being used by other landlords.



Fusion Youth Centre meets Community Economic Development Goals

Oxford Small Business Support Centre, Ingersoll

Fusion is not just another youth 'hangout': it brings together recreation, leisure, technology, arts, leadership, youth engagement and skills development under one roof, meeting the Oxford Small Business Support Centre (CFDC)'s objectives for community economic development. They partnered with the town of Ingersoll on the Fusion Youth Activity and Technology Centre.

Serving youth aged 12 to 18, Fusion includes a computer ReBuildIT program, food services where the youth provide catering, professional digital recording, audio services, a full multimedia production company, and an Electronics Waste Recycling Program.

Fusion's Radio Broadcasting program was made available through the Community Adjustment Fund, providing state-of-the-art equipment. "Youth-directed initiatives that encourage positive change in their lives are a fundamental part of Fusion's mission. The new radio booth is an innovative way to encourage the youth in this direction," says Jason Smith, Fusion Manager.

Fusion promotes social enterprise and the Youth Entrepreneurship Program (YEP). After learning business management through YEP at Fusion, Alex Minato has successfully developed his own computer repair business, "No Strings".



Ontario Association of Community Futures Development Corporations

Merging of Organizations

Essex Community Futures Development Corporation, Essex

1994

1995

Minister of Industry John Manley

1995

Keeping Kids Involved: Youth Entrepreneurship Program

Stormont, Dundas and Glengarry Community Futures Development Corporation, Cornwall



Designed to encourage youth to explore entrepreneurship and consider self-employment as a viable career option, the Youth Entrepreneurship Program promotes creativity and innovation. Stormont, Dundas and Glengarry Community Futures Development Corporation, in partnership with the Renfrew County and Prescott-Russell Community Futures Development Corporations, provides opportunities for youth to experience personal growth by being actively engaged in their local communities.

Youth retention is the ultimate goal of the program and the CFDCs hope that youth will recognize opportunities in their home town. Since program implementation, it has proven to be a great success. The main feature of the Youth Entrepreneurship Program is the Youth Enterprise Camp. During the summer, two bilingual camps boasted over 25 participants for each camp. Incredible feedback was received from both the participants and parents.

The Youth Entrepreneurship Program is based on the Youth Entrepreneurship Initiative developed by the North Claybelt Community Futures Development Corporation.

Award Winning Business Supplies Beekeepers

Trenval Business Development Corporation, Belleville

Bees make honey, but more importantly, they pollinate crops. With the health of bees in jeopardy, David Vander Dussen has developed much-needed, innovative products.

NOD Apiary Products Ltd. in Frankford is in the bee protection business. They help keep bees healthy with three products: Mite-Away II™ controls parasitic mites; Bee Cozy Winter Hive Wraps allows bees to come out of winter much stronger; and BeeBrief transports bees.

David's products have been widely recognized, winning many awards. In 2009, he won the OACFDC's Innovation Award.



In 2011, the Quinte Business Achievement Awards acknowledged David, saying: "In recognition of the important role agriculture plays in our community. Without this year's winner, all forms of agriculture would be impossible. They have developed and trademarked a revolutionary miticide and other products for the apiary sector. With 15 full time and one part time staff, this company has extensively grown from its early beginnings into a company ready to take on the world and distribute their products to the globe."

Wakenagun Community Futures Development Corporation, Moose Factory



Transfer of Community Futures Program from Employment and Immigration Canada to Industry Canada's Federal Economic Development Initiative for Northern Ontario

1995

1995-6

1999

Minister of State for the Federal Economic Development Initiative for Northern Ontario (FedNor) Andy Mitchell

International Plowing Match a Huge Success

South Temiskaming Community Futures Development Corporation, Haileybury

Showcasing the vibrant agricultural sector in Northern Ontario was the driving force behind the decision of the local organizing committee to apply for, and win, the privilege to host the 2009 International Plowing Match in Earlton.

It takes years of planning and countless volunteer hours to host an event of this size. Ultimately, the dedication demonstrated by all of the organizers and volunteers paid off! A local farmer's 1,000 acre field was morphed into a massive tent city, complete with RV Park, tractor park, plowing fields and parking lot. Nearly 500 vendors showcased their products and services to the 80,000+ visitors who attended the five day extravaganza.

The South Temiskaming CFDC, in conjunction with FedNor, was proud to be able to provide financial and administration support to the IPM Coordinator and support marketing efforts for this world class Northern Ontario event.



Permanent Home for NDBDC

Norfolk District Business Development Corporation, Simcoe

In 2001, while housed in their second office location in Simcoe, the Norfolk District BDC staff and board wanted a permanent location that would suit their needs, and serve the community at the same time. A surplus provincial government building in Simcoe offered attractive features – more space, wheelchair accessibility, parking and curb-side visibility but the building would require significant renovations.

The purchase of this 3,000 sq. ft. building coincided with the availability of Knowledge Based Economy federal

Sustainable Employment through Economic Development

Wakenagun Community Futures Development Corporation, Moose Factory



Known to the Cree Aboriginals as the Omushkego Region, this area in the far north of Ontario has been served by Wakenagun CFDC since 1995.

With the goal of creating sustainable employment through economic development, Wakenagun CFDC has assisted the Crees of MoCreebec with several initiatives: Moose Factory Cable, a partnership with Moose Cree First Nation; MoCreebec Development Corporation; MoCreebec Housing Association; Cree Village Ecodge; Moose River Broadcasting Association and Creecable Internet Services.

Through the support of Wakenagun CFDC to local companies, over 50 people are employed providing quality services to the communities of Moose Factory and Moosonee.

“In order to develop and have a strong local economy, we need local people supporting local businesses that are under local ownership and we need to develop the upcoming generation to be entrepreneurs,” says Allan Jolly, Community Economic Development Officer for MoCreebec.

funding, which the NDBDC used to renovate and buy equipment needed for video-conferencing.

The expanded Board room was designed to be a stand-alone rental facility, separated from the operational side of the NDBDC, and even available for rental on evenings or weekends. Over 160 rentals of the Board room involving 1,800 participants have resulted annually, for business meetings, training sessions, high-speed internet access, and video-conferencing.



Community Futures Network of Canada

Bilingual Services commence at 18 Community Futures Development Corporations

Community Futures Development Corporation of Middlesex County, Komoka

2000

Minister of Industry Brian Tobin

2001

2002

Minister of Industry Allan Rock

Volunteers make CFDC Successful

East Algoma Community Futures Development Corporation, Blind River



Meeting during the annual Board Strategic Planning Session are Diane Lamigan, Information Officer; David Wolgemuth, Treasurer; Vyrn Peterson, Chair, and Gail Murdock, Vice Chair.

“Volunteers are our touchstone to our businesses and communities and live and work in the towns where our clients are,” says Vyrn Peterson, Board Chair of the East Algoma CFDC.

“Whether we are discussing our hundreds of successful loans clients, the industrial manufacturing plants we have partnered with, or community projects like the Wired and Wireless Infrastructure plans for 27 northern communities, our regional Entrepreneurship Camps for youth aged 9-13, or the regional Huron North Tourism Marketing Partnership, volunteers take the lead in everything we do.”

With a small staff and a large area to cover, EACFDC relies on the guidance and wisdom of their experienced volunteers. “Our Directors are the reason we are successful,” states Shawn Heard, General Manager. “One of the strengths of our organization is neighbours lending to neighbours and it works extremely well.”

Celebrating Growth Through Partnerships

Superior North Community Futures Development Corporation, Terrace Bay

Superior North CFDC celebrated “12 Communities – 1 Region” in June 2011 by bringing together all of their partners and featuring two guest speakers. Aime Dimatteo, Director General of FedNor and Bruce Strapp, Executive Director of Northern Ontario Heritage Fund Corporation (NOHFC) both spoke of the growth realized in the Superior North region through strong partnerships between all three levels of government – federal, provincial and municipal.

Presentations from regional business, regional community developers, francophones, First Nations, the Ministry of

Planting Entrepreneurial Seeds and Watching Them Grow

North Claybelt Community Futures Development Corporation, Kapuskasing

North Claybelt, through its Youth Entrepreneurship Initiative, has been a driving force in entrepreneurship awareness. Countless youth have participated in their innovative and experiential programs including:

Create a Logo, Market Your Thoughts, Business Plan Challenge, Youth Enterprise Camp (Moonbeam, Mattawa, Sault St-Marie), Kids Invent Toys and Marketplace; making entrepreneurship much more accessible and realistic to youth as a viable career choice.

In 2011, SADC North Claybelt CFDC launched a new project called Entrepreneurs Francophones PLUS which has proven to be extremely beneficial to Francophone private sector businesses in Northeastern Ontario. Francophone entrepreneurs can qualify for new funding through two programs supported by FedNor: Vision+ and Youth Internship. Business growth and job creation are the main goals of these programs. So far, 17 new jobs for young professionals were created and 18 business enhancement projects have been approved for funding.



The program, “Create a Logo/Market Your Thoughts” turns kids into entrepreneurs



Training, Colleges and Universities and young entrepreneurs all focused on successes and collaboration. The full day Regional Conference was hosted by Superior North CFDC who presented their annual general meeting as well as celebrating National Aboriginal Day.

The event was held in Terrace Bay which has been named the 2010/2011 Northern Ontario Entrepreneurial Community of the year.

Perth Community Futures Development Corporation, Milverton

Nishnawbe Aski Development Fund, Fort William



CFDC Common Identifier Launched

2002

2002

2002

Sustainable Employment through Economic Development

Nishnawbe Aski Development Fund,
Fort William



James Cutfeet of Aboriginal Affairs and Northern Development Canada presents the 2005 Partnership of the Year award to Susan Rae and Darcy Kejick.

When Darcy Kejick and his wife, Susan Rae, approached Nishnawbe Aski Development Fund (NADF) in 2002 for expansion financing, they were operating a gas station out of three 45-gallon drums with a manual pump, in their community of North Spirit Lake.

North Spirit Lake is located 730 km northwest of Thunder Bay and is accessible by air, or by temporary winter ice road that is maintained 2 to 3 months of the year, transporting bulk fuel and supplies.

With NADF funding, the couple expanded “Darcy and Susan’s Gas”, purchasing two 50,000-litre fuel storage tanks and a pumping station. Business thrived. With additional financing and funds won in a business plan competition, Darcy and Susan opened “North Spirit Foods” in 2007 – a grocery store rivalling any in the remote north. The store exceeded its three year forecasts and continues to do well.

Later, recognizing another opportunity, Darcy and Susan ventured into the hospitality business, constructing a two-unit motel.

Nottawasaga Community Futures
Development Corporation, Alliston

2003

Minister of State for the Federal Economic Development Initiative
for Northern Ontario (FedNor) Joe Comuzzi

Theatre and Economic Development Working Together

South Niagara Community Futures Development
Corporation, Port Colborne

The South Niagara CFDC took over the fledgling Roselawn Centre in 1995 when it was on the verge of collapse. With the support of local MP, John Maloney, Industry Canada, Human Resources Development Canada (HRDC), and the City of Port Colborne, an agreement was put in place that not only saved the Roselawn Centre, it allowed the complex to become one of the most recognized cultural arts centres in the Region of Niagara.

Roselawn is a tremendous success story and demonstrates what can happen when people work together. The road to Roselawn’s success was not always smooth, but belief in the mission and vision was never lost. Today Roselawn is vibrant, successful, and is a focal point for tourism in the community. It is also the permanent home of Showboat Festival Theatre and the City of Port Colborne’s Economic & Tourism offices; the City assumed management of the facility in the fall of 2007.



Wellington-Waterloo Community Futures
Development Corporation, Elora

2003

Minister of Industry Lucienne Robillard

Post-Secondary Education offered at Georgina Trades Training Inc.

South Lake Community Futures Development Corporation, Keswick



When Georgina Association for Business, a free standing Business Development Corporation, re-entered the CF Program as South Lake CFDC in 2004, community economic development was new to the organization. One of the glaring needs was local access to post secondary education, and in particular, trades training.

This spurred a year long process, facilitated with funding from South Lake CFDC. A partnership of the York Region District School Board, the York Region Catholic School Board, the Town of Georgina, the Georgina Chamber of Commerce and South Lake CFDC was formed to create the Georgina Trades Training Inc. (GTTI).

GTTI is a not-for-profit delivering college level apprenticeship training, work related skills training and provides access to a computer lab and video-conferencing facility to allow on-line learning at both the community college and university level. Five years after start-up, the organization has refurbished an abandoned supermarket into a state of the art education facility.

“The funding and management support that we have received from South Lake CFDC was instrumental in getting this community based project up and running,” says GTTI Executive Director Bruce Franklin.

CFDC Helps Software Company Achieve its Goals

Grenville Community Futures Development Corporation, Prescott

Serving tea may not sound like an innovative modern business, but in this case, it is. CommonGoals Software offers its clients TEA. Founded in 1993, CommonGoals provides custom software to non-profit and government organizations across Canada and the United States.

Their flagship product is TEA (The Exceptional Assistant), organizational management software that tracks caseloads, loans, grants, funders, investors, donors, and government reports. TEA is currently used by Community Futures offices across Canada.

Since 1995, the Grenville CFDC has supported CommonGoals Software with loans and guarantees plus on-going business advice.

“Grenville CFDC has provided invaluable business expertise and financing, as well as encouragement to reach our goals. Over the last 18 years they have been the one constant which has contributed immensely to our growth and success. We are truly grateful for the comprehensive business support they have provided,” says Scott Rowat, President of CommonGoals Software.



CommonGoals Staff with CFDC personnel. In back: Mike O'Keefe, Cathy Gilmer, both of Grenville CFDC with Scott Rowat, Tanya Barton, James Morwick of Common Goals, and Charlotte McArthur and Heather Lawless of the CFDC, Ian Bruce, of CommonGoals. In front: Krista Rowat, Patty McLaughlin, Adele Beckstead, Mika North, all of CommonGoals.

Frontenac Community Futures Development Corporation, Harrowsmith

2003

2004

Minister of Industry David Emerson

2005

Minister of State for the Federal Economic Development Initiative for Northern Ontario (FedNor) Andy Mitchell

Diverse Services offered by Economic Partners

Economic Partners Sudbury East West Nipissing Inc.,
Sturgeon Falls

Economic Partners Sudbury East West Nipissing Inc. has been serving its diverse clientele for more than 25 years. Located in Sturgeon Falls, Economic Partners works diligently to serve its clients in both of Canada's official languages with a fully bilingual staff.

This CFDC also serves both Nipissing and Dokis First Nations. Not only are these communities represented on the Board of Directors, they work together on economic development policy to achieve their mutual objectives.

In 2007, Economic Partners received an Economic Developers Council of Ontario Award recognizing excellence in Marketing and Product Development for encouraging youth entrepreneurship.

Economic Partners lends its expertise in many community endeavours. With a sector focused approach to economic development and a professional culture that is dedicated to innovative solutions, their corporation is recognized for its ongoing pursuit of excellence.

Working with Present and Future Entrepreneurs

Two Rivers Community Development Centre, Ohsweken

Two Rivers Community Development Centre has been serving the communities of Six Nations and New Credit First Nations for many years and has seen many changes in the evolution of the business community.

Working with a dedicated volunteer board, the CFDC staff assists their clientele in growing their business through the planning stages to financing. The CFDC continues to support and encourage the entrepreneurs as their businesses grow.

"Our biggest success is that we have established successful long term relationships with our clients," says manager David Vince. Their business directory boasts over 300 listings.

Award Winning Businesses Assisted by Aboriginal CFDC

Waubetek Business Development Corporation,
Birch Island

The Waubetek Business Development Corporation is an Aboriginal-exclusive Community Futures Development Corporation servicing a region of North-East Ontario that includes 27 First Nations and a population of 50,000 Aboriginal people both on and off reserve.



Waubetek BDC has helped more than a thousand Aboriginal businesses in North-East Ontario, with 92% of those businesses that received loans still operating successfully. Many businesses have gone on to win national and international acclaim: The Great Spirit Circle Trail, one of Canada's top Aboriginal tourism companies; Juno Award winning country music singer Crystal Shawanda; Film producer Darlene Naponse who was recognized at the Sundance International Film Festival; and Manitoulin Physio, owned by Derek Debassige, winner of a Northern Ontario Business Award.

International delegations from Bangladesh, Eastern Russia, Australia, Scotland and Germany have visited Waubetek BDC to learn about their model of regional community development.

Two Rivers CDC is actively supporting a new generation of entrepreneurs with summer youth programming and Break into Business Camps which are currently running with a total of 30 participants in grades 6-8.



2006

Minister of Industry Maxime Bernier

Minister of State for the Federal Economic Development Initiative for Northern Ontario (FedNor) Tony Clement

2007

Minister of Industry Jim Prentice

Potato Farmer Creates a Better Chip!

Centre for Business and Economic Development, Collingwood



Back in 1987, before healthy eating had become a hot topic, potato farmer Vickie Kerr of New Lowell was not happy with the way chip companies were processing her potatoes. She knew there had to be a better way.

She decided she'd like to make her own chips, and wrote a business plan for "a new way to cook potato chips to maximize nutrition."

She approached The Centre for Business in Collingwood and a loan was approved for \$50,000. By 1989 Miss Vickie's Chips repaid their loan to the CFDC. At that time, their sales were \$3.8 million. The company had 200 employees and several plants across Canada.

In 1993 Miss Vickie had an offer from a multi-national she could not refuse. Hostess Potato Chips purchased Miss Vickie's company and Miss Vickie's premium kettle cooked chips in an ever-increasing variety of flavours continue to line store shelves.

Greenstone EDC Prepares for New Economy

Greenstone Economic Development Corporation, Geraldton



In early 2006, Greenstone Economic Development Corporation's (GEDC) ability to anticipate and adapt to the northwest's changing economic climate was put to the test when the main industry, forestry, took a hit. The CFDC used this economic curve as an opportunity to examine other emerging industries.

A ground-breaking project known as the Greenstone Mineral Development Initiative was launched involving 3D modeling and GIS data. Extensive historical data was compiled for the Beardmore-Geraldton Camp. This once forgotten camp was promoted to the mining world. The marketing message, 'Stake a claim where the past meets the future' was promoted.

Northwestern Ontario began to witness a staking rush and GEDC prepared communities to be ready if any of the exploration companies went into production.

To showcase its communities to investors, GEDC published papers on labour force, operational benefits, gap analysis, and market study. Procurement sessions and ambassador training were also hosted. The GEDC continues to prepare for an open pit mining industry.

Abattoir Boosts Local Economy

Rainy River Future Development Corporation, Fort Frances

There were cheers at the long-awaited official opening of the Rainy River District Regional Abattoir in January 2010. The new \$2 million, 3,600 sq. ft. facility located in Emo has the capacity for 20 animals a day, and runs two days a week.

"It was a long haul," says George Emes, chair of the Rainy River Future Development Corporation, "We were involved since the first abattoir meeting back in 1997, and this facility represents a positive move towards the development of our economy."

Provincial funding included \$1 million from the Northern Ontario Heritage Fund and \$365,000 from the province's abattoir expansion program, while FedNor contributed \$500,000.

The abattoir increases market options and decreases processing costs for cattle producers. It operates as a not-for-profit business handling pork, bison, elk, sheep and goats, as well as beef. Membership started with 90 participants and has grown to 113.



Kathryn Duchnicky of FedNor, and Steve Loshaw, President of RRDRAI, celebrate the grand opening of the abattoir.

Transfer of Southern Ontario CF Program to Federal Economic Development Agency for Southern Ontario



Federal Economic Development Agency for Southern Ontario

2008

Minister of Industry and Minister Responsible for FedNor Tony Clement

2009

Minister of State for the Federal Economic Development Agency for Southern Ontario Gary Goodyear

From Family Vineyard to Commercial Winery

Elgin Community Futures Development Corporation, St. Thomas

Elgin County was always known for its orchards. But in 1972 Redi Quai, an Italian immigrant, planted grapes, establishing a family vineyard.

Fast forward 10 years: his son, Roberto decides to open a wine and beer making supply store. As that business grew, Roberto faced numerous rejections from financial institutions, until he approached Elgin LEAD (later CFDC). His ultimate goal was to produce wine commercially: soon he established Elgin County's first winery.

Following a year of applications addressing LCBO requirements and preparing samples, Quai du Vin Estate Winery sold its first bottle on June 19, 1990.

Today, after four expansions, the winery produces 35,000 litres per year. Roberto and his wife Lisa are joined by son Jamie, who has taken over winemaking.



Winemaker Jamie Quai and his father Roberto Quai – a small business evolved into a successful winery.

“While Elgin CFDC did not have a direct contribution to the winery, it was their funding and mentoring that enabled me to expand my knowledge, experience and capital base,” Roberto says. He has served as Chair of the Loans Committee and on the Board of the CFDC, now known as the Elgin Business Resource Centre.

CFDC Client Finds Fame at the Olympics!

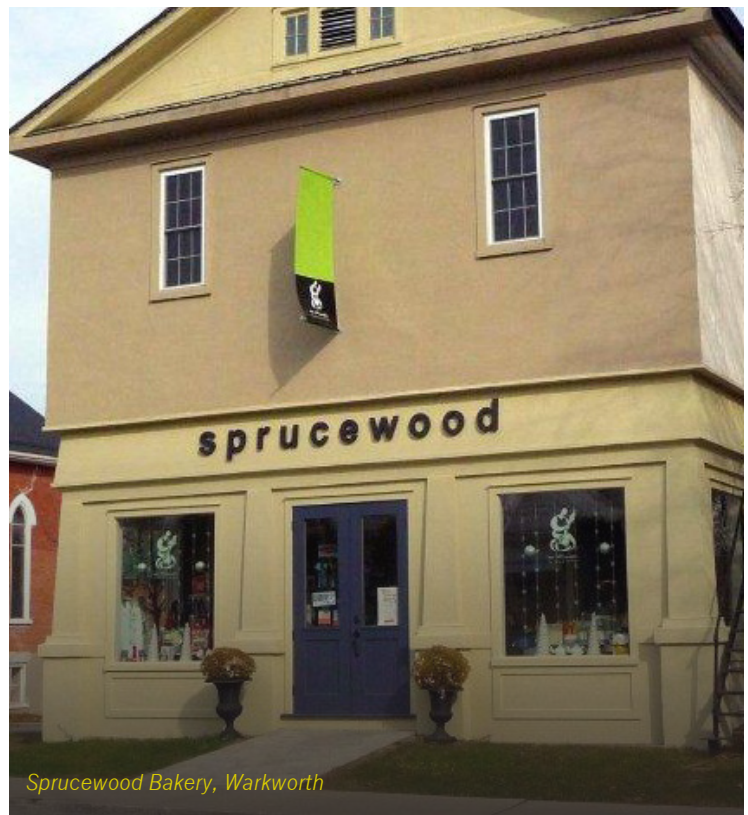
Northumberland Community Futures Development Corporation, Cobourg

A client of the Northumberland CFDC, Mark Pollard of Sprucewood Cookies, gained recognition when his cookies were chosen to be served with Ontario wines at the Olympics.

Located at Warkworth, Sprucewood Cookies has gained a reputation for creamy smooth shortbreads, with unusual flavours. It was the shortbreads with cheddar cheese as a key ingredient that Mark donated for the Olympic athletes. With word spreading about his cookies, Sprucewood's phone rang incessantly.

Mark says he couldn't have launched his cookie bakery without the aid of the CFDC. When Community Futures staff met at the Ontario Reception at the CF National Event in Collingwood in 2009, they were given Sprucewood's maple shortbreads.

“We are a young, creative and committed team of foodies who manufacture high quality, small batch, handmade savory shortbread cookies and pure dessert shortbread cookies. We hope others share our passion for fine food and pure flavours,” Mark explains.



Sprucewood Bakery, Warkworth

Ontario Hosts all of Canada at the Community Futures National Event in Collingwood

2009

2011

Minister of Industry Christian Paradis

Minister for FedNor Tony Clement

Rural Ontario by Region

Northwest Region

- 1 Nishnawbe Aski Development Fund
- 2 Chukuni Communities Development Corporation
- 3 Lake of the Woods Business Incentive Corporation
- 4 Patricia Area Community Endeavours Inc.
- 5 Rainy River Future Development Corporation
- 6 Atikokan Economic Development Corporation
- 7 Thunder Bay Ventures
- 8 Superior North Community Futures Development Corporation/Société d'aide au développement des collectivités de Supérieur Nord
- 9 Greenstone Economic Development Corporation/Société de développement économique de Greenstone

Northeast Region

- 10 Wakenagun Community Futures Development Corporation
- 11 Nord-Aski Regional Economic Development Corporation/La Corporation de développement économique régionale Nord-Aski
- 12 North Claybelt Community Futures Development Corporation/Société d'aide au développement des collectivités de North Claybelt
- 13 Superior East Community Futures Development Corporation/Société d'aide au développement des collectivités de Supérieur Est
- 14 The Venture Centre/Le Centre de développement
- 15 Kirkland & District Community Development Corporation/Société de développement communautaire de Kirkland & District
- 16 South Temiskaming Community Futures Development Corporation/Société d'aide au développement des collectivités du Temiskaming Sud
- 17 Community Development Corporation of Sault Ste. Marie & Area
- 18 East Algoma Community Futures Development Corporation/Société d'aide au développement des collectivités d'Algoma Est
- 19 Société d'aide aux entreprises de Lacloche Manitoulin Business Assistance Corporation

- 20 Waubetek Business Development Corporation
- 21 Economic Partners – Sudbury East/West Nipissing Inc./Partenaires dans l'économie – Sudbury Est/Nipissing Ouest Inc.
- 22 NECO Community Futures Development Corporation/Société d'aide au développement des collectivités NECO
- 23 Parry Sound Area Community Business & Development Centre Inc.
- 24 Muskoka Community Futures Development Corporation
- * Nickel Basin Federal Development Corporation/Société fédérale de développement du bassin de Nickel is a Government of Canada-funded business development corporation serving a region outside of the traditional Community Futures coverage area.

- 30 Stormont, Dundas & Glengarry Community Futures Development Corporation/Société d'aide au développement des collectivités de Stormont, Dundas & Glengarry
- 31 Prescott-Russell Community Development Corporation/Société de développement communautaire de Prescott-Russell
- 32 Haliburton County Development Corporation
- 33 Community Futures Development Corporation of North & Central Hastings & South Algonquin
- 34 Kawartha Lakes Community Futures Development Corporation

South Central Region

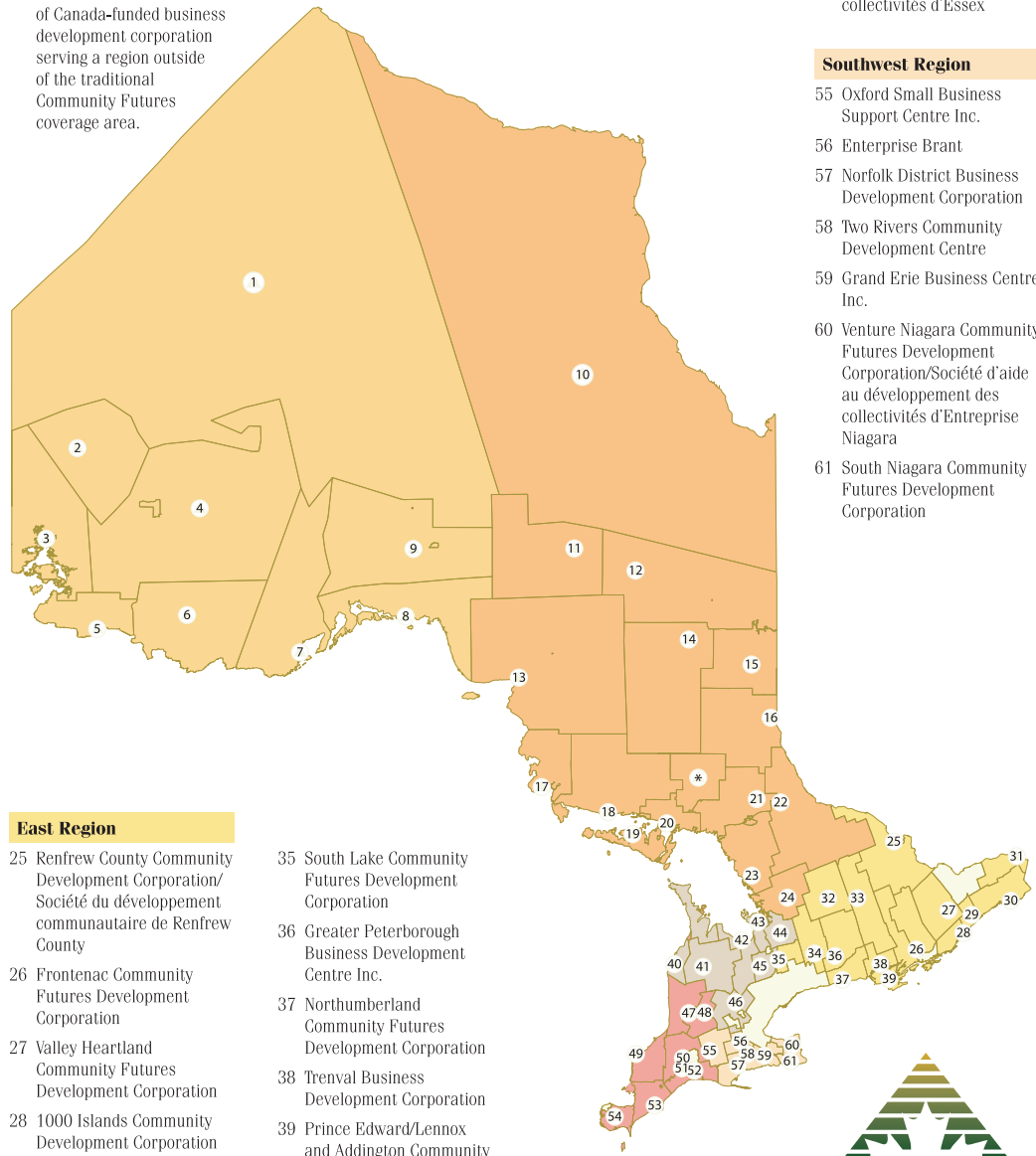
- 40 Bruce Community Futures Development Corporation
- 41 Saugeen Economic Development Corporation
- 42 Centre for Business and Economic Development
- 43 North Simcoe Community Futures Development Corporation/Société d'aide au développement des collectivités de Simcoe Nord
- 44 Orillia Area Community Development Corporation
- 45 Nottawasaga Community Futures Development Corporation
- 46 Community Futures Development Corporation of Wellington/Waterloo

West Region

- 47 Huron Business Development Corporation
- 48 Community Futures Development Corporation of Perth County
- 49 Samia-Lambton Business Development Corporation
- 50 Community Futures Development Corporation of Middlesex County
- 51 Tecumseh Community Development Corporation
- 52 Elgin Community Futures Development Corporation
- 53 Community Futures Development Corporation of Chatham-Kent
- 54 Essex Community Futures Development Corporation/Société d'aide au développement des collectivités d'Essex

Southwest Region

- 55 Oxford Small Business Support Centre Inc.
- 56 Enterprise Brant
- 57 Norfolk District Business Development Corporation
- 58 Two Rivers Community Development Centre
- 59 Grand Erie Business Centre Inc.
- 60 Venture Niagara Community Futures Development Corporation/Société d'aide au développement des collectivités d'Entreprise Niagara
- 61 South Niagara Community Futures Development Corporation



East Region

- 25 Renfrew County Community Development Corporation/Société de développement communautaire de Renfrew County
- 26 Frontenac Community Futures Development Corporation
- 27 Valley Heartland Community Futures Development Corporation
- 28 1000 Islands Community Development Corporation
- 29 Grenville Community Futures Development Corporation
- 35 South Lake Community Futures Development Corporation
- 36 Greater Peterborough Business Development Centre Inc.
- 37 Northumberland Community Futures Development Corporation
- 38 Trenval Business Development Corporation
- 39 Prince Edward/Lennox and Addington Community Futures Development Corporation



Community Futures Development Corporation
Sociétés d'aide au développement des collectivités