



2024-2025

Annual Report

Investing in Inclusion, Fueling Success.



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Introduction

For individuals facing ongoing health or disability challenges, entrepreneurship offers a pathway to independence, empowerment, and success. The Entrepreneurs with Disabilities Program (EDP) is dedicated to breaking down the barriers that people with disabilities often encounter when starting or growing their businesses. Through personalized support and a vast network of business and professional resources, the EDP provides entrepreneurs with the tools and guidance they need to thrive.

For almost 30 years, the program has been a vital resource for entrepreneurs in rural BC,

and in 2018, Community Futures BC (CFBC) expanded its reach to urban centres, ensuring more individuals across the province have access to specialized support. Through business training workshops, partnerships with business development organizations, and assistance with financing, the EDP empowers entrepreneurs to build strong, sustainable businesses.

At its core, the EDP is driven by the belief that entrepreneurship can be a powerful tool for creating economic opportunities and fostering inclusivity, benefiting both individuals and communities alike.

Entrepreneurship is a powerful tool for individuals with disabilities, creating opportunities, fostering independence, and driving economic and social inclusion.



The program was great! I intended to start an online-only flower shop and then had an opportunity to start a retail space. I took the opportunity and haven't looked back. The program was really helpful. I have a brain injury, and I get exhausted mentally and physically. This program operated with a slower process, and that helped me actually complete the tasks assigned to me. The business planning was fantastic. All the people I spoke with were great, and I've recommended the program to my friends, who have signed up. I have hired staff, and business continues to look great!

- A.D., April Flowers

Staff



Wendy McCulloch, Executive Director

Wendy is a respected leader in community economic development with over 35 years of experience. She served as General Manager of Community Futures Boundary from 2005 to 2020, leading regional initiatives in tourism, forestry, arts, and agri-food. Her earlier roles include Project Manager at Community Futures Okanagan Similkameen and Senior Manager at the Business Development Bank of Canada. Wendy also has a background in small business ownership and education management. Her contributions have earned her multiple awards, including the Don McMillan Award and the Kelowna Women of Distinction Lifetime Achievement Award.



Catherine Simmons, Executive Assistant

Catherine has been a dedicated member of the Community Futures BC team for 11 years, where she provides essential administrative support to the Board and several key committees. Originally from the UK, she made Canada her home in 2002 and has lived in Mission, BC ever since. With 15 years of experience in biotech project support—both as a scientist and administrator—Catherine brings a strong foundation of analytical thinking and organizational skill to her role. Outside of work, she enjoys exploring the world through the lens of her camera as an amateur photographer.



Brandi Butts, Program Manager

Brandi manages Community Futures' Entrepreneurs with Disabilities Program, leveraging her own experience as an entrepreneur with a disability to provide practical and empathetic support across British Columbia. A lifelong learner, she is certified in Project Management, Business Coaching, Developmental Lending, Business Management and Administration, GBA+, DEI and Accessibility, and Economic Reconciliation, pairing strong project planning skills with a deep commitment to accessible economic development. Previously a business coach for CFBC, the Tsuts'weye Women's Entrepreneur and Innovation Network, and The Consulting Hive, and the creator of startup and peer mentorship workshops, Brandi believes accessible entrepreneurship fuels vibrant, inclusive economies and works every day to dismantle barriers so entrepreneurs with disabilities can build successful, sustainable ventures.



Manuel Olguin, Business Advisor

Manuel Olguin is a seasoned Business Advisor with over 15 years of experience in business and commercial lending. For the past four years, he's focused his expertise on supporting entrepreneurs with disabilities. In his current role, Manuel delivers personalized business training and counselling to individuals living with chronic health conditions or mental health challenges across British Columbia. He's a passionate advocate for entrepreneurship and small business development, dedicated to helping others overcome barriers and achieve their goals.



David Mitchell, Business Advisor

David Mitchell is a dedicated professional with 16 years of service at Community Futures. He began his career with the organization as the General Manager of Community Futures Mt. Waddington in 2009 and transitioned to Community Futures BC's Entrepreneurs with Disabilities Program in 2021. Prior to joining Community Futures, David led programs for persons with disabilities with the provincial government from 1980 to 2003. In his current role, he is dedicated to supporting persons with disabilities and the 2SLGBTQI+ community as they pursue entrepreneurial success.



Kristi MacGillivray, Business Advisor

Kristi has been a dedicated part of the Community Futures network since 1991, helping entrepreneurs build stronger, more resilient businesses. With deep expertise in business planning, coaching, and financial forecasting, she works closely with clients to build confidence, clarity, and strategic direction. Kristi supports participants in the Entrepreneurs with Disabilities Program (EDP), guiding them as they develop and implement growth strategies tailored to their unique needs. When she's not supporting small business success, she recharges by gardening, boating, or hiking her favorite South Kootenay trails.

Growing Stronger Together: EDP's Journey of Impact and Expansion

The EDP continues to be a catalyst for change, empowering entrepreneurs across British Columbia and driving forward inclusive innovation. As we reflect on the year, we celebrate the remarkable growth and resilience of our community while acknowledging the challenges that bring opportunities for further progress.

1. Turning Capacity Challenges into Strategic Growth

With high engagement came pressure on service delivery. To maintain the quality of personalized support, a waitlist was introduced. While this created some delays, it also demonstrates the program's success and highlights the need for increased capacity to meet the demand.

Strong Participation Across BC

This year 919 entrepreneurs engaged the EDP. This highlights a growing interest in self-employment among people with disabilities and affirms the program's reputation as a trusted and relevant resource for business development and support.

2. Unlocking Capital, Fueling Dreams

Access to capital remains a key barrier for many entrepreneurs. In response, the EDP facilitated 175 loan referrals through the Community Futures network and partner organizations. Within the CF network, 24 EDP-specific loans were disbursed this year, totaling \$1,349,426. These funds supported both business startups and expansions that may not have been possible otherwise.

While financial access remains an ongoing challenge, the EDP's proactive support in navigating financing options continues to break down barriers and open pathways to business success.

3. Comprehensive, Inclusive Business Support

EDP clients received 1,242 business advisory services this year. These one-on-one sessions were tailored to each entrepreneur's unique goals and challenges. We continue to advocate for wraparound supports so participants can access the accommodations they need to fully engage in entrepreneurship.

These ongoing efforts reflect our deep commitment to building a program that is truly inclusive, accessible, equitable, and supportive.

4. Scaling Our Impact with the Right Resources

EDP Business Advisors supported 919 clients through 1,242 advisory sessions, reflecting the growing interest in inclusive entrepreneurship across British Columbia. This strong engagement is something to celebrate, but it also highlights the need for increased resources. Our advisors are working at full capacity, and additional funding would allow us to grow our team and continue providing the personalized support that makes the program so impactful. Participants shared valuable feedback, identifying barriers such as financial constraints, digital fatigue, and management challenges. Encouragingly, 80% of participants expressed a desire for continued mentorship after the program, and 81% self-identified as neurodiverse. These insights guide us as we work to strengthen the EDP through more tailored, accessible, and inclusive services.

5. Bridging the Digital Divide

The shift to virtual services during the COVID-19 pandemic opened new possibilities for accessibility and connection, allowing more entrepreneurs to engage with EDP from across the province. At the same time, we recognize that some clients continue to face barriers in accessing the technology needed to fully participate in online training and support. This presents an exciting opportunity to grow. With additional funding, EDP is well positioned to explore partnerships that could expand access to assistive devices and AI tools, helping to close the digital divide. We are proud to share that our client-facing CRM and the CFBC website now meet WCAG 2 accessibility guidelines, reflecting our commitment to international standards for digital inclusion. In keeping with our values of equity and respect, all service provider contracts and client correspondence now use gender-neutral language, further reinforcing our commitment to inclusive communication throughout the program.

The Path Forward: Strengthening EDP Impact

“As we look back on this year with the Entrepreneurs with Disabilities Program, I’m proud of what we’ve built together. We’ve seen the real difference that tailored, accessible support can make in someone’s journey to self-employment. Whether it’s launching a new business, building confidence, or navigating complex systems, EDP has been there to walk alongside people as they pursue their entrepreneurial goals.

With over 8 million Canadians identifying as having a disability, the need for accessible, flexible support is only growing.¹ We have a responsibility to meet people where they’re at and make sure they’re not left behind when it comes to entrepreneurship.

We’re working toward an economy where entrepreneurs with disabilities are recognized not just for overcoming barriers, but for the value, creativity, and leadership they bring to their communities. EDP is part of that future, and I’m excited to keep pushing it forward.”

- Program Manager, Brandi Butts

¹ Statistics Canada. Canadian Survey on Disability, 2022. Retrieved from <https://www150.statcan.gc.ca/n1/daily-quotidien/231211/dq231211b-eng.htm>

EDP's Impact

How the Entrepreneurs with Disabilities Program Empowered a Vision for Inclusion

The EDP has long championed accessibility and inclusion, and its support for Peggy, owner of Salmon Arm Bulldogs Fitness and Boxing Centre, showcases the program's transformative impact. Through tailored advisory services, workshops, and mentorship, EDP helped Peggy build a thriving, inclusive business that stands as a model of community engagement and empowerment.



With EDP's holistic support, Peggy's business has become a cornerstone of Salmon Arm, offering a sanctuary for individuals with Parkinson's, autism, cerebral palsy, and mobility challenges. EDP's guidance not only helped Peggy navigate operational challenges but also empowered her to focus on building community and fostering inclusion.

When Peggy approached EDP, she envisioned a welcoming fitness and boxing centre where people of all abilities could find belonging. However, she faced barriers such as limited access to capital, complex business operations, and sustainable growth challenges. EDP provided the foundation she needed, including a comprehensive business plan, strategic growth initiatives, and financial planning support.

One of Peggy's significant achievements was securing a VIVA Sports Grant, which funded critical accessibility improvements such as handicap parking and railings, aligning with her mission of inclusivity. EDP's workshops strengthened her skills in marketing, HR, and financial management, while mentorship encouraged her to launch an accessible youth boxing program, generating new income and reinforcing her values.

As Peggy continues to grow her business, EDP will be there every step of the way, demonstrating how strategic support can empower entrepreneurs with disabilities to achieve lasting community impact.

How EDP Helped Make Disc Golf More Inclusive

When Dion set out to make disc golf more accessible, he was thinking about more than just the game. He was thinking about community. After a life-altering car accident left him with mobility limitations and chronic pain, the former competitive disc golfer could no longer enjoy the game that had once been central to his life. Rather than walk away, Dion reimagined what inclusive play could look like for himself and others, eventually founding the non-profit All-Accessible Disc Golf. With support from the EDP, Dion turned his vision into a province-wide movement for accessible outdoor recreation.

EDP helped Dion navigate the complexities of launching a non-profit with a mission rooted in accessibility and advocacy. Through tailored business coaching, help with grant applications, and strategic planning support, EDP provided a strong foundation for growth. This included guidance on how to secure funding from sources like the Professional Disc Golf Association (PDGA) Diversity and Outreach Grant, which enabled Dion to run 29 inclusive disc golf events across British Columbia in 2024 alone.

One of Dion's flagship accomplishments was leading the creation of a fully wheelchair accessible disc golf course in Pine Park, Keremeos. With EDP's mentorship and advisory support, Dion collaborated with local governments to implement best practices in inclusive course design—from level tee pads and short transitions between holes to accessible parking and rest areas. EDP also encouraged Dion to pursue national visibility, resulting in his work being recognized and adopted by platforms like UDisc, which introduced an accessibility rating system based on Dion's recommendations.

As Dion prepares to bring accessible disc golf to more communities across Canada in 2025, EDP remains a vital partner in his journey. This work demonstrates how inclusive entrepreneurship can break barriers and help reshape public spaces so that everyone feels welcome.



With EDP's support, Dion transformed a personal setback into a national movement. From building BC's first fully accessible disc golf course to consulting on app-based accessibility ratings, his work is helping shape a more inclusive future for recreation—one fairway at a time.

Key Milestones

Breaking Barriers, Driving Success

This year, the Entrepreneurs with Disabilities Program (EDP) continued to grow, exceeding service targets, expanding accessibility efforts, and adapting to rising demand. Below are the key milestones that shaped the program's success over the past year.

Q1: March - June

Business Advisory Services

319 rural & **95** urban services delivered

Strengthened Accessibility

WCAG compliance & plain language adoption

Networking

Presentations at **Build. Grow. Thrive.**, Indigenous Business Plan Workshop

Q2: July - September

Business Advisory Services Provided

217 rural & **91** urban services delivered.

Improved Guidance

Established the Accessible Entrepreneurship Services Advisory Committee

Guided by Purpose

Strategic planning session with the Advisory Committee.

ICGLCC Connect Vancouver

A day full of opportunities to connect, learn, and grow with 2SLGBTQI+ entrepreneurs, corporate leaders, and allies. Experience insightful discussions, networking, and exclusive matchmaking sessions.



Q3: October - December

Managing Increased Demand

Wait lists introduced due to surge in applications.

141 EDP Clients Served

4 Business Plan Development Cohorts with **75%** of clients completing a Business Plan

National Representation

PM Brandi Butts attends Advisory meetings and Community of Practice for Entrepreneurship, as EDP representative for the Canadian Accessibility Network.

Q4: January 25 - March 25

Small Business BC Closure Impact

56 new urban applications in December & January.

379 Business Advisory Sessions

126 businesses created, maintained or expanded

Community Futures Spring Training

Completion of EDP Feedback Report

Program Impact & Performance Metrics

2024-25 Performance Summary
(YTD Results)

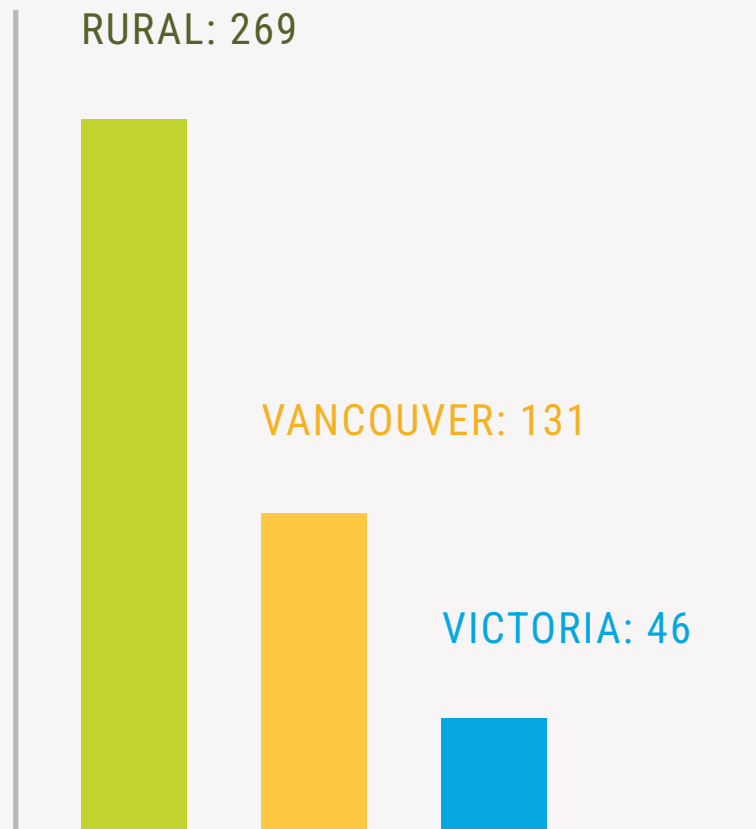
Business Advisory
Services Provided

857 RURAL

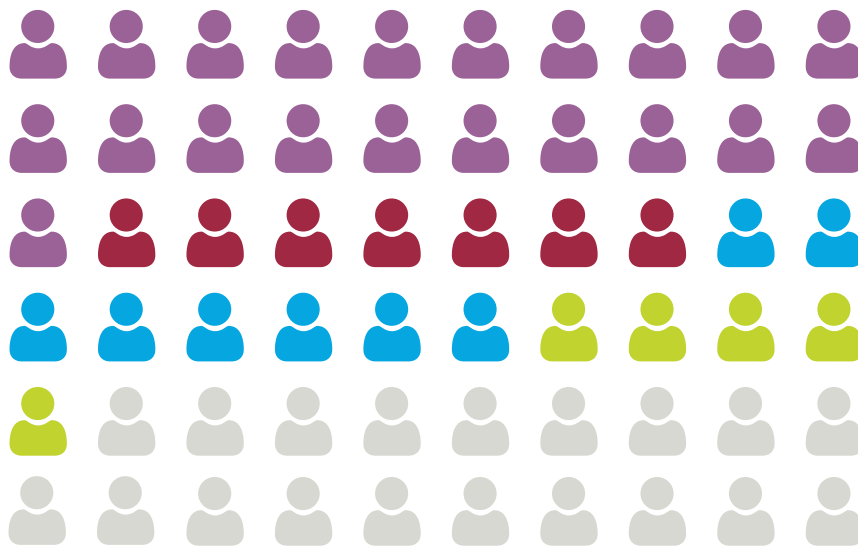
277 VANCOUVER

108 VICTORIA

Businesses Created,
Maintained, or Expanded



1,242 Clients Served



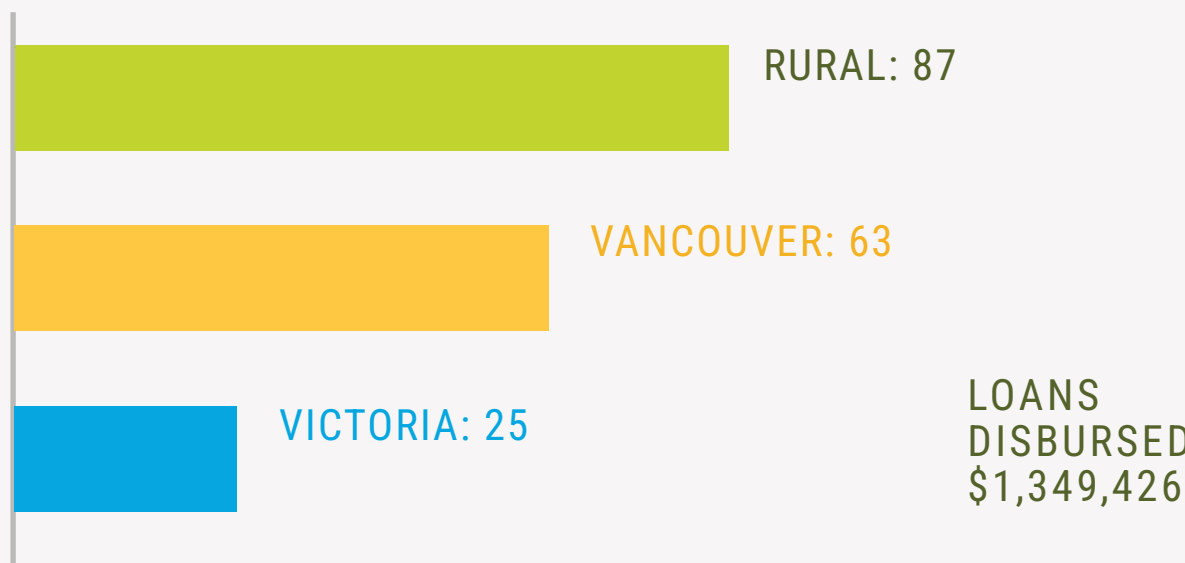
WOMEN: 432
INDIGENOUS: 150
2SLGBTIQ+: 158
BIPOC: 111

Net Promoter Scores

Net Promoter Score (NPS) measures user satisfaction by asking participants to rate the program on a scale from 1 to 10. The score is calculated by subtracting the percentage of unhappy participants (detractors) from enthusiastic supporters (promoters). This score is used to measure overall satisfaction in three categories:

Program Satisfaction 89% **Likelihood to Recommend 91.5%** **Coach Satisfaction 89.1%**

Loan Referrals Provided



Advancing Accessibility: EDP's Commitment to ACA Compliance

As indicated in the PacifiCan Accessibility Plan, PacifiCan committed to:

- continue the Entrepreneurs with Disabilities Program (EDP)
- review and analyze inclusivity data provided on applications, which provides information on the diversity of the population applying for and receiving funds, and contributes to PacifiCan's Gender-based Analysis Plus (GBA+) processes
- continue to inform applicants of the collection and use of inclusivity data from applications

Accessible Entrepreneurship Services Advisory Committee:

The Accessible Entrepreneurship Services (AES) Advisory Committee provides strategic guidance to Community Futures British Columbia to advance inclusive entrepreneurship. The Committee champions the development and continuous improvement of programs that support entrepreneurs with disabilities and other underrepresented groups across the province. Through a commitment to accessibility, collaboration, and alignment with the Accessible Canada Act, the AES Committee ensures that CFBC's initiatives are equitable, effective, and grounded in best practices.

Blair Gray

Chair, Manager Representative, CFBC

John Hack

Co-Chair, Director, CFBC

Scot McNair

Loans Coordinator, CF North Okanagan

Darlene Lincoln

Accounts Administrator, CF Shuswap

Nicole Clark

Business Advisor, CF Okanagan
Similkameen

Julia Lamb

Business Analyst, CF South Fraser

Kerstin Renner

General Manager, CF East Kootenay

Riley Zimmerman

Executive Director, CF Mount Waddington

Julie Bayman

Self Employment Program Manager, CF
Thompson Country

ACCESSIBLE CANADA ACT

VISION

PROACTIVELY **ELIMINATE** AND **PREVENT** BARRIERS AND **ENSURE** GREATER OPPORTUNITIES FOR PERSONS WITH DISABILITIES

MORE THAN **6 MILLION** CANADIANS AGED 15 AND OVER **HAVE A DISABILITY**

LESS THAN 60% OF THOSE AGED

CANADIANS WITH MIL
EARN 12% LESS AND THOSE
MORE SE DISABILI
AND THEY ARE MORE LIKELY

"NOTHING WITHOUT US": the *Accessible Canada Act* will be implemented in partnership with persons with disabilities and the disability community.

ACCESSIBLE CANADA ACT

VISION

PROACTIVELY **ELIMINATE** AND **PREVENT** BARRIERS AND **ENSURE** GREATER OPPORTUNITIES FOR PERSONS WITH DISABILITIES



SERVICE DESIGN AND DELIVERY

Receive services that are accessible to all



BUILT ENVIRONMENT

Move freely around buildings and public spaces



EMPLOYMENT

Access to employment opportunities and accessible workplaces



INFORMATION AND COMMUNICATION TECHNOLOGIES

Accessible digital content and technologies



COMMUNICATIONS
Barrier-free services and spaces for persons with communication disabilities



TRANSPORTATION
Barrier-free federal transportation network



PROCUREMENT
Ensure purchases of accessible goods, services and facilities

GOALS OF THE ACCESSIBLE CANADA ACT

- Realization of a barrier-free Canada
- Culture change
- Standards development
- Proactive compliance and enforcement measures
- Monitoring and oversight



WHERE DOES IT APPLY?

- ▶ PARLIAMENT
- ▶ GOVERNMENT OF CANADA

- ▶ FEDERALLY-REGULATED PRIVATE SECTOR

"NOTHING WITHOUT US": the *Accessible Canada Act* will be implemented in partnership with persons with disabilities and the disability community.



Employment and Social Development Canada

Emploi et Développement social Canada



Employment and Social Development Canada

Emploi et Développement social Canada

Canada

Building Inclusive Economic Participation

Every entrepreneur supported through the EDP contributes to a more diverse and resilient local economy. This year, we celebrated dozens of business launches, growth milestones, and renewed confidence among participants as they moved forward with their goals.



With the support of:
Pacific Economic
Development Canada

| Canada 

