

Growing communities
one idea at a time



Fostering Responsible Economic Growth
in the North Island Region

Community Futures Mount Waddington Service Area



PORT HARDY – *“Where the Adventure Begins” is located at the northern tip of Vancouver Island. There is everything from deep-sea diving and exploring the Pacific Ocean’s sea life to taking a stroll through the wilderness viewing all the beautiful scenery.*



PORT MCNEILL – *the “Gateway to the Broughton Archipelago” is exactly that. This town is located right on the waters edge and has a strong heritage as a logging community.*



PORT ALICE – *“The edge of the Quatsino Rainforest”. Port Alice is a remote village located approximately 30 minutes off highway 19 and is home to the Port Alice Golf and Country Club, “the most westerly course in Canada”.*



ALERT BAY – *“The home of the Killer Whale” is located on Cormorant Island and is known for its powerful First Nation culture and the world’s largest totem pole.*



SOINTULA – *“A Taste of Utopia” is only a 25-minute ferry trip from Port McNeill. Sointula is a charming fishing village with excellent marina facilities, beautiful scenery and talented local artists.*

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We are a community that is focused

Community Futures Mount Waddington's (CFMW) mission statement is "to foster responsible economic growth in the North Island region".

Simply put, our organization carries out that mission by offering three separate and distinct programs . Those three programs are: *Small Business Lending*, the *North Island Self-Employment Program* and *Community Economic Development*.

Our **Small Business Lending Program** assists local entrepreneurs in receiving loans to develop and enhance their businesses. CFMW's maximum lending capability is \$150,000 per investment and depends on the specific business' lending requirement. CFMW works in partnership with the clients and clients are asked to invest reasonable equity as well to display their commitment to the success of their business. Generally, loan rates are two to four percent above the current bank prime rate. Loan applications are forwarded to our volunteer loan committee for decision making. Clients are also assisted in business plan development, business skill enhancements and provided ongoing mentorship.

The **North Island Self-Employment Program (NISEP)** is an initiative of CFMW and is sponsored by Human Resources and Social Development Canada (Service Canada). NISEP is designed to assist residents of the North Island and Mid Coast region to start a new business. Successful applicants can receive Employment Insurance benefits for up to 52 weeks and still keep all the income generated from their business. A volunteer committee oversees the self-employment program.

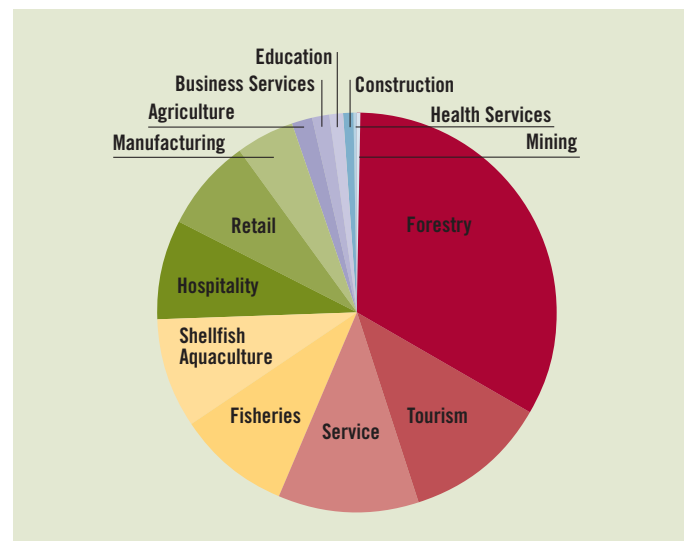
Since our inception, CFMW has assisted 280 NISEP clients to start a small business on the North Island. In the last five years the Self-Employment Program has had a 43 percent success rate – an achievement by any standard!

Community Economic Development (CED) is defined as action taken locally by a community to provide economic opportunities and improve social conditions in a sustainable way. CFMW assists in many CED initiatives throughout the North Island. This year alone, we have been active in supporting Ragged Edge Community Network Society, in delivering an Aboriginal Engagement strategy to the greater Community Futures community, working on the North Island Transportation committee as well as the North Island Post-Secondary Education committee.

Community Futures offers opportunities for training and skills development on the North Island, assistance with project development, management and support in writing and focussing proposals.

We take pride in playing an integral role in economic development on the North Island. Our organization is focused solidly on the future success and prosperity of our regional community.

**LOANS BY SECTOR (TOTAL VALUE \$10,559,223)
FROM 1992-2007**



Update From Management

Community Futures Mount Waddington has had an exciting and challenging year. After some important analysis and introspection, our organization set out on a year long organizational change process. It was clear that in order to create significant operational and governance adjustments, everyone involved with Community Futures Mount Waddington needed to be committed to that change.



Some of that change was initiated because of shifts within our funding structures with some of our major funders. There are currently no large Federal programs or project funds that are available on the North Island. In response, Community Futures began to explore ways to serve the North Island region that was both fiscally accountable and more responsive to our local communities.

Some change was of an operational nature. Our need for fiscal prudence led to some physical plant changes, a reduction in employees and a more conservative philosophy.

Other changes realigned our values with our operations. As an organization dedicated to regional economic development, we are committed to transparency, professionalism and community presence. This year Community Futures Mount Waddington has changed our brand, our partnership structures and many of our human resources functions.

As well, our volunteer Board has seen some changes. As with new staff, we also have seen changes on our Board and committees. It is important to acknowledge our volunteer's commitment to an ambitious strategic plan, changes in Board governance models and a stronger communications platform throughout the whole organization.

Volunteers are the lifeblood of our organization and for that we thank you.

With all of the organizational transformation, our staff has been very challenged. I want to take this opportunity to thank the staff for their teamwork, enthusiasm and sense of humour.

Organizational change is an ongoing reality for our company, our communities and the entire North Island region. Only if we embrace the challenge of change will we continue to learn and grow and create a stronger economy on North Vancouver Island.

Yours sincerely,



Evelyn Clark

Our wish is to grow and diversify your community

Lisa's Pro Signs – After Lisa Harrison's father told her that he wanted to retire, Harrison decided to buy-out his business and start her own. After approaching Community Futures with the idea, Harrison was accepted to the Self-Employment Program, and began working on her business plan. In April 2006, she took over Devocean Deco & Signs and started Lisa's Pro Signs. Since then, Lisa has been working full-time on her business and employs one permanent part-time worker. "Working with Community Futures wasn't hard. The business plan was the difficult part," commented Harrison.

Island Gem Water – When Arend Munroe began researching the bottled water industry last year, he discovered that drinking bottled water is actually a huge conservation method: "I found places like Williams Lake, where people were actually using less water since bottled water companies have been in business." Munroe approached Community Futures in December 2006, and after writing up his business plan, he opened up Island Gem Water in February 2007.

Robin's Pets – Robin Neil became frustrated when she was forced to drive to Port Hardy in order to get supplies for her pets. After being accepted to the NISEP program Neil founded Robin's Pets. Being part of the Self-Employment Program enabled Neil to take the earnings that she made during her first year and re-invest them back into her business. Working with Community Futures proved beneficial for Neil: "I was afraid it was going to be difficult but Community Futures was really helpful. They gave me the confidence I needed to start my own business."



The business plan was the most difficult part, and took "three or four nights working three or four hours each night."



"Community Futures have been very supportive and helpful. The water in Port McNeill is really good; I'm just making it a little bit better."



Neil understood that it was a nuisance for many other animal lovers in Port McNeill to have to make the half-hour trip to buy food and supplies for their pets.



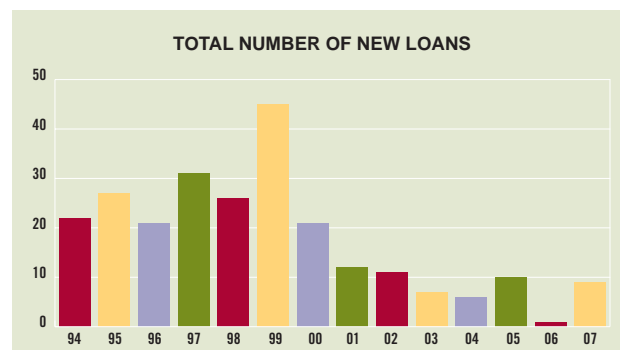
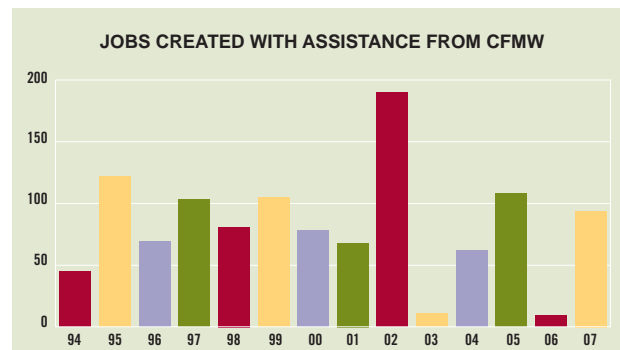
Programs and Services Provided by Community Futures Mount Waddington

LOANS – CFMW provides funding to businesses for working capital, equipment purchase or lease, and business purchase or expansion. A loan proposal would include an application form, business plan, project budget, projected cash flow and opportunity for job creation. CFMW offers planning assistance, negotiable interest rates and flexible re-payment schedules. The entrepreneur is required to make a reasonable personal investment in the project along with adequate security.

NISEP – The North Island Self-Employment Program (NISEP) is an initiative of the CFMW and is sponsored by Human Resources and Social Development Canada (Service Canada). NISEP is designed to assist residents of the North Island and Mid Coast region to start a new, unique business or purchase an existing business. This program offers technical and financial support during the business start up phase. Successful applicants can receive Employment Insurance (E.I.) benefits for up to 52 weeks and still keep all the income generated from their business. If applicants have received E.I. benefits within the last 3 years, or the last 5 years for maternity or parental leave, or are on E.I. claim now, they may qualify to participate.

CED – The Community Economic Development (CED) is a participatory process by which communities initiate and generate their own solutions to economic problems leading to positive concrete changes in communities by: creating employment; stabilizing local economies; contributing to the health of the natural environment; building on local resources and capacities and increasing community control.

CFMW initiates and assists CED on the North Island by facilitating and being involved in community-based initiatives, assisting with funding for non-profit organizations, building capacity by training organizations and individuals in business and Board development. CFMW also acts as a mentor, pathfinder, and networker to organizations and individuals who want to make their communities a better place to live.



We help build your future

Hardy Buoy's Smoked

Fish – As a sport fisherman, Bruce Dirom was aware of tourists' needs to store fish they caught that could either be picked up when they left, or shipped to them at a later date. In 1994, with help in the form of a loan from Community Futures, Bruce and Carol founded Hardy Buoy's Smoked Fish. In 1999, as their business grew, they decided to move to a bigger space. They worked once again with Community Futures.



Each year, Hardy Buoy's purchases upwards of 450,000 lbs of fish from Marine Harvest. Each September, they buy an additional 60,000 lbs of wild salmon. These purchases are used in their wholesale market, for shipments across Western Canada and into the United States. Hardy Buoy's also has a private market which processes up to 500,000 lbs of fish caught through sport fishing in the summer months. Carol states "Hardy Buoy's offers a very unique service to the people of the North Island. Tourists have said to me that if the facility was not available to them, they would fish somewhere else." What started out as a two man team has grown steadily into over 20 employees. Hardy Buoy's employs 12 full-time and 3 part-time employees year round, as well as seasonal employees over the busy sport-fishing season.

Blonde Ambition – When Cara Strasdine decided she wanted to open her own hair salon, she knew she was going to need some help: "Without Community Futures and the Self-Employment Program, there is no way that I would have been able to open my own salon and accomplish what I have." In September 2006, Strasdine contacted Community Futures Mount Waddington to see if her situation would be applicable to the North Island Self-Employment Program (NISEP).



Through the Self-Employment Program, Community Futures pays Strasdine's wages for the first year, which allows her to put all of the money that she makes from styling hair back into her business. In September 2007, after six months of being in the program, Strasdine will be required to present Community Futures with a progress report, which will detail how the business is going and whether it will be able to sustain itself in the coming years. Under the guidelines of the program, Strasdine must work 35 hours a week, and is not allowed to take on another job. Strasdine has also been given training in business-practical applications such as accounting, and Community Futures will pay for any training courses that she needs to take.



We Help Build Your Community

Mount Cain Alpine Park

As one of only a handful of community owned and operated ski hills in all of Canada, Mount Cain is a popular destination for locals and tourists alike. Visitors to “the Mountain” wanted a place to stay and, five years ago, Tom



Makinson, part of the non-profit Mount Cain Alpine Park Society (MCAPS) approached Community Futures about the possibility of receiving a loan to build more rental-housing in the form of new cabins.

The cabins, which are the first new guest accommodations in more than 20 years, have greatly increased the amount of business that the mountain can host, as each person who stays in a cabin will most likely be purchasing food, drink and ski passes as well.

During the winter months, the society hires up to 40 part-time employees along with its many volunteers to help the mountain run properly. “Without the volunteer effort that we have, Mount Cain would not be what it is,” Cindy Adams, former Chairperson of MCAPS, commented. As for working with Community Futures, Adams says “[They] believed in us as a viable business and that was a big part of it all.”

Ragged Edge Community Network (RECN)

Ragged Edge Community Network (RECN) is a non-profit society providing small rural communities on the North Island with affordable high-speed wireless internet. In 2001 CFMW identified the need to connect



communities that were being unserved or underserved and assisted RECN with fundraising, community outreach and project development.

Kevin Battersby of Sea Star Solutions Ltd. was selected to make RECN's goals a reality. With his extensive background in computer networks and internet technology, Battersby was tasked to design a network that would enable those who lived in the selected communities to have the same connection speed as more urban areas. The first networks were established in Holberg, Sointula and Old Quatsino.

In August 2007, RECN announced that it had received additional funding that would enable them to connect three more remote communities: Coal Harbour, Quatsino First Nation and Zeballos. In a press release, CFMW Project Manager Evelyn Clark stated, “At present, the ability of remote North Islanders to participate in commerce, education, health care and accessible government services was greatly hindered by our limited high-speed internet. This is an exciting opportunity for the North Island.”

We are proud of our successes

YEAR OF COMPLETION	PROJECT NAME
2007	North Island Transportation Working Group
	North Island Post-Secondary Education Committee
	North Island Tourism Planning Committee
	Vancouver Island Skills Shortage Project
	North Island Small Business Training Assessment Survey
	Ragged Edge Community Network
	Outlook Summer Students Program
	North Island Self-Employment Program
2006	Aboriginal Engagement Strategy
	High Speed Internet Project (RECN)
	Community Networking Infrastructure Grant
	Aboriginal Best Workshops
	Gilford Island Community Action Plan
	Outlook Summer Students Program
	Kitasoo First Nation Accommodations
2005	North Coast Trail Project
	Port Alice Industrial Site Development
	Port McNeill Harbour – Offload Wharf
	Job Creation Project
	North Coast Trail Project
	Community Learning Network Youth
	Da'naxda'xw Nation Harbledown Island, BC
	Outlook Summer Students Program
	Heiltsuk Tourism (Bella Bella Community Ent)
	Kitasoo First Nation
2004	Mount Cain Society
	'Namgis First Nation
	Quatsino First Nation - Shellfish
	Regional District of Mt Waddington – Bere Point Campground Upgrade
	Community Economic Development Opportunities Funds
	'Namgis House – Local Opportunity Initiative Fund
	CLN Youth
Non Timber Forest Products Coordinator	
North Island Womens Conference	

YEAR OF COMPLETION	PROJECT NAME
2003	Fisheries Stewardship Project
	Marine Use & Analysis Report
2002	'Namgis First Nation Old School Revitalization
	Non Timber Forest Products Project
	Historic Alert Bay Dev. Corp. (Fishing Pier)
	Kwakiutl Sablefish (Blackcod)
	Nunwakolas Big House
2001	Port McNeill – Inner Harbour Seawall
	Sointula Museum
	Wild Island Foods
	Zeballos River & Estuary Tourism Trail Project
	District of Port Hardy Harbour Walkway
	Ehatteshat First Nation Oyster Project
	Fisheries Outreach
	Keltic Seafoods
	Village of Alert Bay Boardwalk
	Da'naxda'xw First Nation Big House
2000	North Island Tourism Initiative
	Malcolm Island Shellfish
	U'Mista Cultural Society
	Village of Alert Bay Harbour Trail
	Village of Zeballos Wharf
	Winter Harbour – Gordon Stuart Memorial Building
	Fisheries Restructuring Adjustment Measures
1999	Fisheries Coordinators
	CEAI-Port Hardy Cray Fish
	Village of Alert Bay Revitalization
1998	Fisheries Coordinators
	Fisheries Coordinator
1997	CNIFC Project
	BC Forest Renewal Project
	North Island & First Nation Forestry Training

Note: This is not an all inclusive list.



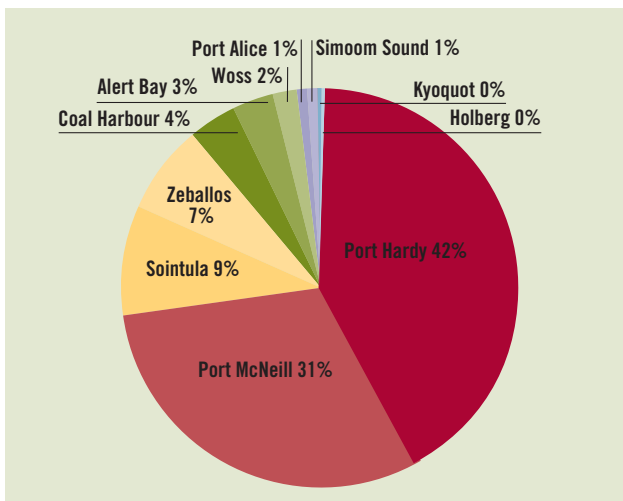
Volunteers Make Everything Happen in Our Communities

Community Futures Mount Waddington depends on volunteers to provide their guidance and expertise to the organization through participation on the Board of Directors and various committees. Members of the Board of Directors act on behalf of their fellow community members and accept the responsibility of carrying out the CFDC's mission and strategic objectives. Their understanding of the relationship between social economic factors is key to keeping communities in the driver's seat of local development and is the cornerstone of the Community Futures organization.

Volunteers who sit on the Board of Directors of CFMW and Committees come from all sectors of the community. They represent various industries, small and large businesses, or are representatives of regional and social agencies. They bring with them their expertise in business, finances, education, and social policy. Community Futures extends its gratitude to the hard working, committed volunteers who are an integral part of our organization.



**TOTAL VALUE OF LOANS BY REGION \$10,559,223
FROM 1992 – 2007**



We want to hear from you

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Board of Directors

Chair	Brenda Swanson	Sointula
Directors	Andrea Sanborn	Alert Bay
	Dave Rushton	Woss
	Larry Pepper	Port Alice
	Colleen Hemphill	Port Hardy
	John Tidbury	Port Hardy
	Gerd Brockelmann	Coal Harbour

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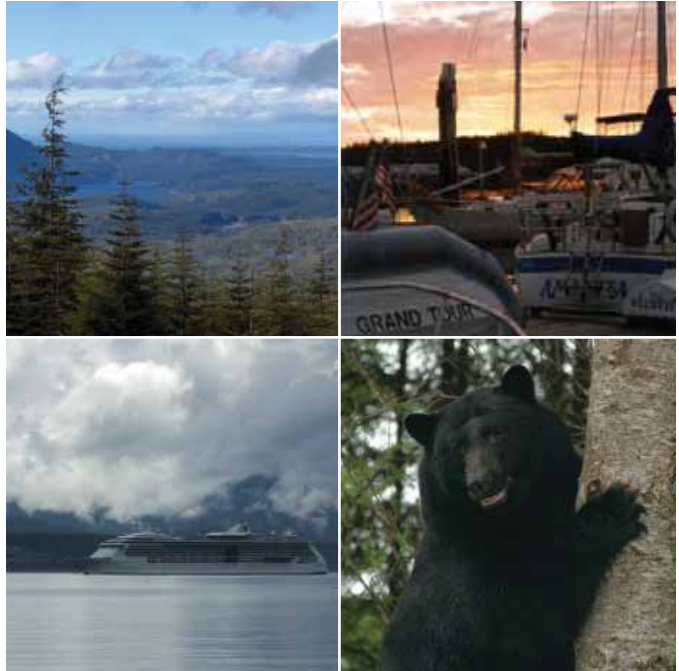


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