



YEAR IN REVIEW

2025/2026

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intro

Every year tells a story of ambition, and community. This edition of our Year in Review celebrates the entrepreneurs, businesses, and partners who continue to shape the Thompson Country region. Inside, you'll find highlights from our lending and Self-Employment programs, inspiring client stories, key organizational statistics, and a look at the community engagement and economic development initiatives that demonstrate the lasting impact of working together to build stronger local economies.



- Blair Gray MBA,
General Manager

A NOTE FROM OUR general manager

Reflecting on another impactful and energizing year for Community Futures Thompson Country (CFTC), I'm proud of the continued growth, innovation, and resilience demonstrated across our organization and the communities we serve. This past year has been marked not only by strong program delivery but also by new initiatives, deeper partnerships, and an expansion in our entrepreneurship services.

An exciting new initiative was the successful launch of the first annual Lemonade Day Kamloops. This youth-focused entrepreneurship program empowered elementary school-age kids to start and run a small business. The enthusiasm and creativity displayed by participants were truly inspiring, and we are eager to build on this success by expanding the program's reach and impact in the coming year.

We also saw tremendous growth in our signature BIG Pitch event. Now in its second year, the event was bigger, more competitive, and more dynamic than ever before. Entrepreneurs took the stage to share innovative business ideas, and the level of talent and preparation reflected the strength of our region's entrepreneurial ecosystem. The continued evolution of The BIG Pitch highlights our commitment to fostering opportunity, mentorship, and investment connections for local business leaders.

Collaboration remained a key focus, and we were proud to establish new partnerships with organizations such as JABC and WeBC. Through these

collaborations, we delivered targeted entrepreneurship programming for youth and women, helping break down barriers and ensuring more individuals have access to the tools, training, and support needed to succeed in business.

Another significant development was the evolution of our loan program. As our clients' needs grow, so too does the complexity of the financing we provide. This year, CFTC delivered some of the largest loans in our organization's history, structuring multiple CFTC-led syndicated loans with other Community Futures offices. These collaborative financing efforts enable us to support larger, more complex projects better, ensuring that businesses in our region have access to the capital they need to scale and thrive.

Looking ahead, we are excited to build on this momentum. From expanding Lemonade Day Kamloops to deepening our partnerships and enhancing our financial services, CFTC remains committed to driving community-based economic development and supporting entrepreneurs at every stage of their journey.

While the landscape continues to evolve, our dedicated team, volunteers, and partners remain steadfast in delivering meaningful impact across the region. Together, we are building a stronger, more vibrant future—one entrepreneur at a time.

Thank you to our staff, board, community partners, and the many entrepreneurs who inspire us every day. Here's to another year of shared success and continued growth.

COMMUNITY FUTURES

building purpose-driven businesses

The past year in the Self-Employment Program was marked by a strong focus on purpose-driven business ideas, with many clients pursuing ventures closely aligned with their personal interests, skills, and values. We supported a wide range of creative start-ups, including fashion styling, health-focused baking, digital services, and handcrafted, high-end bespoke wood products. This variety points to a growing interest in small-scale, niche businesses that allow entrepreneurs to bring a personal, distinctive touch to the market.

Trades also made a meaningful contribution to the program this year, with steady interest in skilled, in-demand services. The balance between creative ventures and trade-based businesses highlights the diversity of ideas coming through the program and reflects both passion-driven and practical approaches to self-employment.

Our Business Boot Camp continued to show positive results this year. Many initial inquiries came through referrals from family, friends, and community connections, demonstrating the value of local word of mouth and the program's visibility within the entrepreneur support ecosystem. We received 63 Self-Employment inquiries. Due to the structured programming and consistent one-

on-one support, we are proud to report that 76% of businesses celebrated their first year in business. This milestone reflects the importance of the program's continued guidance in giving clients the best chance of business success.

Participant demographics reflected a diverse group of entrepreneurs. Of the participants, 57% identified as female and 43% identified as male. In addition, 44% of participants identified as having a disability, and 5% identified as members of the 2SLGBTQIA+ community. These demographics highlight the important role the Self-Employment Program plays in supporting accessible and inclusive pathways to entrepreneurship.

The myCommunityFutures platform continued to offer valuable, free business-related workshops for individuals interested in starting or operating a business in Kamloops and the surrounding area. Interest remained strong, with 35 new myCF members and 80 workshop registrations. These numbers show that the platform continues to appeal to our local business community, with participants engaging in multiple learning opportunities to strengthen their knowledge, confidence and business readiness.



STATS

self-employment

Inquiry Calls or Business Advisory Services	63
Boot Camp Orientation Attendees	25
Completed Year One in Business	76%

CLIENT BREAKDOWN BY

specialized population groups

Women	57%
2SLGBTQIA+	5%
Disability	44%



*Great place where entrepreneurs can find support and start their business!
Highly recommend to all startups!*

- Tatiana Sumina, Calibri Cleaning



CLIENT SPOTLIGHT

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



– Nick and Christy Driver,
Owners/Chefs



Please give us a brief description of your backstory.

I met my wife and business partner in culinary school, and we worked many different kitchen jobs over the years. While working at several restaurants in the Lower Mainland, we realized there was a massive disconnect between the cooks, the customers, and the source of our food. We decided we wanted to leave the city and learn how to grow our own food.

While market gardening at a farm in the Shuswap, we began bringing a few loaves of bread to have on offer with the produce. Before we knew it, we were selling more bread than vegetables! We decided to stop farming commercially and focus solely on the baking, bringing our products to many markets around the interior.

After a few years, it became apparent that we needed to open a storefront to keep up with the demand for our baking! We deliberated for quite a while before choosing Kamloops. We saw not only a significant need for a bakery on the North Shore, but also a wonderful neighbourhood and community. We settled in Kamloops in the fall of 2019 and three years later opened our doors to the public!

Tell us about your business?

Our business is not just a place to sell our wares, it's a place for us to celebrate baking traditions from around the world. We specialize in old-world, country-style recipes which include loads of butter – and flavour!



HarvestMoon.Kamloops@gmail.com

HarvestMoonBakery.Net

All of our breads and pastries are hand-made, and that means no pre-made fillings or mixes; everything is made from scratch, fresh every day.

But that also leads to human error, so that every item will be a little bit different – unique, and we love it that way!

What have been your successes, milestones, and challenges?

Our biggest business win so far has been the outpouring of support from our local community; not just Kamloops as a whole, but the North Shore specifically has been so supportive towards us moving in here. It's why we chose to be here, both to live and work, because it is such a lovely neighbourhood!

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

What we found most valuable was the financial help. Not just the lending, but the help they provided with planning and ensuring our finances were in order was incredibly helpful. Community Futures has fairly strict lending requirements, but it's to ensure we have our plans well thought out.

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

Be prepared to work harder and longer than you ever have before. I'm not joking; it requires an incredible amount of hard work and dedication, but it can be so rewarding when it all comes together.



westelementsstudio.ca

josh@westelementsstudio.ca

Please give us a brief description of your backstory.

For me, it started about 5 years ago, when I was working at a job building and running CNC plasma-cutting tables. While I was there, I discovered I have a passion for creating things such as metal wall art cut from the tables I built. That then evolved into other things, such as 3D printing and working with cement to make fancy fountain features.

After about 1.5 years of doing that, life took me in a different direction, and I bought myself some small woodworking tools, such as a scroll saw, drill, and impact set. My new passion for woodworking had begun.

Not long after that, I discovered a unique, rare, and beautiful form of woodworking art called fractal burning (Lichtenberg burning). I found the lightning designs made from this process in the wood to be so cool and fascinating that I built myself a custom machine to do this work. That also got me into adding epoxy to my work, as I learned it adds so much character, looks very cool, and is quite trendy right now.

I was making custom charcuterie boards with fractal burning and epoxy designs, and not long after that, I got myself a planer, portable table saw, and other tools so I could start making cutting boards. Making cutting boards became a huge passion of mine, and after a year or so of making tons of them, I started getting into bigger builds. I got requested to build a large 8ft white oak dining table with custom stone inlays and my fractal designs. The table was a huge success and got me into that end of furniture building in woodworking now. Of course, after that, I started making tables on my own time and epoxy river tables as well, which would eventually sell alongside other customer orders for custom tables, shelves, countertops, and soon more!

I was doing all of this while working other full-time jobs, and on my first table build, I was working full-time at a cabinet-making factory, and also helping on the side, setting up BC Home Shows. Doing all three jobs in a month, I realized I made much more money building the table than I did working at either of my other jobs.

My father is also a business owner, and I have been surrounded by business owners my whole life, between family and friends. I have known since my job at the CNC place (Fastcut) that I eventually want my own shop where I can fulfill custom orders for exotic, high-end artwork and products people would want.

Tell us about your business?

I make exotic handcrafted custom tables and countertops that bring natural beauty, comfort, and functionality into your living space.

My work is unlike the mass-produced furniture most people have to choose from today, as it is fully handcrafted and created in collaboration with the customer to fit their needs and wants, helping truly elevate their living space. Whether it's a live-edge dining table that becomes the centerpiece of family gatherings, a custom island that transforms a kitchen's look, or a statement countertop for a commercial space, we turn raw materials into functional art.

My vision is to combine traditional craftsmanship with modern design sensibilities, creating furniture that is not only durable and practical but also meaningful and unique. Ultimately, my goal is to create pieces that tell a story—one that connects people to the spaces they live and work in and stands the test of time.

What have been your successes, milestones, and challenges?

For wins, I have a decent shop I like, all the tools I need for now, and a nice website. I have made good connections with other contractors like me in town and interior designers who have been responsible for most of my jobs. For losses, I still struggle to reach the general public and make myself better known. I am not as busy as I would like to be, but it is still early, only a few months in, and things are moving in a forward direction.

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

I learned a lot through my sessions, from bookkeeping and budgeting to marketing and sales pitches. I think what has been most valuable to me is learning who to reach out to, finding out who my customer is, and where I can contact for my line of work to get jobs.

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

Don't give up; get enrolled in Community Futures if possible, or in some business course. Talk to other business owners and learn everything you can from good resources.



– Josh Keely, Founder



COMMUNITY engagement

Community engagement remained at the heart of our work this year as we celebrated 40 years of Community Futures' impact across our region. Through signature initiatives such as The BIG Pitch and our second year of Lemonade Day Kamloops, we brought together entrepreneurs, youth, businesses, and community partners to inspire innovation, build entrepreneurial skills, and strengthen local connections. These events, along with our ongoing partnerships and outreach efforts, reflect our commitment to fostering a vibrant, resilient, and inclusive business community.



COMMUNITY EVENT



In celebration of International Women's Day 2026, we proudly partnered once again with WeBC, a not-for-profit organization that has supported women entrepreneurs across British Columbia for nearly three decades, to host the Give to Gain Social.

Held at The Commodore Grand Café & Lounge in downtown Kamloops, the event brought together women entrepreneurs, business professionals, and community leaders for an evening dedicated to connection, collaboration, and celebration. Inspired by the 2026 International Women's Day theme, "Give to Gain," the event encouraged participants to imagine a more inclusive, equitable future while demonstrating how sharing knowledge, experiences, and support strengthens both individuals and the broader business community.

The evening featured an engaging mix of structured and informal networking opportunities, including Give to Gain Connection Bingo, a peer-led speed networking session, and open networking that encouraged meaningful conversations among participants at every stage of their entrepreneurial journey. Guests also enjoyed a grazing table provided by Sage & Plate, professional Sliding Scale Headshots by Jess Beaudin Media, a door prize donated by local woman-owned business Calibri Cleaning, and curated swag bags featuring products and contributions from local women-owned businesses.

Participant feedback highlighted the event's impact:

"It was my first event of this type. I was very anxious but really enjoyed meeting other businesswomen."

"Loved the speed networking!"

"We have a strong and vibrant community of women entrepreneurs in all different types of businesses."

"Honestly, it was just so much fun, and Community Futures attracted an incredible group of women!"

The Give to Gain Social reinforced the importance of creating inclusive, community-driven spaces where women entrepreneurs can connect, learn from one another, and celebrate their achievements. It also reminded us that successful networking looks different for everyone. By combining structured activities with informal conversation, we created an environment that welcomed participants of varying experience levels and comfort with networking.

We are grateful to WeBC, our local partners, and every participant who contributed to another successful International Women's Day celebration. Together, we continue to strengthen a vibrant and supportive ecosystem for women in business across the Thompson Country region.

COMMUNITY EVENT

The BIG Pitch: Fueling the Future of Local Business



In its second year, The BIG Pitch continued to strengthen the entrepreneurial spirit of the Thompson Country region by bringing together aspiring entrepreneurs, business leaders, support organizations, community partners, and members for an inspiring day of connection and innovation. More than a business pitch competition, The BIG Pitch has evolved into a collaborative community event that showcases local talent while increasing awareness of the resources available in the area to help entrepreneurs succeed.

This year's event supported 36 early-stage businesses and welcomed approximately 100 attendees, creating opportunities for entrepreneurs to gain exposure, build confidence, and connect with mentors, investors, and fellow business owners. The addition of new opportunities reinforced the event's focus on building relationships and strengthening the regional entrepreneurial ecosystem.

Community support continued to grow, with 11 sponsors—including five returning partners. New partnerships further expanded the experience for participants, including the Head Shot Zone, sponsored by Tourism Kamloops, which provided complimentary professional headshots for entrepreneurs. The Kamloops & District Chamber of Commerce sponsored two 90-minute public speaking workshops to help participants prepare their pitches. At the same time, the local catering company Sage & Plate generously provided lunches for the judges and the event host. Local business owners also volunteered throughout the event, demonstrating the community's commitment to supporting emerging entrepreneurs.

Thanks to our Grand Prize Co-Sponsor, Venture Kamloops, the Grand Prize doubled to \$10,000, and to other partnerships offering additional prizes, including mentorship hours by Avid ActionCOACH and professional branding services, providing lasting value beyond the competition itself.

The true impact of The BIG Pitch is reflected in the experiences of its participants. Following her win at the inaugural event, Grand Prize recipient Chef Amanda St. Pierre shared:

"My greatest takeaway by far was just me having the breakthrough realization that I CAN do this; everything that came after was an absolute bonus. The \$5,000 prize has been very helpful to my startup. I have been able to secure a commercial kitchen rental, apply for a business license, hire a graphic designer to help me rebrand and design some merch items, and invest in equipment and supplies."

Reflecting on the event as a whole, she added:

"I wish we could have bottled and sold the positive energy that radiated through the building that day."

Her experience captures what The BIG Pitch is designed to achieve—building confidence, creating opportunities, and connecting entrepreneurs with the people and resources they need to succeed.

As The BIG Pitch continues to grow, it is fostering a culture of collaboration, inclusivity, and innovation throughout the region.

The BIG Pitch would not be possible without the incredible support of our sponsors, event host, judges, volunteers, and community partners.





COMMUNITY EVENT

lemonade day kamloops

We are proud to launch the first-ever Lemonade Day Kamloops, bringing a globally recognized youth entrepreneurship program to our community. Designed to teach children how to start, own, and operate their own small business, Lemonade Day gives young people hands-on experience in goal setting, budgeting, marketing, customer service, and financial literacy—all through the fun and excitement of running their own lemonade stand.

The inaugural event was an incredible success, with 80 youth registering, 27 lemonade stands mapped across the city, and 53 young entrepreneurs opening for business on Lemonade Day. Families, local businesses, and community members rallied behind the participants, creating a city-wide celebration of youth entrepreneurship and community spirit.

Throughout the program, participants completed the Lemonade Day curriculum and developed practical business skills while gaining confidence, independence, and an entrepreneurial mindset. For many, the experience extended well beyond selling lemonade. Parents shared stories of children learning to count back change for the first time, opening their very first bank account, and discovering the pride that comes from earning money through their own hard work. One participant even earned \$824.10 in a single day, demonstrating the remarkable potential of youth entrepreneurship when given the opportunity to succeed.

Lemonade Day also encourages participants to think beyond profit by embracing the principles of Earn, Save, Spend, and Share. As part of the program, many young entrepreneurs chose to donate a portion of their proceeds to causes they care about, supporting organizations including the Kamloops & District BC SPCA, Kamloops Food Bank, Alzheimer Society of B.C., BC Wildlife Park,

Canadian Mental Health Association, Foundry Kamloops, and the Turtle Valley Donkey Refuge. Their generosity demonstrated that entrepreneurship can be a powerful way to make a positive impact in the community.

The young entrepreneurs themselves best captured the impact of the program:

"Lemonade Day was a lot of fun! It felt good to see so many people from our community come out and support us."

"This was my first Lemonade Day, and I learned that having a business is exciting."

"I would love to continue to use our stand to sell lemonade a lot more and keep earning money for our future!"

The success of Lemonade Day Kamloops would not have been possible without the support of our sponsors, volunteers, families, mentors, and community partners. Together, they helped create an experience that inspired young people to dream big, give back, and discover what is possible through entrepreneurship.

As the first city in Interior BC to host Lemonade Day, we are proud to be helping cultivate the next generation of entrepreneurs—one lemonade stand at a time.

“ THIS WAS MY FIRST LEMONADE DAY, AND I LEARNED THAT HAVING A BUSINESS IS EXCITING! ”

COMMUNITY FUTURES celebrating 40 years

In October, we proudly celebrated 40 years of supporting entrepreneurs, small businesses, and vibrant rural communities. This milestone was commemorated with a special anniversary celebration that also welcomed back our annual Small Business Connect: Celebrating Entrepreneurship during BDC Small Business Week™.

The evening brought together entrepreneurs, community partners, stakeholders, and supporters to reflect on four decades of impact while looking ahead to the future of entrepreneurship in our region. Guests enjoyed catering by Sage & Plate and Wild Flour, heard reflections from our Board of Directors and staff, and celebrated the stories of past clients and community partners whose businesses have helped shape our communities.

The celebration also provided an opportunity to recognize two valued team members on their retirement, honoring their years of dedication and service to Community Futures Thompson Country and the entrepreneurs they supported throughout their careers.

As we reflected on our journey, we also celebrated the collective impact of the Community Futures network across British Columbia. Together, Community Futures offices have disbursed more than \$44 million (2024-2025) in loans, invested over \$1.6 million in skills development, and helped maintain 3,365 jobs—a testament to the power of locally driven economic development and the strength of community-based entrepreneurship.

Most importantly, the evening served as a celebration of the people behind those numbers—the entrepreneurs who take risks, the partners who collaborate, and the communities that continue to believe in the power of local business. Their passion and resilience have shaped the past 40 years and will continue to inspire the next chapter of Community Futures Thompson Country.

As we look to the future, we remain committed to empowering entrepreneurs and strengthening the communities we proudly serve. Here's to the next 40 years of building resilient businesses, creating opportunities, and growing communities together.





COMMUNITY
FUTURES

a historic
year for
business
financing



- Brandon Hall,
Lending Specialist

“ 2025/26 MARKED THE STRONGEST LENDING YEAR IN OUR ORGANIZATION'S RECORDED HISTORY.”

The 2025/26 fiscal year was a historic year for our lending program and a testament to the strength, resilience, and ambition of entrepreneurs across the Thompson-Nicola region. Local business owners continued to invest in their futures by pursuing opportunities to expand operations, acquire businesses, modernize equipment, and create jobs in their communities.

This momentum resulted in the strongest lending year in our organization's recorded history. During the year, we approved 13 loans totaling \$2.2 million, while overall loan originations reached a record \$2.3 million, surpassing our previous record by more than 70%. Through collaboration with our lending partners, these investments leveraged an additional \$3.55 million, resulting in more than \$5.8 million being invested in businesses throughout the region.

The impact of this investment was significant. Our financing activities supported the creation of more than 100 jobs, making 2025/26 our strongest year for both lending activity and job creation. These investments helped local businesses increase capacity, pursue growth opportunities, and strengthen the economic vitality of the communities we serve.

A key factor behind this success was the continued growth of our relationships with financial institutions, referral partners, and existing clients. Referrals from organizations, including BDC, BMO, and RBC, as well as repeat borrowers, accounted for a significant portion of our lending activity this year. These partnerships enabled businesses to access flexible financing solutions tailored to their unique circumstances while ensuring projects had the capital required to move forward. We are grateful for the trust our partners place in us and proud to serve as a collaborative, client-focused member of the regional financing ecosystem.

We also participated in larger and more complex financing opportunities than ever before. Our average loan size was approximately \$147,000, and our flexible lending approach enabled us to support businesses at every stage of growth. Financing ranged from a \$17,000 loan for a local woodworking retailer to a \$750,000 investment supporting a major tourism-sector project, demonstrating our ability to respond to a wide variety of business financing needs.

Also, our lending activity reflected the regional economy's diversity. Investments were made across



Brandon Hall with Josh Keely
of West Elements Studio

tourism, construction, agriculture, food services, hospitality, retail, skilled trades, and technology-enabled businesses. Tourism was particularly active this year, accounting for several of our largest projects and highlighting the sector's continued importance as a driver of local investment, employment, and economic activity. We also supported businesses ranging from construction firms and agricultural operations to restaurants, bakeries, coffee shops, HVAC contractors, and emerging service-based enterprises.

Ensuring access to capital remains central to our mandate. During the year, we approved financing that supported two youth entrepreneurs, six women entrepreneurs, and five entrepreneurs living with disabilities. By helping entrepreneurs access financing when they need it most, we continue to foster a more inclusive, diverse, and resilient business community.

This record-setting year demonstrates the power of partnership, entrepreneurship, and community investment. We extend our sincere appreciation to our clients, lending partners, community stakeholders, and supporters whose confidence and collaboration helped make these results possible. Together, we are helping local businesses grow, create jobs, and build a stronger regional economy.

Looking ahead to 2026/27, we remain committed to providing responsive, relationship-based financing that helps entrepreneurs turn opportunity into success. Through a new capital partnership with BDC, we have significantly expanded our lending capacity, creating new opportunities to support entrepreneurs and collaborate with lending partners throughout the region. We look forward to building on the strong relationships that contributed to this year's success and continuing to work alongside financial institutions, government partners, and local businesses to address financing gaps, encourage investment, create jobs, and support the long-term prosperity of the Thompson-Nicola region.

LENDING FISCAL 2025 / 26

loans

Inquiry Calls	27
Loans Approved	13
Total Loan Dollars	\$2,203,400
Dollars Leveraged	\$3,000,000
Jobs Created or Maintained	100+

CLIENT BREAKDOWN BY

specialized populations served by loans FY2526

Women	6
Disability	5
Youth	2

