



# Year in Review 2018



**Community  
Futures**

Thompson Country

# General Manager's Message



2018 was a good year for Community Futures Thompson Country, full of client success, organizational challenges, new ventures and the spirit of entrepreneurship is alive and well. Our core services of commercial lending and business support continue to be at the forefront of what we do. I'm confident I can speak for our staff and Directors, when I say we take a tremendous amount of pride in what was accomplished and I'm proud to share those accomplishments with you.

Our lending numbers were up from the previous year, providing small and medium business owners with over \$1,000,000 in capital to help grow and support their business ventures. Likewise, our Self Employment Program exceeded our annual target of 40 clients for the year. It's always fascinating to learn about the different business ideas and concepts that come through both our lending and Self Employment services.

We were rewarded in our efforts in submitting a proposal to maintain our Merritt WorkBC office, along with the expansion of WorkBC offices in Ashcroft and Lillooet. The expansion of WorkBC offices provided no shortage of planning and effort required for those offices to be operational as of April 2019.

Planning was at the forefront for our newest economic development endeavor – JR Dragons Den. Although the competition didn't happen until April 2019, a year's worth of planning took place to ensure a successful night of youthful enthusiasm and entrepreneurial energy.

I finish by saying thank you to all our funders, staff, volunteers and community stakeholders. Here's to another great year.

Sincerely,

Blair Gray, General Manager

## About Us

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Community Futures Thompson Country is a community based economic renewal organization funded by Western Economic Diversification that helps residents start and grow their businesses. As a not-for-profit organization, CFTC works with community partners to help diversify the local economy to support business development and employment.

Established in 1987, CFTC is managed by a community represented Board of Directors who are drawn from the community-at-large and represent a wide range of interests including banking, business, and inclusive of both professional and government services.

Community Futures Thompson Country offers business plan support for local entrepreneurs. This service offers limited one-on-one business plan development for those pursuing the dream of owning and operating their own business. Business Coaching and Technical Support is offered to support local regional business owners and entrepreneurs. Our Business Analysts have extensive experience in developing, growing, and assisting businesses. This service provides entrepreneurs with all the tools needed to successfully launch or grow their business.

## **Deborah Petrovitch** Site Manager - Merritt Office

Deborah is our Site Manager in Merritt and has been with our Employment Services Centre (ESC) project since 2012. Deborah has over 5 years of experience in employment services as an Employment Advisor, Job Developer and Workshop Facilitator and over 8 years' experience directly managing office operations, controlling office expenditures in compliance with approved budgets and coordinating of administrative functions including hiring, training, evaluating and supervising staff.



## **Shelagh Pemberton** Business Analyst - Loans

Shelagh Pemberton started her employment with CFTC in May 2004 as the Loans Administrator. Shelagh has twenty plus years of experience in finance with a comprehensive background in banking, lending, and analyzing financial statements through a strong accounting lens. Over her time with the CFTC as the primary contact for loan processing, she has been responsible for the management and administration of a loans portfolio in the millions of dollars; all utilized in order to enhance the CFTC's regional businesses abilities to start, grow, expand, and most importantly – succeed!



## **Julie Bayman** Business Analyst – Self Employment

Julie joined CFTC as the Program Manager in Self Employment. She brings over seven years of management and supervisory experience and twelve years of employment counselling experience. She has experience as a Site Manager at the Quesnel Career Success Centre where she successfully improved streamlined services that provided optimal accountable client services. She possesses performance management skills including accountability for targeted based work and has overseen and developed processes in quality management.



## **Carmen Jordan** Business Analyst - Self Employment

Carmen joined CFTC in January of 2018. She brings to her position 10 years' experience in public sector employment services, and more than 10 years' leadership experience working in small to medium sized businesses in the private sectors of corporate & tourism/hospitality. Carmen works closely with entrepreneurs, helping them to create comprehensive business plans. She facilitates workshops with current and relevant content and connects entrepreneurs to community resources that helps them achieve their goals. Her connection to entrepreneurship runs deep as her family has operated a local business for more than 40 years.

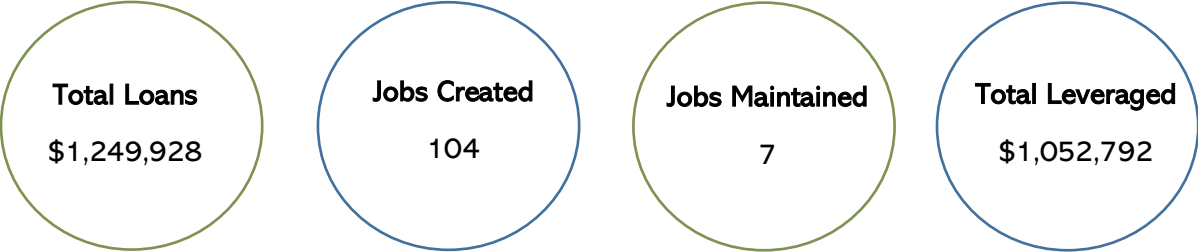


## **Nicole Plato** Business Analyst – Community Economic Development

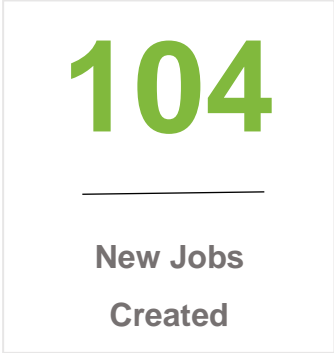
Nicole started her employment with CFTC in May of 2018. She oversees economic community development for the organization. Nicole has a Bachelor of Business Administration Degree from Thompson Rivers University and brings over ten years in corporate communications for leading corporate, media, and non-profit organizations. Specifically, Nicole has experience in building successful relationships within the community and keeping up with industry trends. One of the reasons why she joined Community Futures is because it connects entrepreneurs with the resources and funding to be successful.



# Loan (Investment Fund Performance) Results



Financial lending continues to be one of the core services offered by Community Futures Thompson Country, and 2018 proved to be another successful year for loan services. In 2018, CFTC total loans were a record high at \$1,249,928. For 2018 our Loans contributed to creating 104 jobs in the CFTC region.



## Fern & Frond

Fern & Frond is a modern take on your traditional neighborhood flower shop. We serve nature loving, adventurous men and women to help them express themselves through thoughtful floral design. We offer flowers for all of life's celebrations and moments, and we specialize in wedding florals. In addition to our floral offerings we have a selection of curated home decor and giftware. Fern & Frond had outgrown my home studio. I knew that in order to sustain this growth I would need to expand into a retail space and have more storage for the flowers. I was encouraged by Venture Kamloops to pursue additional funding in order to purchase a flower cooler as well as free up some working capital to grow the business.

Community Futures was able to provide a small loan that I could use to purchase the cooler and some furnishings for the studio. The loan had a 6-month interest free grace period which helped me get the best start in this new venture. Along with the financial impact the loan had on providing me with a great footing, having the team from Community Futures support and encourage me to move forward in my business was an incredible advantage for me and I am so grateful.

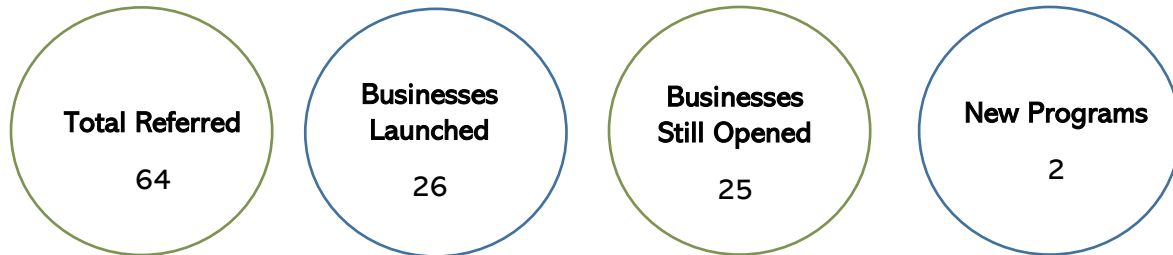
Chelsea Hogan  
Owner Fern & Frond



# Self-Employment

## Performance Results

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The Self-Employment (SE) Services had another successful year, providing 1:1 business consultation to more than 60 individuals who were considering operating a business. Our strong partnership with local WorkBC contractors continues to produce eligible referrals to services, and regular visits to rural communities in our catchment areas has increased the awareness of services offered. Strategic efforts to partner with other economic development agencies like Venture Kamloops has resulted in an increase of walk-in traffic. This 'no wrong door approach' appears to be working, as it allows for access to the right information earlier in their decision making and referral process.

**26**  
Businesses Launched



### The Wallgym

Antonio Ramunno was in a motorcycle accident which caused spinal cord injury. After spending 12 months in the hospital and learning to regain strength, he knew it would be a challenge to find a gym to stay active. With no options available for him, he developed a basic model of his invention but was seeking fine tuning. Open Door Group referred him to CFTC after learning about his inspirational business concept. Antonio meet all the requirements to develop his business plan through the Self Employment program, and Entrepreneurs with Disability Program (EDP). Community Futures values Mr. Ramunno's determination and enthusiasm while working on his invention to help others dealing with fitness limitations. "Community Futures has been fantastic; they have given me computer skills that I have never had before and steered me in the right direction to open my own business" said Mr. Ramunno. The Wallgym is open for business located on the North Shore of Kamloops.

# CFTC

## New Programs

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2018 saw the launch of 25 new businesses and 2 new programs to support our diverse portfolio of programs. Our client base continues to evolve, and as a result so does our knowledge and resource base. This year we were fortunate to work with Entrepreneurs who truly think outside the box. Businesses opened include an E-sport gaming mentor & coaching business, a mobile wellness practitioner working with magnets, a manufacturer (& inventor) of a physical rehabilitation home gym system, and a brew master/microbrewery owner, to mention a few. We also welcomed fee for service clients into our business plan development workshops, providing resources to Entrepreneurs who may not otherwise be eligible to participate.

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### Leaf Program

CFTC created the Leaf Program to meet the needs of local entrepreneurs not accessing services through WorkBC provincial employment program. For a nominal fee participant join the Business Plan Development workshops. The BPD workshops offer a unique group environment, alongside one-on-one coaching while developing a business plan.

Taste Kitchen participated in the first cohort of the Leaf Program in order to develop their business plan. Taste Kitchen is a quick, healthy, from scratch, food establishment that services the Tournament Capital Centre as well as a full catering kitchen for outside venues.

“We required assistance from Community Futures to formulate a solid financial picture of the business we were buying and to develop our own financial plan moving forward. We found out what we didn't know or didn't consider before the doors opened. That gave us the foresight to plan better, be proactive and lesson the reactive components of opening a business”.

Kate Marshall & Gina Davidson

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Owners Taste Kitchen Inc.

### Community Workshops

CFTC was proud to launch a platform that offered regularly business workshops and seminars providing small and medium businesses with practical and interactive sessions. CFTC delivered a mix of in-person instructor led training workshops on social media, basic excel, creating your website, marketing best-practices, video creation, and more! In 2018, we delivered 29 workshops with over 600 participants in attendance from the Thompson Nicola region.

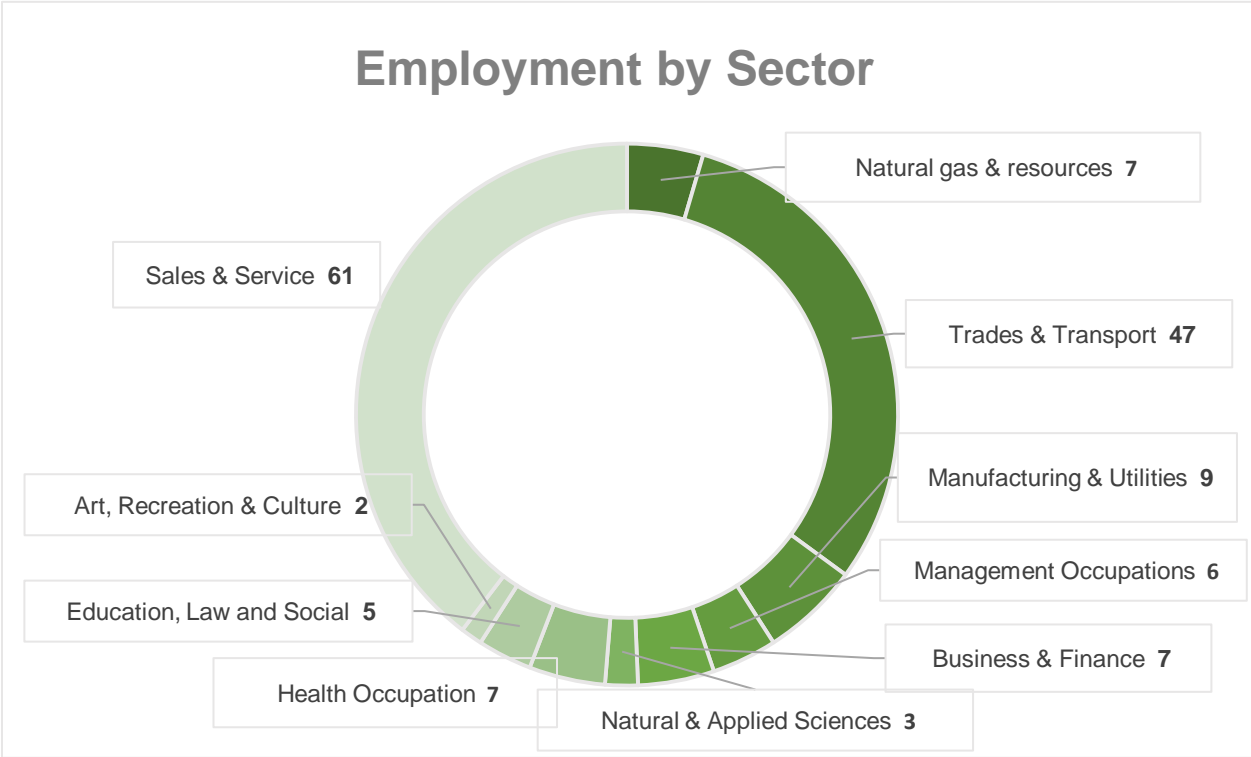
“Their ongoing workshops are informative, interesting, and keep me motivated and connected. I am very thankful to have been able to participate in their programs.” Coreena McBurnie, Kamloops.

# Employment Services WorkBC Merritt Performance Results

The WorkBC Merritt Employment Services Centre has continued to provide great employment services to their clients and the businesses of Merritt. In 2018, they had 154 case managed clients finding employment. The Centre continues to provide skills training information, placement services, individuals exploring new career opportunities, and acquiring new skill development.

"I went in to Work BC with no real direction after my mill shut down, I had lost hope and basically gave up on life. Barb Stepp took the time to really get to know me and try to figure out what the next chapter of my life would look like... she worked her butt off to get me back on track and as a result I'm now in school pursuing a career in real estate." Michael. P, Merritt.

**154**  
**Clients  
 Employed**  
 Up from 138 previous year



# Community Economic Development

Community Economic Development initiatives provided through Community Futures help build capacity, offer collaborative opportunities, and enhance the quality of Thompson Country. Along with our community partners we invest in projects designed to allow our community to flourish and be resilient in our changing landscape.

## Junior Dragons Den

CFTC in partnership with Community Futures Central Interior First Nations (CFCIFN) is gearing up to host Junior Dragons Den student competition at Thompson Rivers University, House of Learning on April 4<sup>th</sup>, 2019. This competition was offered to students from grade 4 to post-secondary level who submitted a business plan within the Thompson Country region. With over 400+ applicants submitting business plans the committee will have a hard time establishing the top 15 to compete for cash prizes.

CFTC delivered 34 presentations to classrooms throughout Thompson Country on how to write a business plan and enter Junior Dragons Den. CFTC partnered with 15 mentors from within Kamloops to help the students work on their 2-minute pitch for the live competition. CFTC expects a full house of over 300 in attendance on April 4<sup>th</sup>!



## Start Here 3.0

CFTC in partnership with Venture Kamloops and Open Door Group launched Start Here 3.0 Online Entrepreneurial Tool! This partnership provides a one stop online tool for all entrepreneurs in the Thompson Nicola region. Start Here 3.0 is an online interactive tool designed to make accessing information convenient and easier by connecting the local business community. The user can see in one comprehensive checklist, which organization does what and how to best help that specific user. Simple concept making the referral process between CFTC and other community organizations stronger.



## Small Business Week

CFTC partnered with local organizations to bring a week full of complementary entrepreneurial workshops throughout the Thompson Nicola region. The tailored business focused workshops included digital basics, ready to start your business, small business lending, social media basics, and website creation. They were attended by 77 local business owners and 31 past clients of the CFTC programs.

"I have gained almost 30 followers/likes on that site in that past few days since the Social Media 102 session. Now, some of those were existing friends from my personal page, but there are a few that are not, including a couple of local businesses." Sean Morin



# CFTC Looking Ahead!

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## Junior Dragons Den Partnerships

For 2020 CFTC and CFCIFN have partnered with School District 73 Trades & Transition, and School of Business & Economics at Thompson Rivers University. These partnerships ensure we are meeting the needs of our local youth entrepreneurs.

School District 73 is developing a teacher's resource guide to make an entrepreneur project for Grades 5-12 with connections to the Applied Design, Skills, and Technologies in the BC curriculum. The Junior Dragons Den program will be presented by the teacher and worked through during the school year. We are excited about these evolving partnerships and look forward to a strong 2020 Junior Dragons Den.

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## Workshops

CFTC has seen the increase in the need to offer our workshops online. We are working on getting workshop presentations virtually by late 2020.

CFTC plans to partner with businesses to bring additional experts into the training center to deliver on a variety of current businesses topics.



## Tech Fest Event Sponsor

CFTC continues to partner with Kamloops Innovation in support of the technology and innovation sector. With over 50 local companies deemed to be in attendance demonstrating their latest technologies and in traditional industries. The mix of entrepreneurs and innovation emerging in Kamloops is on the rise and we look forward to our continued support.

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## Export Navigator

CFTC is partnering with Export Navigators in CF Interior First Nations and CF Okanagan in order to better serve the Thomson Nicola Region. Export Navigator program offers businesses access to community-based export specialists who can provide exporting assistance to help grow their business. CFTC will host seminars and workshops to better service our clients on exporting opportunities.



# **Community** Futures

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Thompson Country