



Community Futures

Thompson Country



YEAR IN REVIEW

2023/2024

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A NOTE FROM OUR general manager

As the General Manager of CFTC, I have the ongoing benefit of seeing our organization's impact on the multitude of services, projects, and programs we offer and support. A consistent theme over the past year is growth and collaboration. Internally, our team based in Kamloops has increased to eight employees and three contractors. That increase directly results from growing demand for business development services, loan applications, and partnership opportunities to deliver economic development across our region.

It was inspiring to see the high percentage of Rural Recovery Relief loan clients pay back their emergency COVID loan by the March 2024 deadline. This is a testament to the resiliency and dedication of those business owners and proof that the program worked as intended. With the pandemic programming in the past, we've shifted to more

public-facing events that allow us to bring the business community together and highlight our clients' success.

The development of our local business community is at the heart of the myCommunityFutures Program. The program launched in January of 2023, and the reception in our region has been overwhelming. Over 300 local businesses have signed up to access programming, and over 1000 have attended virtual business development workshops.

Looking to the upcoming year, we'll continue seeking new opportunities and innovative ways of supporting our communities and small businesses. While there is no crystal ball for what challenges lie ahead for entrepreneurs, I'm confident that our team at CFTC will provide meaningful programming and support that positively impacts the business community.

COMMUNITY FUTURES we finance, we advise, we provide tools

Over the past year, our region has encountered significant challenges. Businesses, still grappling with the aftermath of COVID-19, were further strained by a severe wildfire season that led to a complete shutdown of our province, causing summer vacation cancellations for many visitors. The repercussions were felt across all sectors. Nonetheless, business owners demonstrated remarkable resilience. Community Futures supported these businesses with flexible loan arrangements, including interest-only payments. In the latter half of the year, there was a surge in self-employment interest, resulting in 22 loans being issued, primarily to new businesses, amounting to \$812,377.06.

Furthermore, we take great pleasure in reflecting on the past

year and the diverse range of entrepreneurs who participated in our self-employment program. We fielded 85 inquiry calls, guided 59 individuals through orientation, and welcomed 36 into our Business Boot Camp. Our team collaborated with individuals from diverse backgrounds, whose unique perspectives and innovative ideas have greatly enriched our program, creating a lively and dynamic learning environment that nurtures creativity and growth. We are proud to support these entrepreneurs and are dedicated to enhancing their potential and aiding them in reaching their business aspirations.

We are optimistic about a robust 2024 and a thriving year ahead for our community.

LENDING FISCAL 2023 / 24

loans

Loans Approved	22
Total Loan Dollars	\$812,377.06
Dollars Leveraged	\$28,266,654.00
Jobs Created & Maintained	63

STATS

self-employment

Inquiry Calls	85
Through Orientation	59
Entered Business Boot Camp	36

CLIENT BREAKDOWN BY

specialized population groups

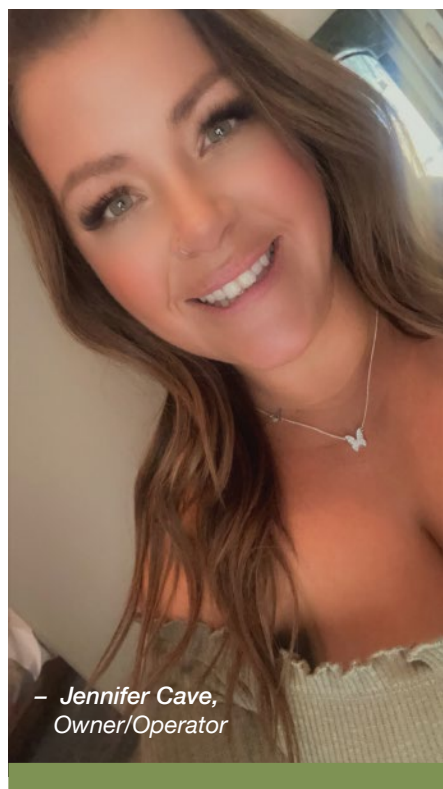
Women	25	Youth	3
Indigenous	5	Disability	10

“
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”



CLIENT SPOTLIGHT

meet the makers,
meet the movers,
and the shakers.



– Jennifer Cave,
Owner/Operator



Please give us a brief description of your backstory.

The Travelling Tanner first came to Kamloops as a mobile spray tanning service that revolutionized the beauty industry by delivering flawless tans right at your door. As I got more and more involved in the business aspect of it, I noticed it was beneficial for me to have a salon and do mobile, which is what I did.

I started this business because, like myself, I was a single mom who loved doing things that made me feel good about myself, and one of those things was tanning. I used to use the beds all the time until I burnt my eye, and now I have severe dry eye in one of my eyes. So, needless to say, I stopped going. But also, for my son, who has ADHD and severe anxiety, going anywhere or leaving him with anyone was a huge no! I also was a full-time preschool teacher (which I loved), but I barely saw my kids or got to do things with them. I didn't want to live like that anymore and wanted to be more present in my children's lives.

I came across this amazing woman in Salmon Arm who started doing mobile tans, and I just had to book! I got my girlfriends together, and we all did it at home while my kids were sleeping. It was so much fun, and something hit me after she left; I just knew I wanted to provide this service to other moms like me when we moved to Kamloops. We all deserve to feel confident about ourselves and get that little boost of "I can conquer the world looking this good." So, when I moved, I did my research and noticed no one in Kamloops had a mobile tanning business, so I knew it was meant to be.

What have been your successes, and milestones?

A few of my successes have been becoming more involved in the bridal industry, getting over 2000 followers on

social in my first year, and now becoming the top search for spray tanning in Kamloops on Google. That was a huge one for me. Also, having recurring clients, having them talk about me, and getting their friends to see me is a considerable feeling—to me, anyway.

What did you find most valuable in working with Community Futures Thompson Country?

Learning that not everyone is a client. I definitely thought so in the beginning, until Julie told me no and why that is.

How was the process of receiving a loan through Community Futures Thompson Country?

Shelagh was AMAZING! I had never thought I could get a loan before, and she helped me through the whole thing, on what to do and how to do it. I wouldn't be here where I am today without that loan and for Community Futures' believing in me.

Did you access any services through myCommunityFutures?

Yes, I heard about the program through the amazing Julie while going through the Self-Employment program with CFTC. My favorite workshops were about taxes, where we learned what you can and can not write off for business. This is my first time being a sole proprietor business owner, and I didn't know much about it.

What advice would you give to others who want to open their own business?

Take the Self-Employment Program from Community Futures. I can't say that enough! The amount of information I learned really opened my eyes to what I was getting myself into. One famous saying that stuck with me was, "Say Yes To Everything" from Julie.

Radiant Supports



Please give us a brief description of your backstory.

I'd built a career in the non-profit sector over the last 19 years, working as a community support worker, certified education assistant, registered care aide, shelter worker, yoga teacher, intake worker, and programs manager. However, I was burnt out by the red tape and politics I continued encountering, and felt I wasn't able to show up for clients the way they really needed because of this.

Last Spring, I was fired without cause by a non-profit I'd worked tirelessly for while advocating against their oppressive workplace. Unsure of my next step, I considered going back to school for a year to become a clinical counselor. For years, I'd been helping friends and family organize, declutter, and implement support systems in their lives because I enjoy supporting others and have various skills to offer. A friend asked me why I should not use my natural talents to open a business. I was very hesitant as I did not have a business background, and the termination fairly shook my confidence.

Why did you choose self-employment and want to become a business owner?

I took a huge leap of faith in myself by connecting with WorkBC and Community Futures about their entrepreneurship program. I was so fed up with the systems I kept encountering that I knew the only way I could stay in this field was to carve a new path. Becoming a business owner offers a lot of autonomy in my approach and allows me to show up creatively using my broad skill set, along with flexibility for me to care for my neurodiverse child. It requires unyielding accountability and commitment to your why, self-reflection, and simultaneously choosing to be vulnerable and bold. I wanted the freedom to create a life I loved and offer truly person-centered support.

Tell us about your business?

Radiant Supports continues to evolve and expand the scope of its services every month. I primarily offer in-home services, including organizing, decluttering, downsizing, transitions into care, laundry, meal prep, light cleaning, systems of support, regulation tools, and personalized yoga. I also offer donation and overflow recycling drop-off. I primarily serve within the city limits of Kamloops.

I show up each day for my clients and ask them, "What is stressing you out the most today that you have the least capacity to deal with?"

The problem that I solve is that women and primary caregivers are under supported and overwhelmed. Their lives aren't set up sustainably, and they are drowning in tasks. Many of my clients or their families are neurodiverse, and having someone in their home with a background in neurodiversity allows them to unmask—allowing us to build trust so I can really show up for them where they need it most.

Inviting someone into your home can be a vulnerable experience, especially to help you with areas of life you might feel shame about or hide from others. Coming in with a trauma-informed lens and the ability to emotionally support folks through the process of reclaiming their life and spaces is what has the most impact.

I am embarking on a life and wellness coaching certification and will start a rebranding this summer to encompass new coaching offerings.

What have been your successes, milestones, and challenges?

My successes have continued to flow amidst life continuing to live. Within three months of launching, I had a waitlist for services; my referral rate and client retention were higher than I could have imagined, and the feedback I get from clients about the positive impact of these services keeps me rooted in my why. Going on the Midday show, successfully pitching co-hosting a retreat for female entrepreneurs to 2 women in business I respect, beginning an internationally accredited life and wellness coaching certification thanks to funding through CF to broaden my services, and being invited to host workshops have been highlights.

Local retirement communities, Interior Health, and Interior Community Services all reached out, asking me to become a referral for clients in transition who need deeper emotional support along with task-oriented services. I've dug into mentorship and recently approached by a new entrepreneur in a different field to become their mentor, which is a joy.

Becoming an entrepreneur has changed my life for the better. There have been many challenges, steep learning curves, stress, and late nights. Bookkeeping is different from my calling, and learning my pain points and where to outsource was challenging for me as a DIYer. Having a waitlist feels awful, as by the time people reach out, they typically need support yesterday - choosing not to hire additional staff within the first year of operations is a promise I have kept to myself. I didn't want to expand before I knew my



– Melinda Baxter,
Owner/Operator

business inside and out or lose quality of service and accountability. I've learned a lot about contract law, leaning into showing up authentically, that I am not for everyone, work-life balance, and how to work smarter, not harder.

The last year has seen many extremes on both ends of the spectrum, and it's all part of my big-picture journey. How lucky am I that I get to do what I love in a way that feels aligned while meeting the significant needs of others?

What did you find most valuable in working with Community Futures Thompson Country?

Literally everything. I kept thinking to myself, "How on earth does someone start a business without ALL this support? No wonder so many new businesses fail!". I created a solid business plan and was set up for success with Community Futures. The ongoing mentoring by Julie, access to countless impactful workshops and speakers, funding for consulting and continuing education, and having a team of folks reach in and teach you how to guide yourself. How to ask the tough questions and when to move forward.

What advice would you give to others who want to open their own business?

If you have a business idea you are skilled at, passionate about, and willing to lose a lot of sleep over - go BIG. Connect with Community Futures and engage fully in their program to see if it's a viable business. LISTEN to what they have to say; you're not there because you've mastered entrepreneurship. Check your ego and say YES to the suggestions, ENGAGE as much as you can, and get used to becoming uncomfortable to dive in fully hearted. It's possible to create the life of your dreams when you get out of your own way, dig into the support available to you, and truly show up.



COMMUNITY engagement

At Community Futures Thompson Country, community engagement is not just a corporate responsibility; it's ingrained in our DNA. We believe in fostering meaningful connections and making a positive impact beyond the walls of our organization.

Through a variety of initiatives, programs, and partnerships with local businesses, we strive to be active participants in our communities.

We had the pleasure of hosting two community events in the 2023/2024 season, both supporting and bringing light to entrepreneurship and small business within the Thompson Country region.



COMMUNITY EVENT



Small Business Connect: Celebrating Entrepreneurship

With connections and collaborations vital to success in today's fast-paced business landscape, CFTC brought together business professionals and entrepreneurs to expand their professional network, gain valuable insights, and forge meaningful relationships with fellow entrepreneurs and small business owners at the beautiful Stills Co. in downtown Kamloops.

Our event, Small Business Connect: Celebrating Entrepreneurship, showcased a panel discussion that consisted of three of our past clients who are prominent voices within our community, spanning different industries, which included; Kurtis Huston of Wild Birds Unlimited Kamloops, Irina Elkhova & Cody

of Cona Floor Coatings & Home Services, Whitney Learie-Kellam & Stephanie O'Neill of Foxy Box Laser + Wax Bar.

The goal of our panel discussion was for each entrepreneur to share their story, inspire and educate those in the room who are starting their entrepreneurial journey & for our community partners and members to see the positive impact they make when involved with a client's business development.

Coinciding with BDC Small Business Week 2023, we look forward to the gathering of like-minded, passionate entrepreneurs and members of the small business community during Small Business Week 2024!



COMMUNITY EVENT



An Afternoon With Cheryl Cran

Through the funding made available through the PacifiCan funded DREAL initiative, CFTC brought Cheryl Cran, renowned speaker, best-selling author, and future of work expert, to Kamloops on March 21st, 2024, for an engaging afternoon. Cheryl Cran's keynote, The Future is Human | How Being a Better Human is Key to the Future of Work, inspired and motivated the Kamloops business community.

With Cheryl Cran's keynote, we aimed to share practical strategies on how teams can stay collaborative in a hybrid workplace and the motivation to empower small business owners and professionals to adapt and embrace change, helping them thrive in rural communities. This event was a unique opportunity for small business owners, team leaders, and business professionals to gain insights that can inspire and drive economic growth in our region.

We set an ambitious yet achievable goal: to create an engaging and memorable experience for our business community while meeting our organizational objectives. Through effective planning and collaboration, we achieved our goals.



we achieved our event goals

1. Increase awareness and visibility of the Community Futures brand and resources.
2. Support the vision of the DREAL program's mandate.
3. Continue to nurture our working relationships with our community partners and stakeholders.
4. Positive press for Community Futures included features on; The Clearwater Times, Castanet News, CFJC TV's Midday Show

Through targeted outreach efforts and inclusive marketing, we attracted a broad spectrum of attendees representing various interests and backgrounds within Kamloops and surrounding communities. The diversity in attendance enriched the experience, bringing forth many perspectives and insights that added depth to the discussions. Everyone from seasoned industry professionals to entrepreneurs found a place at our event, contributing to its success and reinforcing our commitment to inclusivity and diversity. Additionally, keeping ticket prices affordable contributed to attracting a diverse audience.

Collectively, we were happy with the overall outcome of An Afternoon with Cheryl Cran. The positive feedback from attendees in our post-event survey further validated our endeavors, highlighting the value and relevance of the content presented. Moreover, the diverse perspectives and experiences brought to the table enriched the discussions and fostered a sense of community and connection among participants. When we reflect on our event's success, we do so with a profound sense of accomplishment and pride, knowing that we made a meaningful impact and laid the groundwork for future endeavors.



COLLABORATING WITH twisted goat coffee roasters

We all know that metaphorically, coffee is a universal love language. It brings people together and ideas to light, and enjoying a cup of coffee can create a sense of camaraderie and connection within the entrepreneurial community.

Our idea was to create a limited-time-only line of Community Futures Brew, which evolved into our very own CFTC Small Biz Brew with a loans client and local small business, Twisted Goat Coffee Roasters (TGCR)!

We are excited to gift our small biz brew as an in-kind donation to the newest coworking space(s) in Kamloops, Standard Office Space, providing fuel to local startups and entrepreneurs. In addition to this venture introducing both CFTC and TGCR to new audiences, we're excited to be able to use the coffee bags as a client touch point and as gifts to partners and key stakeholders.



WORKBC THOMPSON NICOLA employment services

The Thompson Nicola WorkBC Employment Service Program has continued to provide excellent employment services across the region. In 2023, 91 case-managed clients successfully found new employment, with 174 clients accessing the program. The Wage Subsidy program connected 31 clients to new positions, and 48 completed skills training supporting their employment goals. \$583,267 was spent directly on client support and employment interventions. CFTC amassed \$338,550 in performance fees.



RRRF INITIATIVE regional relief and recovery fund

In 2020, the Federal Government contracted Community Futures to provide funding to businesses impacted by the pandemic through a Regional Relief and Recovery Fund (RRRF). This fund meant companies would have access to an initial loan of up to \$40,000.00 and an additional \$20,000.00 if needed. These funds were interest-free until the repayment date of January 18, 2024, with an incentive of 25% forgivable amount on the initial loan and 50% on the additional funds. If loans were not repaid by the deadline, interest will be charged at 5% until December 2026, when they must be paid in full.

Our RRRF Loan, similar to the conventional bank's CEBA Loan, assisted 61 businesses through 87 loans totaling \$2,632,00.00 in our region. Community Futures saw a repayment of 85% of the loans, and businesses could pocket the forgivable portion of the loan. Feedback from the clients was very positive, as this funding was crucial to their survival.

RRRF Lending

Loans Approved	85
Business Assisted	65
Total Loan Dollars	\$2,632,000
Jobs Created & Maintained	345



RECOGNIZING
OUR VOLUNTEERS

celebrating
dedication
& impact

Reflecting on the past year, this is a perfect opportunity to recognize that our organization's heartbeat lies in our volunteers' dedication and enthusiasm. They continually dedicate their time, energy, and expertise to supporting our nonprofit's mission, and their unwavering commitment is pivotal in bringing about positive change in our community.

From serving on our Board of Directors to contributing to our Self-Employment and Loans committees and guest speakers, each CFTC volunteer brings unique talents, perspectives, and passion to the table, enriching our organization in countless ways. Thank you, volunteers—Your contributions never go unnoticed, and we look forward to achieving greater things together in the coming year!



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The overall vision and core values of Community Futures Thompson Country (CFTC) align closely with my values. For nine years, I had the pleasure of serving on the Board of Directors for CFTC from 2014 until 2023. In this position, I gained an appreciation for the collaborative efforts of Board members, volunteer committees, and staff bringing forward creative ideas and opportunities that support diverse community interests and equitable access to its programs and services.”

– Robin Reid, Former CFTC Board of Directors Secretary

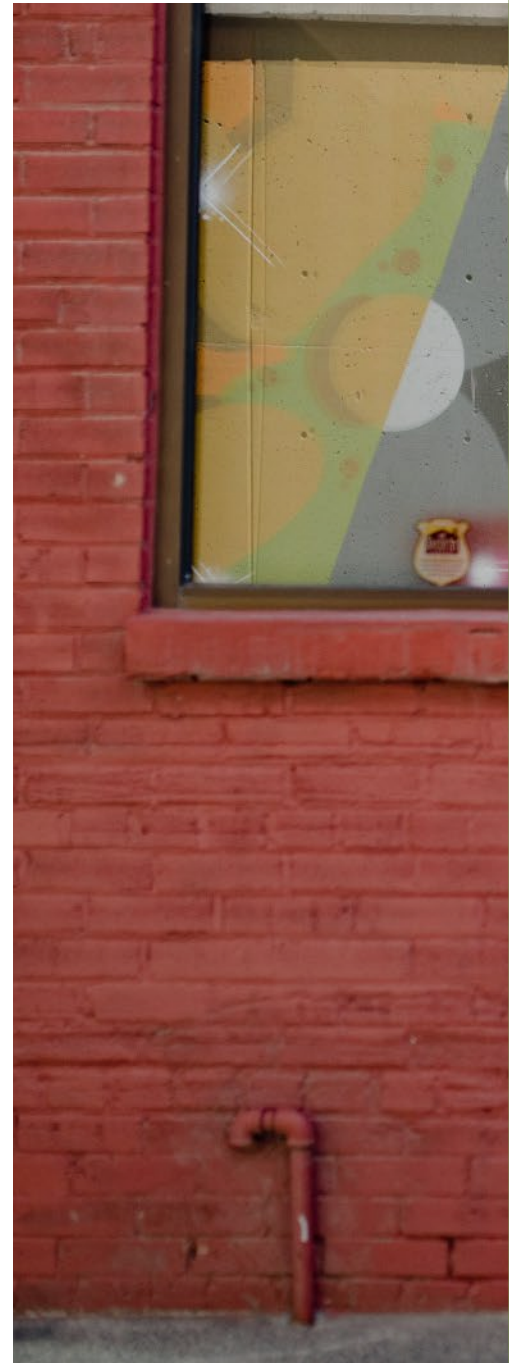


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I have been a volunteer with CFTC since 2013. I started volunteering with Community Futures in Northern Alberta in 1994 and have since volunteered in Williams Lake and Kamloops. I love the work that Community Futures does. Being part of an organization that stimulates and nurtures small businesses is so rewarding. If you like seeing people and small businesses succeed, you should explore the opportunities to join CFTC. We have several roles that can be offered to volunteers, depending on their desire to serve their expertise.”

– Thomas Hoffman, R.P.F, CFTC Board of Directors Chair





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