

COMMUNITY FUTURES BRITISH COLUMBIA

ANNUAL REPORT 2024 - 25



GROWING COMMUNITIES
ONE IDEA AT A TIME

1-604-289-4222 [COMMUNITYFUTURES.CA](https://communityfutures.ca)



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ABOUT



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Reach your local office:
1-888-303-2232

Community Futures (CF) is a program of the Federal Government mandated to provide business development services in rural and remote, non-metropolitan communities. Founded in 1985, the CF network has grown to include 267 non-profit offices located across Canada. Each independently managed office provides loans to entrepreneurs, and many offer additional programs, tools, training and resources. Our broad client base includes startups, businesses, non-profits, government partners and community developers.

In 1992 B.C.'s Community Futures Development Corporations (CBDCs) established the Community Futures Development Association of British Columbia (CFBC). CFBC is the provincial association representing a membership of 34 B.C. CFs. Its office is located in Mission. This year marked the 40th anniversary of CF in B.C.

With the support of:
Pacific Economic
Development Canada

| **Canada** 



MESSAGE FROM THE CHAIR



TROY DUNGATE

Chair

CF British Columbia
CF Pan West
CF Network of Canada

It is my honour to reflect on a year that has powerfully demonstrated the extraordinary force of our network—a network driven by a secret sauce of dedication, innovation, and, most importantly, community spirit.

At the centre of our success are our passionate volunteers. Across B.C.'s rural and remote regions, hundreds of inspired individuals selflessly give their time, expertise, and energy to serve on boards, committees, and as community advocates. They champion local entrepreneurship and economic growth, providing grassroots leadership that is our biggest strength—ensuring CFBC continues to deliver tailored, place-based support where it matters most.

Just as essential are the remarkable staff in each of our 34 offices across B.C. These talented professionals pour local knowledge, hard work, and creativity into every initiative. They connect with entrepreneurs, guide businesses through uncertainty, deliver innovative programs, and foster meaningful collaborations with Indigenous and municipal partners. Their unwavering commitment is what makes CF a trusted leader in rural economic development.

Together, our work has made a genuine impact. Across our offices, we supported 1,895 jobs through \$44 million in lending, and our community economic development activities had a \$6.1 million dollar impact. Our collective commitment and passion play an integral part in helping communities find stability, resilience, and opportunity in a rapidly changing world. Huzzah!

The heart of our effectiveness lies in our unique model, grounded in the belief that economic development must be local, community-led, and adaptable to each community's distinct challenges and opportunities. Alongside 267 CF offices coast to coast to coast, we serve as local champions and as part of a powerful pan-Canadian network. Together, we help rural, remote, and Indigenous communities adapt to economic disruption, support recovery from natural disasters, and navigate the realities of an evolving economy.

This year has reaffirmed what research, like the Institute for Research on Public Policy's "Resilient Workers, Resilient Communities," highlights: rural communities face mounting pressures from trade shifts, technological change, and the energy transition. Addressing these challenges means uniting efforts to link economic development with essential workforce skills training—areas where CF organizations are uniquely poised to lead.

Moving forward, we are ready and enthusiastic to expand our impact, backed by government and stakeholders who share our belief in community-led economic development as key to resilient rural futures. We will use our local presence to ensure that no community is left behind as we shape a thriving, adaptable economy.

To everyone who contributes—thank you! Your dedication is building stronger communities, a vibrant economy, and a brighter future for rural B.C. and beyond.

BOARD OF DIRECTORS



CHAIR

Troy Dungate

CF Fraser Fort George



VICE-CHAIR

Tom Hoffman

CF Thompson Country



PAST CHAIR

Robert Annis

CF Cowichan



TREASURER &
MANAGER REPRESENTATIVE

Blair Gray

CF Thompson Country



INDIGENOUS
MANAGER REPRESENTATIVE

Rocio Zielinski

Stó:lō CF



INDIGENOUS
VOLUNTEERS' REPRESENTATIVE

Lenora Fletcher

CF Nicola Valley



DIRECTOR, MANAGER
REPRESENTATIVE & SECRETARY

Jennifer Wetmore

CF Boundary



DIRECTOR

John Hack

CF Cariboo Chilcotin



DIRECTOR & MANAGERS'
REPRESENTATIVE

Gwen Schmidt

CF North Fraser



DIRECTOR

Meghan Larson

CF South Fraser



DIRECTOR

Am Naqvi

CF Central Kootenay

OUTGOING DIRECTOR
& MANAGERS' REPRESENTATIVE

Mike Racz / Haida Gwaii CF

OUTGOING DIRECTOR

Heather O'Coin / CF North Fraser



DIRECTOR

Carrie Schafer

CF East Kootenay

OUTGOING DIRECTOR
& INDIGENOUS VOLUNTEERS' REPRESENTATIVE

Calvin Carlick / CF 16/37

MESSAGE FROM THE EXECUTIVE DIRECTOR



WENDY MCCULLOCH

Executive Director
CF British Columbia

This message marks a personal milestone: it is my last as Executive Director of CFBC. After five fulfilling years in this role, I'm retiring with immense pride in what we've accomplished together and with full confidence in the network's future.

The years of my tenure have been a time of rapid, complex change. We've experienced a global pandemic, supply chain disruptions, climate disasters, international tariff pressures, and the rise of new technologies like artificial intelligence. Community Futures in B.C. has not only kept pace - we have grown exponentially.

That growth is a natural outcome of our unique organizational structure: a network of 34 non-profit organizations operating at a grassroots level to support rural communities. We've been living and working alongside local business owners and local partners in government, and because we are a relationship-based organization we have our finger on the pulse of the rural B.C. There's truly nothing quite like us in Canada.

We continue to be recognized as financial lenders to small and medium-sized businesses, and increasingly, we are initiating and partnering on community economic development projects in areas such as healthcare, housing, and food security.

In 2025, we celebrate 40 years of CF in B.C. This milestone reflects our long-standing commitment to evolving with our communities. There are more centralized, province-wide services from CFBC available now than ever before - packaged as our "Resource Hub" - to help our members respond to a growing demand for services to help businesses start, grow and strengthen.

This year we launched Accessible Entrepreneurship Services (AES), housing our long-standing, highly-acclaimed Entrepreneurs with Disabilities Program (EDP) and the new PRIDE in Entrepreneurship Program (PEP) for 2SLGBTQIA+ entrepreneurs. We are proud to be leading the way in breaking down barriers to entrepreneurship across B.C.

Last winter we also welcomed the Export Navigator (EN) program to CFBC, growing our team at a critical time in evolving trade relationships. It couldn't be a better match and we look forward to deepening our relationship.

The Disaster Recovery and Economic Adjustment Initiative (DREAI), which started in 2022, concluded this year and our results are substantial: 5,715 program applicants, \$1.6M funds disbursed for skill-building training sessions, and 3,365 jobs created/maintained. The DREAI service platform "myCommunityFutures" (myCF) will live on as a legacy piece continuing to provide online learning and 1-on-1 consulting.

This year we launched the Rural Resiliency Initiative (RRI), overseen by an Economic Quick Response & Recovery Team. Like DREAI, the RRI focuses on supporting businesses before, during and after disasters and economic disruption. With the help of myCF and the RRI, both startups and existing businesses not only have the support to stay in operation during a tough economic climate, but they have a chance to grow like never before.

I am so pleased, but never surprised, that our network can quickly draw upon the expertise of its members to provide targeted supports that make a significant difference in our communities. It has been an honour to serve alongside you. Thank you.

STAFF



EXECUTIVE DIRECTOR

Wendy McCulloch
CF British Columbia



EXECUTIVE ASSISTANT

Catherine Simmons
CF British Columbia



PROJECT MANAGER

Brandi Butts
Entrepreneurs with
Disabilities Program



DIRECTOR,
PROGRAM OPERATIONS

Kath Britton
Export Navigator



BUSINESS COACH

David Mitchell
Entrepreneurs with
Disabilities Program



ADVISOR

Manuel Olguin
Entrepreneurs with
Disabilities Program



BUSINESS COACH

Kristi MacGillivray
Entrepreneurs With
Disabilities Program



PROGRAM/PROJECT
COORDINATOR

Jennifer Paulus
CF British Columbia

INVESTMENT FUNDS MANAGEMENT

The Community Futures Lending & Investment Pool of British Columbia

Since its inception in 2018, the Community Futures Lending and Investment Pool of BC (CFLIP) has become a vital catalyst for empowering local CF organizations to increase their impact into rural economies across British Columbia. Governed by Community Futures BC, CFLIP enhances access to capital for our member organizations by providing a flexible, efficient platform for investment fund management. Member CF organizations can seamlessly deposit or withdraw funds to meet the evolving demands of their local Small and Medium-Sized Enterprises (SMEs), ensuring that capital flows where it is needed most to foster rural economic growth and community resilience.

CFLIP continues to exemplify our collective commitment to strengthening rural economies. Its growth, combined with a healthy rate of return, underscores CFLIP's dedication to fostering sustainable, community-led economic development CF organizations serving rural British Columbia.



6.73%

Net rate of return, deposited/invested funds (after all fees)

\$11.9 Million

Total balance, authorized CF borrower credit facilities (12 CFs)

\$1.2 Million

Total balance, outstanding loans to member CFs (5 CFs)

\$14.7 Million

Market value, total CFLIP holdings

\$14.0 Million

Book value, total CFLIP holdings

NETWORK IMPACTS



\$196.8 Million

Value of total loan portfolio



\$44.0 Million

Value of loans disbursed



\$30.2 Million

Value of loan dollars leveraged



\$73,712

Average loan size



597

Number of loans disbursed

195

Women

87

Indigenous
entrepreneurs

28

Entrepreneurs
with disabilities

68

Youth

1,895

FT, PT and seasonal jobs
supported through lending

Access to Capital for Rural Entrepreneurs

In British Columbia 98% of all businesses are SMEs located in rural B.C., and those businesses are responsible for nearly one-third (31.5%) of all payroll. Clearly, access to capital is key to maintaining and growing this sector.

CFs are the only community driven, non-profit business loan and business development organization for novice entrepreneurs, small business owners and communities in rural and remote B.C.

We help bring clients' business dreams to life, supporting them to grow and expand. Different than a bank, we use alternate lending criteria focused on rural business development needs, and provide access to capital where other lenders won't. As a network we are building the infrastructure for small business in the province.

Along with the Five "Cs"s of lending (character, capacity, conditions, capital, collateral), CF loans assessors are staff and volunteers located in the communities they serve, drawing upon their extensive business knowledge and firsthand experience of the community and local market. Their success in rural and remote business lending is unparalleled.

INDIGENOUS ENTREPRENEURSHIP

Services that align with Indigenous ways of doing business.

CFBC has 4 member offices that provide business development services, economic development services, and financing for entrepreneurs within a catchment area that includes dozens of rural and remote Indigenous communities. Those offices are:

- Community Futures Central Interior First Nations
- Haida Gwaii Community Futures
- Stó:lō Community Futures
- Nuw-chah-nulth Economic Development Corporation

These offices are attuned to the distinct business climates of Indigenous communities, and well-versed at navigating the intersection of culture and business to support proudly Indigenous-owned small and medium sized enterprises.

They are predominantly staffed by Indigenous employees who live and work in the communities they serve. Since its inception in 1985, Community Futures has shared a vision for economic growth with the leaders of Indigenous communities, recognizing the vast potential of Indigenous entrepreneurs to affect growth and change in their communities, regions, and beyond.



Photo: Alberni Valley Tourism



\$3.4 Million

Value of loans disbursed to Indigenous entrepreneurs



87

Number of loans disbursed to Indigenous entrepreneurs

RURAL RESILIENCY INITIATIVE (RRI)

Economic Response & Recovery for Rural B.C. Communities

With the support of:
Pacific Economic
Development Canada

Canada 



With years of experience in helping thousands of rural B.C. businesses before, during and after climate and economic events, CFBC was compelled to create a Disaster Recovery Task Force (2017), which then morphed into the Rural Resiliency Initiative (RRI). This project is directed at providing supports to CF offices and to small businesses who are impacted by disasters and economic disruption.

A Quick Response Team (QRT), comprised of CF subject matter experts, has been formed and is dedicated to effectively and efficiently support businesses during their time of need. The RRI also provides relevant tools and resources to ensure they are better prepared for the next event.

Supported by the CFBC Board of Directors, the RRI and QRT aim to provide local and provincial governments with new supports to engage with local CFs in the area of disaster response and recovery.

Recent Accomplishments

- Submitted a renewal of corporate supply arrangement for CFBC with the Ministry of Emergency Management and Climate Readiness (EMCR) for the Province's Community Recovery Branch.
- Released extensive marketing materials and action sheets aimed at guiding the actions of member CFs across the province.
- Developed a training plan for members of the QRT and conducted a face-to-face training session which included trauma informed practices to business counselling and emergency operations centre training.
- Renewed our Project Coordinator's contract.
- Provided multiple Rural Resiliency Initiative presentations to local and provincial government representatives.
- Continued engagement and dialogue with Community Futures Pan West regarding scaling the Rural Resiliency Initiative to serve as a model for disaster response and recovery in Western Canada - shared materials for their consideration.
- Supported numerous CF offices experiencing events and assisted them in brokering relationships with emergency management staff and impacted businesses.

ENTREPRENEURS WITH DISABILITIES PROGRAM (EDP)



This fiscal year, CFBC launched Accessible Entrepreneurship Services (AES), designed to provide specialized services that remove barriers to entrepreneurship.

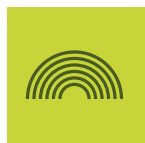
The Entrepreneurs with Disabilities Program now falls under CFBC's Accessible Entrepreneurship Services. Launched in 1997, EDP provides vital support to entrepreneurs with disabilities across both rural and urban communities in B.C. By helping individuals start or grow their businesses, the program harnesses the power of entrepreneurship to foster independence, build confidence, and promote economic and social inclusion.



1,242
Clients served



111
BIPOC



158
2SLGBTQIA+



150
Indigenous



446

Businesses created, maintained or expanded

269

Rural

177

Urban

1,242

Advisory services provided

857

Rural

385

Urban

175

Loan referrals provided

87

Rural

88

Urban

35

EDP loan clients

\$1.6 Million

Value of loans disbursed to EDP clients

PRIDE IN ENTREPRENEURSHIP PROGRAM (PEP)



Services for 2SLGBTQIA+ entrepreneurs.

In 2024 CFBC launched the PRIDE in Entrepreneurship Program (PEP) to help 2SLGBTQIA+ entrepreneurs start or grow a business. AES staff provided participants with training, resources, business plan development /updates, coaching, and connections to funding opportunities. Additionally, 86 CF staff, board members and consultants became Certified in Gender Diversity through *TransFocus*.

Core funding for PEP is provided by The Ecosystem Fund of the Canadian Gay & Lesbian Chamber of Commerce, supported by the Government of Canada.



128

2SLGBTQIA+ Participants



5

Cohorts (Strong demand turned 2 planned cohorts into 5)



7

Participants per cohort



75%

Participants completed a business plan



RATIONALE: DISASTER RECOVERY & ECONOMIC ADJUSTMENT INITIATIVE (DREAI)



Critical business supports for a rapidly changing economic landscape.

Started in July 2022 and completed in March 2025, DREAI is a result of a \$5.5M investment from PacifiCan to provide a direct response to ongoing economic challenges faced by rural B.C. businesses. DREAI delivered strategic coaching, training, and mentoring to businesses and enterprising* not-for-profits (ENPs) in communities affected by recent disasters, including floods and wildfires, as well as by the ongoing economic transformation in northern B.C.

The initiative empowered businesses and ENPs with practical strategies and critical skills to strengthen their resilience, accelerate recovery, and enhance competitiveness in the global marketplace.

DREAI proved to be flexible and responsive, undergoing several transformations and expanding its catchment area to quickly respond to communities impacted by wildfires. Its core principle of capacity-building through knowledge was so successful three of its four services were carried forward as legacy services after project funding concluded. myCommunityFutures continues to be a core service offering from Community Futures BC.

The goals of the DREAI were to support businesses through immediate recovery, build long-term resilience, and stimulate economic recovery post-disaster. DREAI met or exceeded the project outcomes as outlined in the project application.

With the support of:
Pacific Economic
Development Canada



71,820 (14%) small businesses were at risk of closure or bankruptcy in 2022.

68% of small businesses had taken on debt, averaging **\$226,700** each.

Three DREAI-eligible regions experienced forestry sector shutdowns and substantial job losses: Chetwynd, Houston, and Fraser Lake.

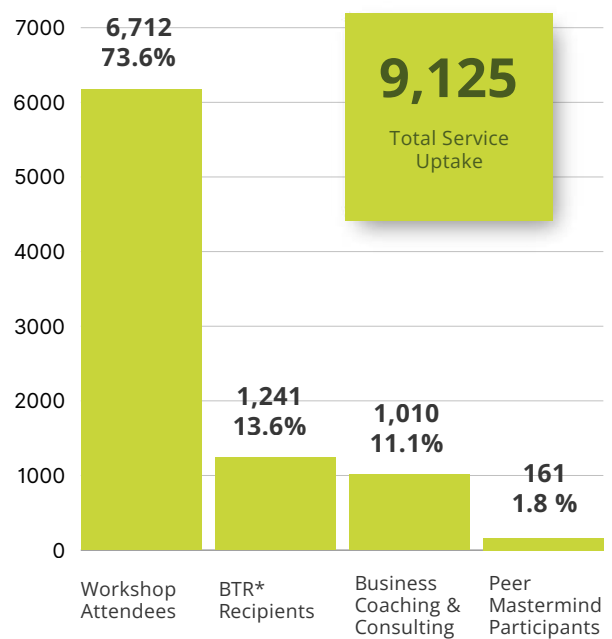
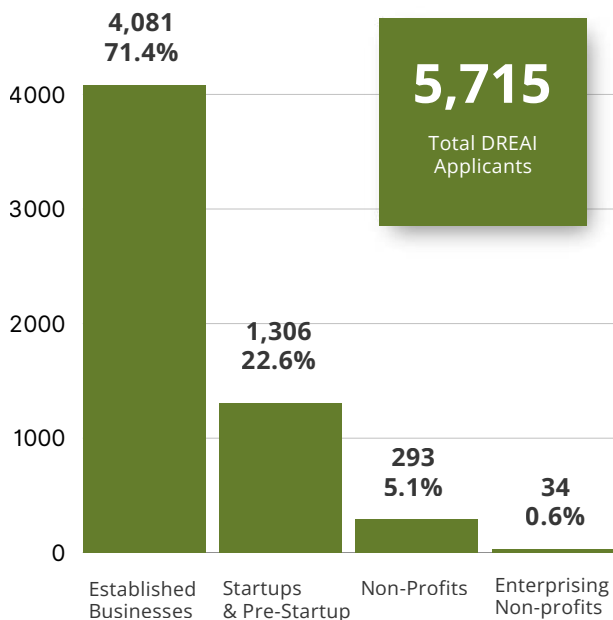
After the pandemic **only 35%** of B.C.'s small businesses returned to normal sales levels by early 2022.

Sources: Province of B.C., *Small Business Profile 2023 Highlights* (fig. 1.0); Canadian Federation of Independent Businesses

*A non-profit organization that manages and operates a revenue-generating enterprise, e.g. gift shop.

DREAI UPTAKE & IMPACTS

With the support of:
Pacific Economic
Development Canada



*Business Training Reimbursement



RURAL COMMUNITY & ECONOMIC DEVELOPMENT (CED)



\$1.0 Million

CF investment in CED projects



\$5.1 Million

CED investment leveraged from other sources



195

Number of completed CED projects where CF is playing a leading or supporting role



554

Partner organizations

Founded as community economic development corporations, providing local solutions to local problems.

Community Futures has a proven history of providing project management services for successful community and economic development initiatives that drive the growth of rural B.C.

Our members are experienced in facilitating connections and partnering with project stakeholders including all levels of government, First Nations, academic institutions, industry/business associations, and community groups.

Areas of focus are aligned with current trends and attuned to the needs of rural B.C. communities, including:

- Boosting competitiveness of resource sectors in a low-carbon economy
- Creating opportunities for all by increasing inclusivity efforts
- Advancing Reconciliation goals
- Building human capacity through up-skilling and attraction/retention efforts
- Building a greener economy
- Capitalizing on community strengths to grow and diversify local economies
- Supporting the growth of emerging sectors, e.g. Green energy
- Collaborating to strengthen infrastructure in housing, medical services and food security

BUSINESS SUCCESSION



Keeping businesses in business through succession transitions

With the founding of Venture Connect Inc. in 2011, Community Futures was ahead of its time. For the first time in the Association's history, a non-profit member created, owned and operated a for-profit business.

The founders of Venture Connect assessed the demographic trends for rural B.C. and anticipated the wave of retirements in SMEs currently underway. Venture Connect was created to meet the increase in demand for specialized services to support the purchase and sale of businesses, so that rural communities could continue to benefit from the businesses they relied on, long after the previous owners had moved on.

Venture Connect has grown to become a leading provider of business sale and purchase services to rural SMEs in B.C., with a growing client based in Alberta, Saskatchewan, Manitoba, Ontario and Prince Edward Island.



\$19.0 Million

Value of businesses bought/sold through
Venture Connect

417

Clients served

127

Number of communities served

49

Business sales completed

252

Jobs created and/or maintained

EXPORT NAVIGATOR

Export Navigator



\$23.3 Million

Value of exports outside Canada



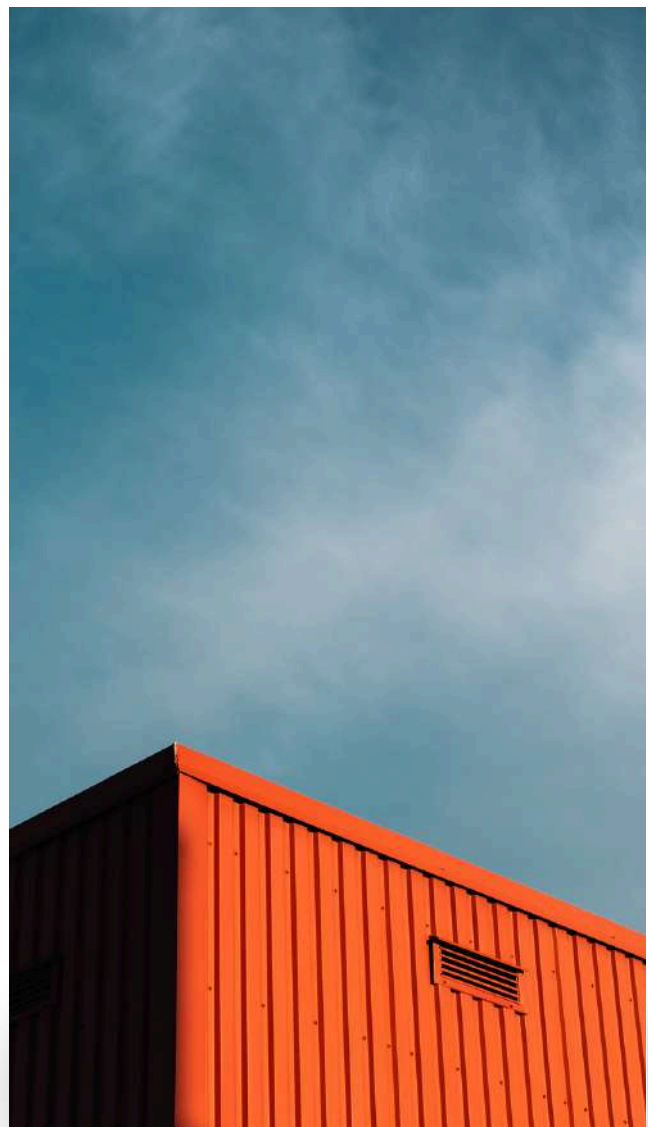
\$14.8 Million

Value of exports within Canada

The Export Navigator program is funded by the Government of British Columbia in partnership with Pacific Economic Development Canada (PacifiCan) and delivered through Community Futures BC.

The program guides entrepreneurs in their efforts to expand to new international and interprovincial markets by pairing them with a community-based Export Advisor who provides free support and ongoing guidance.

As of March 31, 2025, a total of 491 businesses were actively enrolled in the Export Navigator program across B.C. with 215 new clients accepted in 2024/25.



EXPORT NAVIGATOR CLIENT SUCCESSES

Farming Karma KELOWNA



Healthy fruit sodas made from 100% B.C. fruit.

- Grew to employ 30+ agricultural workers
- Entered multiple national grocery chains
- Secured a spot at the ExpoWest tradeshow in Anaheim, California

Standing Spruce Farm & Apothecary CAMPBELL RIVER



Wildcrafted goods, natural remedies and skincare.

- Expanded to a 2nd retail location
- Added 3 new staff members
- Ready to export to new countries

Atome Bakery VANCOUVER



Subscription service for frozen, ready-to-bake baguettes, brioches, croissants and more.

- Learned how to get their products across the border
- Hired 2 additional employees
- 25% increase in sales month-over-month

Fabstation VICTORIA



FABSTATION

Advanced 3-Dimensional digital modeling to support construction drawings.

- Grown from 15 to 150 clients
- Increased revenue by 800%
- Attended key tradeshow & conferences

AWARDS



During the Community Futures Conference held in Chilliwack, members and volunteers were formally recognized for the contributions made to their communities and to the ongoing development of the Community Futures program. This included innovative, collaborative lending arrangements to support the entrepreneurial spirit in rural communities, high-impact community economic development initiatives that could be modelled to other CFs, and promotion of Community Futures on a provincial and national level.

Our thanks to CF South Fraser and Stó:lō CF for hosting LET'SEMO:T "One Heart, One Mind".



Award Recipients

Al McCracken - Volunteer of the Year Award

CHRIS MONKMAN

Stó:lō CF

Accepted by Rocio Zielinski, Stó:lō CF

Don McMillan Award for Most Outstanding
Community Economic Development Contributions

SEAN CAMPBELL

CF East Kootenay

Award for Excellence & Innovation

CF CENTRAL KOOTENAY

Accepted by Alison MacDonald, CF Central Kootenay

Feature Loan Award

CF NORTH FRASER

Accepted by Gwen Schmidt, CF North Fraser

Volunteer Legacy Award

BOB ANNIS

CFBC Past Chair

CONFERENCE PHOTO GALLERY

Let'sremo:t
ONE HEART
ONE MIND



Clockwise from top left:

Troy Dungate, Chair/CFBC, Rocio Zielinski; General Manager/Stó:lō CF; attendees at off-site study tour; Nicole Read, General Manager/CF South Fraser. Center: Bob Annis, CFBC Past Chair.



SPRING TRAINING

CFBC's Spring Training event, held February 26-27 in Vancouver, was a resounding success, drawing record attendance from the CF network of B.C.

The event focused on knowledge-building, with special emphasis on sharing more about centralized services from CFBC's Resource Hub available to clients across B.C. Presentation topics included the CF Loan Program, Rural Resiliency Initiative, Export Navigator, Venture Connect, Communications, Consulting, Accessible Entrepreneurship Services, Indigenous service offerings, DREAL and myCommunityFutures.

The event marked the official welcoming of Export Navigator into the CF network and for many, the first opportunity to connect in person with new colleagues.

Both new and seasoned staff were also treated to a custom animated video outlining the corporate history of CF; how the organization has evolved and responded to societal change over the decades.

Partner presentations were provided by PacifiCan, the Ministry of Jobs, Economic Development & Innovation, WeBC, Futurpreneur, Black Business Association of BC, and Business Development Bank of Canada. Breakout sessions were tailored for Managers, Administrators, Export Advisor and Business Analysts to encourage deeper collaboration and information sharing.

Among the outcomes from the event was a renewed focus on improving communication channels within the network and exploring the development of a shared loan portal to enhance efficiency and accessibility of services.



KOOTENAY BOUNDARY BOARD BOOTCAMP

After several years of postponements due to the pandemic, the first-ever Community Futures Board Bootcamp was hosted and organized by Community Futures Greater Trail and held at The Josie Hotel at the base of RED Mountain Resort ski area in Rossland April 1st & 2nd 2022. The Bootcamp was a professional development and networking event specially designed for Directors of Community Futures from the Kootenay Boundary region: Community Futures Boundary, Community Futures Revelstoke, Community Futures Central Kootenay, Community Futures East Kootenay and Community Futures South Kootenay.

In late 2019 the General Managers(GMs)/Executive Directors (EDs) from the five CFs (who meet every two weeks to share and discuss regional matters) identified the need of having a professional development session for their Boards where they could meet, share and learn together in an retreat-like setting. And the idea to organize a Board Bootcamp event was conceived!

The agenda for the first Bootcamp kicked-off with a fun social evening in the Slalom Creek condominium games room sponsored by the Rossland Beer Company. The next morning the event moved to The Josie with presentations by each participating CF's Chair, an update by CFBC's Executive Director Wendy McCulloch and a riveting presentation by CFBC's Chair Troy Dungate on Top 10 Governance Mistakes. Paul Wiest facilitated the day with a presentation on "The Importance of Your Connection to the Community as a Board Member", a review of a Thoughtexchange, "Conversation Café" roundtables and panel idea exchanges from representatives of each Board and the GM/ED of each office. The event wrapped up with spectating the ski resort's Slush Cup, a cocktail and dinner at the legendary Rafter's Bar. The following day was a ski day with lift tickets courtesy of RED Mountain Resort.

Sponsored by CFBC, The Rossland Beer Co., and RED Mountain Resort, the event was a huge success. Feedback from the 30 participants was overwhelmingly positive, paving the way for more Bootcamps to come in the future.

MEMBER DIRECTORY

Find a CF office: 1-888-303-2232

16/37 (Terrace)	1637.ca	250-635-5449
Alberni-Clayoquot (Port Alberni)	cfac.ca	250-724-1241
Boundary (Grand Forks)	boundarycf.com	250-442-2722
Cariboo-Chilcotin (Williams Lake)	cfdccariboo.com	250-392-3626
Community Futures Entrepreneur Fund (Campbell River)	cfstrathcona.ca	250-830-0999
Central Interior First Nations (Kamloops)	cfdcfcifn.com	250-828-9833
Central Island (Parksville)	cfnanaimo.org	250-591-7499
Central Kootenay (Nelson)	futures.bc.ca	250-352-1933
Central Okanagan (Kelowna)	cfdccco.com	250-868-2132
Cowichan (Duncan)	cfcowichan.ca	250-746-1004
East Kootenay (Cranbrook)	cfek.ca	250-489-4356
Fraser Fort George (Prince George)	cfdc.bc.ca	250-562-9622
Haida Gwaii (Masset)	haidagwaiifutures.ca	250-626-5594
Howe Sound (Squamish)	cfhowesound.com	604-892-5467
Mount Waddington (Port McNeil)	cfmw.ca	250-956-2220
Nadina (Houston)	cfnadina.ca	250-845-2522
Nicola Valley (Merritt)	cfdcnv.com	250-378-3923
North Cariboo (Quesnel)	cfquesnel.com	250-992-2322
North Fraser (Mission)	northfraser.org	604-826-6252
North Okanagan (Vernon)	futuresbc.com	250-545-2215
Nuu-chah-nulth EcDev. Co. (Tseshaht First Nation)	nedc.info	250-724-3131
Okanagan Similkameen (Penticton)	cfokanagan.com	250-493-2566
Pacific Northwest (Prince Rupert)	rupertcf.com	250-622-2332
Peace Liard (Dawson Creek)	communityfuturespeaceliard.com	250-782-8748
Powell River (Powell River)	prfutures.ca	604-485-7901
Revelstoke (Revelstoke)	communityfuturesrevelstoke.com	250-837-5345
Shuswap (Salmon Arm)	beyourfuture.ca	250-803-0156
Stuart Nechako (Vanderhoof)	cf-sn.ca	250-567-5219
South Fraser (Chilliwack)	southfraser.com	604-392-5133
South Kootenay (Trail)	communityfutures.com	250-364-2595
Stó:lō (Chilliwack)	stolocf.ca	604-858-0009
Sun Country (Ashcroft)	cfsun.ca	250-453-9165
Sunshine Coast (Sechelt)	communityfutures.org	604-885-1959
Thompson Country (Kamloops)	communityfutures.net	250-828-8772

SUCCESS STORIES

CLIENT & COMMUNITY DEVELOPMENT PROJECT SHOWCASE

THE COMMUNITY
FUTURES NETWORK OF
BRITISH COLUMBIA



Building a More Inclusive Future: Leanna Manning Launches Accessibility Consulting with Support from Community Futures



VANCOUVER: Leanna Manning is an accessibility consultant who supports businesses and non-profits in making their communications more inclusive through accessible editing, plain language review, and training on topics such as neurodiversity and accessibility.

When Leanna came to Community Futures, she had a clear vision but needed support to build a strong business foundation. Through the **CFBC's Entrepreneurs with Disabilities Program (EDP)** and EDP's **Pre-Accelerator Program**, both of which offered personalized **1-on-1 advising**, Leanna received the guidance and tools she needed to formalize her business plan and chart a path to sustainable growth.

A Community Futures loan enabled her to invest in essential business infrastructure, including scheduling and meeting software, professional memberships, marketing services, and accessibility-focused web development tools.

This integrated support helped Leanna successfully launch and grow her practice. Today, her work is expanding access to information for persons with disabilities and helping organizations communicate more clearly and inclusively.

Leanna's success highlights the critical role Community Futures plays in enabling inclusive, values-driven entrepreneurship.



LEANNA MANNING CONSULTING

Leanna Manning, Accessibility Consultant

"Community Futures believed in me when I was just getting started. Their support has been invaluable to building a business that reflects both my lived experience and my values."



Loan Recipient

- Invested in software, marketing and web development tools.



Business Services Recipient

- Entrepreneurs With Disabilities Program.
- Pre-Accelerator Program.



Entrepreneur Impact

- Created 1 new business.
- Created 1 new job (self-employed).

Top right: Art by Leanna Manning with photo by Jamie Poh

Dion Eden Expands Accessible Disc Golf Across British Columbia and Beyond

KEREMEOS: In 2023, Dion Eden approached Community Futures for support in developing a disc golf initiative focused on accessibility. Through a referral to **CFBC's Entrepreneurs with Disabilities Program**, he launched All-Accessible Disc Golf, aimed at improving access to the sport for people of all abilities.

With assistance from Community Futures, Eden **created the Accessibility Rating System**, which classifies courses as wheelchair accessible, cane accessible, or not easily accessible. The system is now included on the UDisc app, used widely by players and course designers.

Eden also **established the non-profit Playing In My Shoes Foundation (PIMS)**, which delivers the PIMS Clinic each May during National AccessAbility Week. The clinic introduces participants to adapted throws, such as using a wheelchair or blindfold, to promote understanding and inclusive design. In 2024, the event was held at 29 courses across B.C., with plans to expand to over 100 across Canada in 2025. Plans are underway to go global in 2026.

In Keremeos, Eden **designed a nine-hole course** at Pine Park, built specifically to be wheelchair accessible. The course has helped establish the community as a leader in inclusive disc golf infrastructure. Eden also partnered with the non-profit Indigdisc to support the installation of **cost-effective disc golf courses in First Nations and remote communities**.

In October 2024, Eden was named **President of the BC Disc Golf Association**, reflecting his growing role in shaping the sport across the province. His work has been featured in **Disc Golfer Magazine**, which published an in-depth article on his accessibility initiatives for its international readership of over 100,000.

With early and targeted support from Community Futures, Eden has scaled his vision into a national model for accessible recreation—improving access to sport through practical tools, inclusive events, and thoughtful design.



ALL-ACCESSIBLE DISC GOLF

Dion Eden, Founder & Designer

"All these great things happened in part because of Community Futures. I would love to give you and your organization all the credit they deserve for providing people with the tools to be successful in life."



Business Services Recipient

- Entrepreneurs With Disabilities Program/IDEA Program.
- Business Plan workshop series.



Entrepreneur Impact

- Created 1 new business.
- Created 1 new job (self-employed).

Peggy Maerz – A Champion of Accessibility and Inclusion

SALMON ARM: Peggy Maerz is a powerful example of how CFBC's Entrepreneurs with Disabilities Program (EDP) supports individuals to overcome barriers, grow sustainable businesses, and foster inclusive communities.

As a certified Level 3 NCCP and CABA coach, Peggy Maerz has represented Team Canada internationally and coached Team BC at the 2019 Olympic qualifiers. A former professional boxer and award-winning coach she became the first female boxing coach to earn Canada's prestigious Coach of the Year award.

Her business began in a small rented space and has since evolved with the support of Community Futures into a **fully accessible fitness, boxing, and wellness centre** serving people of all abilities. With EDP's assistance, Peggy accessed **workshops, mentorship, and tailored guidance** that helped her develop a solid business plan, manage cash flow, and build long-term sustainability. These tools allowed her work towards creation of a welcoming, inclusive environment to learn physical sport.

EDP mentorship helped Peggy **transition from a sole proprietorship to an incorporated business, secure a VIVA Sports Grant for accessibility upgrades, and expand her programming** to include youth with autism through specialized certification. Workshops in marketing, bookkeeping, and human resources further equipped her to build a strong brand and operational foundation.

Today, Peggy's gym is a **recognized community hub**. It serves individuals living with Parkinson's, cerebral palsy, autism, and mobility challenges, offering a safe and supportive space to train and connect. **With EDP support, Peggy developed a community impact study for the Hit2Fit Boxing Charity Gala**, which is instrumental in securing ongoing grants to sustain and expand her programs. The fundraiser supported 38 jobs, hosted 250 visitors and resulted in direct and indirect business sales of \$100,000. Peggy's story demonstrates how investing in accessible entrepreneurship brings far-reaching benefits for persons with disabilities and communities as a whole.



BULLDOGS FITNESS & BOXING CENTRE

Peggy Maerz, Owner

"I feel blessed. The support I received through EDP changed my life. Now I'm focused on giving back."



Business Services Recipient

- Entrepreneurs With Disabilities Program.
- 1-on-1 mentorship.
- Workshops in entrepreneurship.
- Grant-writing support.
- Connections to funding opportunities.
- Connection to certification opportunities.



Entrepreneur Impact

- Created/maintained 7 jobs.
- Created 1 new, fully-accessible business.
- Created an inclusive community hub.

Laura Reid Transitions from Team Member to Owner at The Bombers Café & Crêperie

PORT ALBERNI: When Laura Reid moved to Port Alberni in August 2023, she brought with her a deep passion for food, community, and entrepreneurship. Just two months later, she joined the team at Ironworks Café & Crêperie, a locally loved café known for its cozy atmosphere and creative crêpe menu. Less than a year later, Laura became the new owner, **purchasing and rebranding the business** as The Bombers Café & Crêperie.

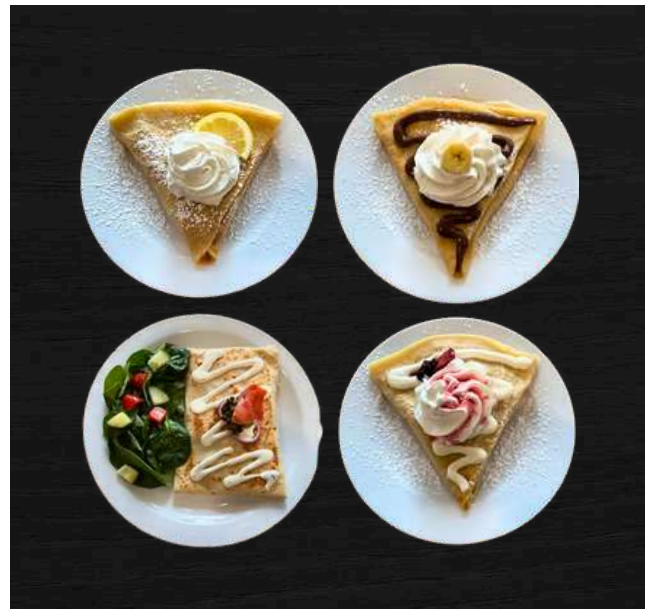
Laura approached Community Futures for **financial support to complete the purchase, cover initial operating costs, and invest in branding updates**. With a solid business plan, hands-on experience, and a clear vision for growth, she successfully **transitioned from employee to local business owner**.

Laura's purchase **preserves four jobs**, two full-time and two part-time, providing stability for existing staff and a sense of continuity for loyal customers. Former owner Dina Stuehler, who opened the café in 2021, ensured a smooth transition by passing on key systems, supplier relationships, and business knowledge. The café remains a turnkey operation, with all equipment and processes in place, and Dina offering transition support for one year.

Located in the busy Harbour Quay-Uptown area beside the Somass Lands waterfront redevelopment, the café offers an **inclusive menu for diverse diets** and a **unique dining experience** not found elsewhere in the community.

Laura is **committed to giving back to the community** through events, local vendor partnerships, and inclusive hiring practices. Her leadership represents a new generation of business owners who prioritize both quality and connection.

With support from Community Futures and a strong foundation of vision, hands-on experience, and an established customer base, Laura and The Bombers Café & Crêperie are **well-positioned for long-term success**.



THE BOMBERS CAFÉ & CRÊPERIE

Laura Reid, Owner



Loan Recipient

- Invested in a business purchase, initial operating expenses, and re-branding.



Business Services Recipient

- Entrepreneurs With Disabilities Program.
- myCommunityFutures webinars.



Entrepreneur Impact

- Maintained 1 existing business.
- Maintained 4 jobs.

Brewing Success: How Twin City Brewing is Driving Craft Beer and Tourism Growth in Port Alberni

PORT ALBERNI: When Twin City Brewing Company Ltd. (Twin City) opened in 2017, it became Port Alberni's first craft brewery. That investment has paid off, both for the business and for the Alberni Valley region. Since then, Twin City has become a leader in British Columbia's craft brewing industry, quickly earning recognition among peers and enthusiasts alike.

Founded by a young couple who grew up in Port Alberni, moved to Nanaimo for college, and later returned to start their business, Twin City was born out of a desire to be part of a new wave of locally owned businesses led by young entrepreneurs. Their decision to invest in their hometown helped catalyze a shift in the city's small business landscape - within 4 years of launching, 2 new craft breweries opened their doors. Since opening, Twin City has helped **create and sustain over 40 jobs**.

At the 2018 BC Beer Awards, **just a year after launching, Twin City won Beer of the Year**, with a spate of awards to follow, including **2-time winner of Best Brewery of the Year** (BC Beer awards, 2023 & 2024), **Best Brewery Experience** (BC Ale Trail, 2024) and multiple awards from industry publication *The Growler*.

Now, Twin City is **set to open its second location—The Station Taphouse**, in a long-vacant historic train station at the Harbour Quay, next door to the Somass Lands waterfront redevelopment. With **a loan from Community Futures**, the business is able to **complete renovations and train staff** ahead of its anticipated opening in Fall 2025.

Just as Twin City contributed in revitalizing the community's North side, The Station Taphouse is set to **revitalize the city's South side, creating additional jobs, and offering a new gathering space** for residents and visitors. Through a combination of product excellence, brand innovation, and local investment, Twin City Brewing continues to shape Port Alberni's future and its reputation as a provincial craft beer powerhouse.



TWIN CITY BREWING LTD.

Aaron Colyn, Owner



Loan Recipient

- Invested in renovations at 2nd location.
- Invested in finishes at 2nd location.
- Invested in staff training.



Entrepreneur Impact

- Created/maintained 40+ jobs.
- Created 1 new business.
- Contributed to community revitalization at 2 commercial centers.
- Earned provincial industry recognition.

Strategic Recovery in the Boundary: Community Futures Supports Long-Term Growth in the Wake of Major Job Loss

MIDWAY: In Spring 2023, the closure of the Vaagen Mill in Midway, B.C. dealt a serious economic blow to the Boundary Region. The shutdown impacted 85 employees and numerous contractors across the area, creating an urgent need for coordinated response and long-term planning.

Community Futures (CF) responded immediately. Through its WorkBC team, CF **helped displaced workers** access employment insurance and transition services. At the same time, its Community Economic Development (CED) team **partnered with the Village of Midway** to support recovery planning at a broader scale.

Together, they developed a successful application to the Province's Rural Economic Diversification and Infrastructure Program (REDIP) to fund the creation of a regional economic diversification plan. From Fall 2023 to Spring 2024, CF led the delivery of this project—hiring a consultant, facilitating focus groups, and coordinating presentations of the final plans to Midway Council.

The result was **two finalized economic diversification plans**: one for the Village of Midway and another for the wider Boundary Region. CF then worked with the Regional District of Kootenay Boundary (RDKB) to transfer the regional plan for long-term implementation and engaged with the Ministry of Jobs, Economic Development and Innovation to support next steps.

In Fall 2024, the **RDKB contracted CF to prepare a second REDIP application for \$500,000** focused on implementation. Working with regional economic development partners, CF prioritized initiatives with high impact and achievable outcomes.

This project reflects how Community Futures contributes to long-term economic recovery and diversification, supporting rural communities not just through business services, but by leading regional strategies that foster resilience and shared prosperity.



BOUNDARY ECONOMIC DIVERSIFICATION PLAN

CF Boundary, Initiative Lead



CED Leadership

- Quick response.
- Collaborative approach.
- Trusted partner to government.
- Targeted response.
- Successful REDIP applicant.
- 2nd REDIP application (status pending).



Project Impacts

- Creation of ecdev plan for Village.
- Creation of ecdev plan for Region.

*Pictured: Village of Boundary Mayor, CAO and Councillors.
Photo credit: Tyler Takes Photos*

Keeping It Local: How Community Futures Helped Save a Vital Business in Grand Forks

GRAND FORKS: When the long-standing Select Office Products in Grand Forks came up for sale, the community faced the risk of losing its only dedicated office supply store. Recognizing the **essential role this business plays** in serving the region's small businesses, non-profits, and residents, Community Futures stepped in to ensure it stayed open and in local hands.

With guidance and a loan from Community Futures, **three young entrepreneurs** were able to successfully **purchase the business** along with the necessary inventory to keep operations running smoothly.

This transition marks more than a change in ownership, it's a powerful example of how **Community Futures helps sustain critical local services while supporting the next generation of business owners**. Select Office Products continues to serve the community, preserving access to essential office supplies and contributing to the vitality of Grand Forks and the surrounding area.



SELECT OFFICE PRODUCTS

Ruby Riar, Guri Saini, and Rahul Rahul,
Owners

"From the very beginning, the advice has been absolutely priceless. [The] guidance, encouragement, and wealth of knowledge helped us navigate the funding process with ease and connect with valuable resources to strengthen our business management skills. The insights we've gained have laid a strong foundation for our journey as entrepreneurs."



Loan Recipient

- Invested in business purchase.
- Invested in inventory purchase.



Business Services Recipient

- Business purchase guidance.



Entrepreneur Impact

- Maintained 1 existing business.
- Prevented a vital business from closing.
- Created 3 new jobs (self-employed).

Photo credit: Tyler Takes Photos

Waikikahei Ranch: How a Greenwood Farm on the Brink of Closing Became a Global Resource for Farmers



GREENWOOD: Waikikahei Ranch faced a stark reality in 2020–21. Like many small farms, it was on the verge of closing, threatening not just a local family-run beef operation, but one focused on raising beef ethically using regenerative agriculture.

Recognizing the ranch's value and potential, 7 Community Futures offices joined forces to provide a **syndicated loan** to secure the mortgage and keep Waikikahei Ranch afloat. That support became the turning point, not only for the ranch but the owners Amy and Scott Hay, but for hundreds of other farms across North America.

"We built an online platform to sell our beef, bring in deposits, and find new customers." said Amy. "I had farmers from all over the USA asking me questions about how to sell beef direct to consumer, and more importantly how selling beef saved our ranch."

Amy then **launched "Sell Beef Direct"** in 2023 - an online platform and step-by-step course to help farmers increase revenue and profit by selling direct. Amy's influence continues to grow: she's been **featured on SiriusXM 6 times, been interviewed on numerous podcasts, and is booked to speak at agricultural events** in Canada, the U.S., UK, and Australia.

What began as a local ranch struggling to survive has grown into a lifeline helping thousands, showcasing how Community Futures' investment in one small farm sparked a **ripple effect** that continues to make an impact beyond British Columbia.



WAIKIKAEH RANCH

Amy & Scott Hay, Owners

"To date, I have over 5,000 farmers whom I have helped with my free community and free downloads. I also have around 700 farmers who have paid for my course and platform and I have helped save countless farms from foreclosure across Canada and the USA."

"This dream could never have happened if CF hadn't seen the potential in the ranch...and I would never have been put on this path to help farmers everywhere."



Syndicated Loan Recipient

- Invested in securing the mortgage.



Business Services Recipient

- Business purchase guidance.



Entrepreneur Impact

- Maintained 1 existing business.
- Maintained 2 jobs + 5 seasonal jobs.
- Became an industry resource.

Regional Business Advisory Program: Strengthening Businesses and Economies Across Vancouver Island

NANAIMO: Launched in February 2023 by Island Coastal Economic Trust, the Regional Business Advisory (RBA) Program was made possible through \$1.47 million in funding from the Rural Advisory Program on behalf of the Province of B.C. The initiative was created to help rural and Indigenous communities **navigate the economic impacts of changes in forest sector policy** by expanding access to advisory services.

Delivered by local partners including Community Futures, the RBA Program funded 1-year **community-based and specialized advisory positions**. On Vancouver Island, Community Futures advisors Katharine Chernyak and Brady Calancie provided tailored support to businesses and non-profits across sectors such as agriculture, aquaculture, construction, fishing, manufacturing, tourism, technology, and retail. Services included:

- **Training and workshops**
 - Financial literacy
 - Business strategy
- **1-on-1 individualized coaching**
 - Sourcing grants and loans
 - Business planning for startups and expansions
 - Hiring and workforce retention strategies
 - Non-profit revenue diversification
 - Industry-specific support in retail, tourism agriculture, technology and manufacturing
 - Risk mitigation and planning
- **Referrals** to additional programs, including Export Navigator and Venture Connect from CFBC
- **Networking events** with governments and business support agencies

By helping **maintain and create jobs, improve business strategy, and expand access to key resources**, the RBA program addressed local challenges quickly, improving circumstances for well over 100 Vancouver Island businesses.



REGIONAL BUSINESS ADVISORY PROGRAM (RBA)

CF Central Island

"[It] was a game-changer. With their coaching and financial planning guidance, I was able to secure the funding needed to expand and hire additional staff." - Client

"CF walked me through every step—building the business idea, funding, and implementation. I could not have done this without their support." - Client



Project Impacts

- Assisted 163 businesses.
- Delivered 2,244 hours of coaching.
- Maintained 744 jobs.
- Created 43 jobs.
- Facilitated >\$300k business loans.
- Supported 99 women-owned businesses.
- Supported 11 Indigenous-owned businesses.
- Supported 13 youth-owned businesses.
- Supported 21 businesses owned by persons with disabilities.

Pictured: Regional Business Advisors Katharine Chernyak (left) and Brady Calancie (right).

Community Futures Strengthens Local Economies by Investing in Community Development Grants

FERNIE: In 2024–25, Community Futures in the East Kootenay region disbursed nearly **\$30,000 to 10 non-profit and Indigenous-led organizations** to support community economic development. Prioritized projects are those that enhance local economic vibrancy and sustainability, while delivering broad community benefit.

One standout example is the Fernie Chamber of Commerce, which received \$2,830 in support for its annual Holiday Kickoff event in November 2024. Faced with the loss of a key funding source, the Chamber was in **urgent need of support** to ensure the event could proceed. The grant from Community Futures helped fill the gap, covering stipends for performers, promotional printing, a draw prize for the shop-local campaign, and pre-event video content production.

Thanks to this support, the 2024 Holiday Kickoff **became the most successful in recent memory**:

- **Highest event turnout** in the 3 years since the Chamber began hosting
- 696 entries in the #SpendItInFernie draw prize, with \$72,331.24 spent locally in a single day by those entrants
- 37 businesses officially registered with many others joining organically, offering in-store events, treats, giveaways, and specials
- Local businesses reported **record foot traffic and strong sales** for the event

A new marketing strategy, supported in part by Community Futures' grant, helped build momentum. The Chamber hired a dedicated social media coordinator who released a series of four promotional video reels featuring local business owners. One reel **surpassed 20,000 views**, creating early buzz and driving community engagement.

This is another example of how CF supports grassroots efforts that drive real economic impact in rural B.C. communities.



FERNIE HOLIDAY KICK-OFF CF East Kootenay

"This event works great for us because of our location. I wish more businesses stayed open late all of December." - Participating Business

"I think you all did a fantastic job." - Participating Business



Project Impacts

- 37 Participating, registered businesses.
- 64 Total businesses participating.
- 696 Customer contest entries.
- \$1,666 largest spend at a single business
- \$72,331.24 spent locally!

Training Drivers & Fueling Economic Stability on Haida Gwaii

HAIDA GWAI: In 2024, Community Futures (CF) in Haida Gwaii led a transformative workforce development initiative in partnership with the Skidegate Band Council and PhilCan Pro Driving School, **addressing a critical Class 1 driver shortage** that had impacted multiple sectors across the island.

With \$386,000 in funding from WorkBC's Community Workforce Response Grant, the 6-month project delivered Class 1 driver training to 12 island residents on location in 6 communities in Haida Gwaii. Doing so **removed a major barrier** for participants who would otherwise have to travel and live off-island at their own cost to complete the Mandatory Entry-Level Training required for certification.

The training was a **direct response to urgent calls** from freight companies, forestry operators, and road building firms struggling to hire qualified drivers to keep their operations running efficiently. These industries, essential to the island's economic stability, depend on having a reliable and skilled driving workforce to transport goods, maintain supply chains, and support infrastructure projects. Even essential services like food and fuel delivery were feeling the strain.

By offering local training, CF enabled participants to stay in their homes, continue working part-time, and remain connected to family support systems. Participants gained not just a license, but **new career opportunities, higher wages, and greater job security**, benefits that improve family stability and community well-being.

Local businesses now report **increased efficiency and reductions in downtime, delays, and costly disruptions**. CF's reputation has soared, recognized across the island for going above and beyond to directly address systemic workforce challenges and offer long-term solutions. This project stands as a model for remote communities addressing workforce gaps.



CLASS 1 DRIVER TRAINING

Haida Gwaii CF



CED Leadership

- Quick response.
- Collaborative approach.
- Trusted partner to local government.
- Targeted response.
- Local solution to a local challenge.
- Demonstrated CF's role in regional CED.



Project Impacts

- 12 Participants trained.
- 100% Participant completion rate.
- Directly resulted in employment or a promotion for all 12 participants.
- Improved job security for participants.
- Improved efficiency and reduced costly delays for local businesses.
- Boosted community morale.

Structuring for Success: Business Coaching Helps Cedar Rock Wellness Grow with Confidence



SQUAMISH: Cedar Rock Wellness is a multidisciplinary fitness and wellness clinic offering services to support active lifestyles and long-term health. From physiotherapy, massage therapy, and personal training to complementary services like acupuncture, ultrasound, and laser therapy, the clinic helps clients prevent injury, recover post-surgery, and manage physical changes with expert care.

In an outdoors-focused and physically active community like Squamish, access to integrated wellness services is essential. However, Cedar Rock Wellness' owner, Beriah Chandoo, faced challenges preparing her business to open its doors. She was midway through a renovation of her commercial space, **needing both strategic and financial support** to reach the finish line.

Community Futures stepped in at a critical moment, providing a loan that helped cover renovation cost overruns and allowed Beriah to complete the space and open her business. This timely financial support meant the clinic could begin generating revenue and serving clients sooner.

In addition to financing, Beriah **accessed one-on-one business coaching** from Community Futures, receiving guidance on HR, staffing, and business planning. The support focused on helping her **structure the business for long-term sustainability** and growth, laying a strong foundation to scale responsibly and meet the growing health and wellness needs of the community.

As a result of CF services, Cedar Rock Wellness is has successfully navigated the challenges of early growth and is now positioned for long-term success. **The business continues to thrive** as a trusted health and wellness resource in Squamish, helping residents stay active, recover safely and build healthier lives.



CEDAR ROCK WELLNESS

Beriah Chandoo, Owner

"Community Futures has been instrumental in helping us structure our business for sustainable growth. Their resources, networking opportunities, and support have been invaluable in navigating the challenges of a startup, and I feel more equipped to face the future because of their guidance."



Loan Recipient

- Invested renovations.



Business Services Recipient

- Operational and management advising.



Entrepreneur Impact

- Created 1 new business.
- Created 1 new job + contract positions.
- Added capacity to community health care services.

Launching SOARE — A New Hub for Outdoor Innovation in the Sea to Sky Region

soare

SQUAMISH: The Sea to Sky corridor is home to more than 380 outdoor recreation businesses, from adventure-based media firms to gear manufacturers and advanced textile designers. Together, they support over 820 high-paying jobs, but until recently, **there was no formal network to connect these businesses**, share resources, and strengthen the sector's economic voice.

SOARE (Sea to Sky Outdoor Adventure Recreation Enterprise) was a non-profit created to change that: **a hub designed to connect innovators, provide access to shared tools and training, and advocate for the region's outdoor industry.**

Community Futures (CF) played a key role in making SOARE possible, collaborating with the Regional District and other partners to conduct outreach and plan the concept. CF continued to be a key driver on the project, providing project management, administrative support, resources, advisory services, and an early-stage grant later matched by the Province of B.C.

CF established the non-profit organization for SOARE, and contributed as a board member alongside other community leaders. The role of CF during the formative period of SOARE helped **secure additional support from the Province of B.C.** through a successful application to its Regional Economic Diversification and Infrastructure Program. One SOARE reached financial stability, leadership was transitioned to others in the community.

With early support from CF, **SOARE launched successfully** and is now **leading the development of the Sea-to-Sky's first formal outdoor industry cluster**. The organization fosters collaboration, reduces barriers to innovation, and strengthens the region's economic voice in B.C. and beyond—creating a long-term platform for sector growth, advocacy, and regional development.



SEA TO SKY OUTDOOR ADVENTURE RECREATION ENTERPRISE (SOARE)

JoJo Das, Executive Director



CED Leadership

- Hands-on, innovative response.
- Local solution to a local challenge.
- Demonstrated CF's role in regional CED.
- Provided critical early operational support, funding and guidance.



Project Impacts

- Created 1 new non-profit organization.
- Connected 380 businesses.
- Supporting 820 jobs.
- Creation of a new industry resource.
- Facilitated industry-wide collaboration.
- Nurtured the outdoor industry cluster.
- Creation of 1 new non-profit.

Empowering Remote North Island Businesses to Establish Their First Online Presence

MOUNT WADDINGTON REGION: The Digital Business Enhancement Program (DBEP) was launched in the north island region, with funding support from the Province of British Columbia's Rural Economic Diversification and Infrastructure Program. DBEP was developed to **help small business owners improve their online presence** by offering **free, all-inclusive graphic and digital services**.

In many North Vancouver Island communities, access to these types of services is limited. DBEP **addressed a clear gap** by connecting local businesses with a team of contractors who delivered high-quality digital tools and materials at no cost to the participants. Many of the businesses that signed up had little to no online presence and were **facing challenges related to digital literacy**.

Professional advising was provided in the areas of:

- **Graphic design:** Logo creation, branding, custom illustrations, merchandise design and print deliverables.
- **Social media:** A "Post Library" of 12 reusable post designs, content calendar creation, social media profile setups, assessments and updates, Business Suite integration and a guide with strategies and tips.
- **Photography and videography:** Long-form video, 4 video shorts, library of photos and headshots.
- **Website development:** Creation, design, e-commerce setup, social media integration and SEO optimization.

The 1-on-1 guidance from experts made it possible for these businesses to engage more effectively with customers and adapt to current market expectations. At the time of this report, **15 businesses in the region** received support through the program, and intake continues. These early results show a clear boost in visibility and capacity for the businesses involved.



DIGITAL BUSINESS ENHANCEMENT PROGRAM (DBEP) CF Mount Waddington



CED Leadership

- Hands-on, innovative response.
- Local solution to a local challenge.
- Clear understanding of the needs of local SMEs.
- Use of technology to assist SMEs.
- Demonstrated CF's role in regional CED.



Project Impacts

- Assisted 15 businesses and counting
- New or renewed online presence established for participants, contributing to customer attraction and facilitating sales
- Provided a business service otherwise unavailable in the region.
- Connected digital expert service providers to a new client base.
- Brought more attention business offerings/opportunities in the north island region

Fueling a Fresh Start: How Community Futures Helped Launch an Indigenous Food Truck in Merritt

MERRITT: Shelly Davis launched her Indigenous food truck business in Merritt as part of a fresh start and a long-time goal to work for herself. She wanted to create something that reflected her culture while also offering a unique and accessible food option to Merritt's multi-cultural community.

Community Futures supported her journey as a new entrepreneur by providing **1-on-1 assistance** to develop a business plan and sales forecast, and to understand the many facets of starting and operating a small business. That early, targeted support gave her the foundation she needed to move forward confidently. In addition, Community Futures provided a **business loan** that allowed Shelly to **purchase a food trailer and a pickup truck** to pull it, along with some much-needed **startup capital**.

The food truck has since become a valued part of Merritt's diverse food scene, and **sharing Indigenous cultural cuisine** with locals and visitors.

Already, Shelly has **secured additional catering contracts** in Merritt and the Thompson-Nicola region, and her business continues to grow. Throughout, she **keeps in touch with Community Futures** and often shares her appreciation for the support that helped her get started and build momentum.



SHELLY'S CATERING & BANNOCK

Shelly Davis, Owner

"I am thriving in my business, I can't say enough about the help I received from Community Futures. Some days I am overwhelmed with the amount of requests coming in for catering and place where I can park my trailer. I am currently looking for another couple employees. I tell everyone about the service I received from Community Futures."



Loan Recipient

- Invested in purchase of a food trailer.
- Invested in purchase of a pickup truck.
- Invested in startup expenses.



Business Services Recipient

- Business plan & sales forecast advising.
- Marketing guidance.
- General business startup advising.



Entrepreneur Impact

- Created 1 job (self-employed).
- Seeking to hire employees.
- Created a new community eatery.

From Uncertainty to Expansion: How a Local Dance Studio Rebuilt and Grew After Relocation

MISSION: Arch-Way Dance is a community-focused dance studio offering a broad range of recreational dance classes for all ages and skill levels. The studio plays a special role that allows families to access **affordable and accessible dance programming** without having to leave the community. The owner, Regina Janus takes care to cultivate a welcoming atmosphere where all participants feel they belong - whether they are from lower-income households, beginners in dance, or those simply seeking connection and fun without pressure and competition.

The studio is deeply integrated in the community, providing jobs to local instructors, offering mobile preschool programs, partnering with schools, and supporting local events and fundraisers. She serves over 500 students.

Despite operating a strong business, Regina had to act quickly when she learned **her studio was slated for demolition**. The new space she found needed significant leasehold improvements - including framing, electrical, plumbing, and building two new studios. This plus the costs to relocate were serious financial hurdles.

A loan from **Community Futures enabled Regina to secure the new location and complete her renovations**. The funding gave her the stability to continue serving her students uninterrupted, retain 6 jobs, and create 4 new positions. In addition to financial support, CF offered **guidance on cash flow planning, loan navigation, and renovation management**.

Thanks to this support, Arch-Way Dance continues to thrive as **a valued community hub**. With the help of Community Futures, a plain warehouse was transformed into a vibrant, inclusive space that brings people together and strengthens local connections. **The business was not only preserved, but expanded**, finding new opportunities in a custom space designed for long-term growth.



ARCH-WAY DANCE Regina Janus, Owner



Loan Recipient

- Invested in relocation expenses.
- Invested in leasehold improvements.



Business Services Recipient

- Guidance on cash flow planning.
- Loan navigation
- Guidance on renovation management.



Entrepreneur Impact

- Serves 500+ students.
- Maintained 6 jobs.
- Created 4 new jobs.
- Unique service in the community.

From Employee to Entrepreneur: How Industry Experience Was Used to Create a New Business in the Okanagan



VERNON: After working in restoration and flood mitigation, Kendall Kinnear decided it was time for a new chapter. He left his job, returned to school, and began the process of becoming a licensed home inspector. But like many entrepreneurs starting from scratch, launching the business came with financial hurdles, especially after two years of living on savings and a line of credit while he completed his education and certification.

To move forward, Kendall **needed both funding and practical support**. Having grown up in Vernon, he was already familiar with Community Futures North Okanagan and turned to them for help. Through the organization's business services, he participated in **entrepreneurial workshops** and worked closely with a **Business Analyst** to prepare his loan application. **The loan he received covered key startup costs** including licensing fees and the specialized tools required to operate his business.

With that support, Kendall successfully launched Argos Home Inspection, a business that now helps homebuyers in the Okanagan make informed decisions by identifying potential issues, particularly water-related damage, before finalizing a purchase. His years of experience in restoration now serve as a valuable asset to clients navigating the home-buying process.

Since starting the business, Kendall has continued to invest in his own development by joining **Community Futures' Business Exchange Program** and later moving into a **peer-led forum for experienced entrepreneurs**. He now sits on the board of the Home Inspectors Association of BC and actively supports new inspectors as they enter the field, carrying forward the same kind of guidance and encouragement he received when launching his own business.



ARGOS HOME INSPECTION

Kendall Kinnear, Owner

"Community Futures made it easy. It was such a streamlined process. I was shocked at how straightforward it was to get a business loan and make my small business dreams come true. If I didn't get the loan, I wouldn't have been able to start the business."



Loan Recipient

- Invested in licensing fees.
- Invested in tools.



Business Services Recipient

- Entrepreneurship workshops.
- Loan application guidance.



Entrepreneur Impact

- Created 1 new business.
- Created 1 new job (self-employed).

Sustaining Success: How Community Futures Provided Flexible Support and Commitment During a Time of Personal Challenge

VERNON: What started as a favour for a friend's wedding catering job quickly grew into a thriving food business for Kim Stinson. Within a year, demand had skyrocketed, and she began mapping out a formal business plan. With guidance from Community Futures, she **secured a loan to purchase a food trailer** and officially launched her new business.

That first season, Country Manor Kitchen made a strong impression. At the Interior Provincial Exhibition in Armstrong, she was the highest-grossing vendor, serving up fresh, made-from-scratch meals quickly to long lines of customers. Events and bookings grew, and her mobile kitchen became a staple at festivals, weddings, and seasonal attractions like the O'Keefe Ranch corn maze.

Behind the scenes, Community Futures provided ongoing support, from helping **refine the original business plan** to placement in a **peer mentoring program** of women-owned businesses. When Kim faced a period of serious illness, Community Futures worked with her to keep the business afloat by offering **interest-only loan payments**. This flexibility and responsiveness allowed her to continue hiring, planning, and building toward her long-term goals even through uncertainty.

Within 2 years, the business had grown from a seasonal mobile unit to a permanent, year-round restaurant. Kim took over a vacant former restaurant unit in Armstrong, transforming it into a cozy, welcoming space with a unique "granny's kitchen" feel with vintage decor, comforting homemade meals, and a focus on community. The business now **employs a Red Seal chef and creates inclusive job opportunities** for persons with diverse abilities.

From one-off catering gigs to a full-scale restaurant, Country Manor Kitchen is a story of entrepreneurial drive backed by a team of business experts who truly care about her success.



COUNTRY MANOR KITCHEN

Kim Stinson, Owner

"[When I became ill] Community Futures stepped up and said, 'let's do interest-only payments to get you through this'. It was huge. It was lifesaving. If I wasn't with Community Futures, I would have gone under, hands down. They truly honestly care that you make things work."



Loan Recipient

- Invested in purchase of a food trailer.



Business Services Recipient

- Business plan advising.
- Peer mentoring and 1-on-1 coaching.



Entrepreneur Impact

- Created 1 new business.
- Grew a mobile business into a permanent location.
- Filled a vacant storefront in Armstrong.
- Created jobs for persons with disabilities.
- Created a new tourism asset.
- Investing in local suppliers (farms).

A brush with business: Community Futures Helps Artist Kickstart New Career



VERNON: After more than two decades in administration roles, Mandi Irmen was ready for a career change. She returned to a long-held passion for painting, and within a few years, had launched Mandi Irmen Art & Design and opened her downtown studio, Gallery Vertigo.

In 2023, at the recommendation of a friend, Mandi joined the **Self-Employment Program** at Community Futures to build the business skills she needed to turn her artistic practice into a sustainable livelihood. Soon, Mandi was in the **classroom with other emerging entrepreneurs**, gaining know-how about everything from financials to marketing. "I realized that the reason many artists don't earn a living from their work is because they hadn't gained business skills, and I thought, if I intend to earn a living making art, I'd better learn that" she said. Along the way she's regularly received **1-on-1 guidance with Business Advisors** on all aspects of business operations.

Today, Mandi splits her time between painting and growing her business. She sells original paintings and art print items, hosts art classes, and has participated in farmer's markets, and night markets. Her work is for sale in retail storefronts, her gallery and her website.

For Mandi, art is more than a business: it naturally creates connections. Her paintings, often featuring vibrant florals, have sparked countless conversations and personal stories among visitors. By recognizing that building a business required its own skillset, tapping into the **resources and support of Community Futures**, and committing to her growth as an entrepreneur, Mandi achieved what many artists dream of: **turning a personal passion into a thriving small business** that brings beauty and connection to her community.



MANDI IRMEN ART & DESIGN

Mandi Irmen, Owner

"To be able to have regular meetings with [CF] was so helpful. You don't realize how many things will come at you as you get set up and get clear about what you're doing."

"I am just over the moon to be making an actual business out of my art. My business is paying for itself. It's earning me an income. 'Connecting to CF' will be the best thing you will ever do. You are in incredible hands with them."



Business Services Recipient

- WorkBC Self-Employment Program.
- Entrepreneurial workshops.



Entrepreneur Impact

- Created 1 job (self-employed).
- Created 1 new business.
- Grew the creative economy.

New Entrepreneurs Bring a Unique, Non-Competitive Fitness Alternative for Children and Families in Armstrong

ARMSTRONG: For the children who want to be active but don't quite fit in with competitive sport, it can be hard to find alternative activities. Jordan and Chelsea Willing encountered this with their eldest son, who had "tried everything" but still wanted to experience the joy of movement and sense of community with other kids. When the couple and their 2 children moved from Chilliwack to Armstrong, they noticed the North Okanagan didn't yet have a ninja gym, a trend of fitness gyms based on the Ninja Warrior TV show that had quickly become popular in many major cities. They wanted to bring the activity to Armstrong - helping kids like their son - but **they needed business knowledge**.

Connecting with Community Futures gave them the startup support they needed. Through a **Self-Employment Program**, both Jordan and Chelsea received **training in how to plan, launch, and operate a business**. From refining their business plan to articulating their vision and understanding their finances, they credit Community Futures with their **strong start in entrepreneurship**.

When plans to move into a new space fell through, Willing2Ninja quickly moved past that initial setback and instead delivered its first programs through Armstrong's Parks and Recreation Department, using equipment built by family members. What started as 3 classes per week quickly grew to multi-day programming, later hosted at a church hall. The couple then created a sponsorship program with local businesses to provide **40 free camp spots for kids** and again expanded their programming to be hosted at Shihiya School - **reaching almost 100% enrollment**.

Recently, Willing2Ninja signed a **lease to occupy a 1,500 sqft former firehall** building in Armstrong's downtown. The new space will allow them to **serve more students and expand programming, diversify their audience, and introduce new hanging obstacles** made popular on the TV show.



WILLING2NINJA

Jordan and Chelsea Willing, Owners

"There was so much encouragement and important feedback that our plan really had legs. We had this whole team of people rooting for us, truly rooting for us, every step of the way. They give you the foundation to slowly build upon, one piece after another." - Chelsea



Business Services Recipient

- WorkBC Self-Employment Program.
- Attended entrepreneurial workshops.



Entrepreneur Impact

- Created 2 jobs (self-employed).
- Created 1 new business.
- Grew from sharing a space to leasing a formerly-vacant building.
- Created a new offering for all-ages physical activity.
- Created sponsorship opportunities for children who couldn't otherwise afford to participate.

Bringing New Flavour and Opportunity to Tumbler Ridge

TUMBLER RIDGE: Founded in 2020 by Bryce Kirby, Western Steakhouse is a testament to the kind of support that emerging entrepreneurs can access through Community Futures. Bryce's journey began when she enrolled in the Self-Employment Program, a 48-week initiative delivered by Community Futures that offered workshops, personalized guidance, and mentorship from a Business Analyst to support her startup.

While enrolled, she was able to continue collecting Employment Insurance benefits for the first 18 months of operation. This provided essential financial support at a time when the business was not yet able to pay her a wage or salary. That awarded Bryce the stability to focus on building the restaurant without the burden of personal financial stress.

In 2021, Bryce secured **startup financing through a loan from Community Futures**, which helped with early operational costs. **Community Futures continued to provide support as the business grew**, offering regular business reviews, identifying funding opportunities, and helping navigate available programs. During the travel restrictions and lockdowns of the COVID-19 pandemic, CF reached out with a new offer: **Interest-only payment options**—something Bryce described as “extremely welcomed” and “a huge relief.”

Bryce was also connected to **free online workshops from myCommunityFutures**, where she focused on marketing and business operations. This helped her navigate the Employment Standards Act and supported ongoing skill development.

Today, Western Steakhouse is a full-service restaurant that **supports the local economy through job creation, business partnerships, and community involvement**. As an active member of the Tumbler Ridge Chamber of Commerce, the business contributes to local events and tourism while continuing to benefit from the foundational support of Community Futures.



WESTERN STEAKHOUSE BY 242 BREW LTD.

Bryce Kirby, Owner/Operator

“Thank you Community Futures and I look forward to continue to work with all of you in the future.”



Loan Recipient

- Invested in operational expenses.



Business Services Recipient

- WorkBC Self-employment program.
- 1-on-1 entrepreneurial guidance.
- Workshops from myCommunityFutures.
- Business Analyst Mentorship.
- Connected to Regional Business Liaison.



Entrepreneur Impact

- Actively engaged in the local business community.
- Supports community events.
- Offers a signature dining experience in alignment with tourism objectives.

Fueling the Local Economy: How Community Futures Helped Support a Business That Supports Businesses

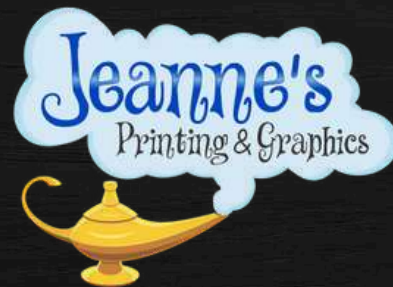
SALMON ARM: When Jeanne and Kelly set out to launch Jeanne's Printing & Graphics Inc. in Salmon Arm, their vision was to provide high-quality printing services with exceptional customer care. What they didn't yet have was the financing to bring their business to life. Like many entrepreneurs, they faced the difficult task of turning a good idea into a viable operation, and they knew they couldn't do it alone.

At that pivotal moment, **they turned to Community Futures**. The loan they received became the foundation for what would grow into a respected and successful small business. But just as valuable as the financial support was the vote of **confidence from a team that believed in their vision**.

With Community Futures behind them, Jeanne and Kelly were able to open their shop and begin offering custom design services, print-on-demand, and a wide range of other print solutions to the Salmon Arm community. Their commitment to honest pricing, strong relationships, and consistently high-quality service quickly earned them a loyal customer base.

Today, Jeanne's Printing & Graphics is more than just a business, it's a local institution that **supports other small businesses, organizations, and individuals** with reliable, responsive service. The trust and encouragement they received from Community Futures helped them start and continue to grow as a business.

Jeanne and Kelly's story is an example of how targeted, early-stage support can move something from an idea or concept stage, into a fully-operational, thriving business.



JEANNE'S PRINTING & GRAPHICS

Jeanne Duram & Kelly Blandford, Owners

"Through the years, we've established a wonderful relationship with the amazing people at Community Futures. They've helped our business so much! I firmly believe they are the reason our business thrives today!"



Loan Recipient

- Invested in startup expenses.



Business Services Recipient

- 1-on-1 entrepreneurial guidance.



Entrepreneur Impact

- Created 4 jobs.
- Created 1 new business.
- Supplier to other local businesses.

Bringing Kelp to Market: Sea Forest Strengthens B.C.'s Sustainable Food Economy

GOLD RIVER & VICTORIA: Sea Forest Macro Algae, founded by Kristina Long, is a sustainable aquaculture business with a focus on kelp cultivation. Originally based in Gold River, the company has since relocated its head office to Victoria, where it continues to expand its impact on both the local economy and the broader food systems landscape. With a growing product line that includes kelp-based ice cream, noodles, pasta, seasonings, and purée, Sea Forest is **introducing consumers to the health and environmental benefits of sea vegetables**.

As the business developed, Sea Forest encountered challenges common in emerging sustainable industries. These included navigating regulatory compliance, ensuring the consistency of its nutrient-rich products, and adapting to environmental fluctuations that affect kelp growth. To support growth into domestic and international markets, the business needed to relocate to a facility that met Canadian Food Inspection Agency (CFIA) requirements.

Community Futures stepped in at a critical time, **providing a loan to assist with relocation expenses**. The financing also **positioned the business to compete** in broader markets while continuing to act as a responsible environmental steward. By promoting sustainable aquaculture practices, they **help restore marine habitats and support local research and food development**. Their **collaboration with local First Nations and fishing families** strengthens community ties and fosters a shared commitment to environmental stewardship.

With support from Community Futures, Sea Forest has **scaled responsibly**, offering nutritious food products, creating local jobs, and minimizing environmental impact. The business is a strong example of how rural innovation, backed by targeted support, can create long-term success.



SEA FOREST MICRO ALGAE

Kristina Long, Owner

"Community Futures facilitated our move to and launch of operations from a CFIA certified facility, enabling our business to grow and to hire more staff. The process was straight forward, and assistance was provided at every stage, we are grateful for the opportunity to work with Community Futures and look forward to a long-lasting relationship."



Loan Recipient

- Invested in relocation expenses.



Entrepreneur Impact

- Created 1 job (self-employed).
- Created 1 new business.
- Contributed to regional food security.
- Supplier to local businesses.

Bringing Food Security and Self-Sufficiency to Fraser Lake



FRASER LAKE: In northern rural communities like Fraser Lake, access to local food processing is limited, especially for poultry. That's what inspired the Klassen family to launch their farm-based poultry hatchery and processing facility, **addressing a gap in local food systems** while promoting self-sufficiency and education.

With a strong commitment to food security and community learning, the Klassen Cabin embraces an "open-gate policy," offering local families access to farm-raised produce, eggs, chicks for hatching, and poultry processing services. The business actively **promotes skills-sharing** by encouraging people to learn how to butcher their own birds and advocating for more local producers to join the effort.

Beyond the farm, the family plays a **leadership role in regional food initiatives**, collaborating with the Fraser Lake Public Library on educational events, co-chairing the Eco Coop, and contributing to food security networks across the region through organizations like Farm Folk City Folk and the Nechako Valley Food Network.

Like many small farms, scaling their operation came with financial barriers. **With support from Community Futures, the Klassen family was able to build their processing facility, hire local contractors, and source supplies from Canadian businesses.**

Since receiving support, the business has **increased its client base and expanded services**. Customers are now booking butcher dates months in advance, and the team has long-term plans to add rabbit processing, pet food production, and cut-and-wrap services. They also run DIY processing classes to **support other small producers**.

By **creating local jobs, providing essential processing services, and sharing knowledge across the region**, the Klassen Cabin, supported by Community Futures, is a vital part of the circular food economy in northern B.C.



THE KLASSEN CABIN

Amber Garnett, Owner



Loan Recipient

- Invested in building their facility.



Business Services Recipient

- Business plan & loan advising.



Entrepreneur Impact

- Created 1 business.
- Created 2 jobs.
- Supporting additional Canadian made/owned products/supplies.
- Leaders in local agriculture.

Pictured: Amber Garnett (left) and Darek Klassen (right).

A Rural Model for Inclusive Employment in the Trades

VANDERHOOF: Z4 Contracting Ltd. is a construction and fabrication business that doubles as a platform for inclusive employment and hands-on education in Vanderhoof. The company delivers manufacturing, maintenance, and construction services while providing mentorship and work experience to individuals, especially Indigenous workers, entering the trades.

At launch, Z4 Contracting needed **support to move from a startup concept** to being ready to open its doors. With help from Community Futures, the business **received guidance on business planning, organizational structure, and logistics**. A **startup loan** enabled the **purchase of essential tools and equipment**, critical for securing contracts, hiring staff, and starting the business on the right track.

The impact was immediate. Z4 **hired 12 people**, including **apprentices from local Indigenous communities**, and created a **culturally inclusive workplace** that combines practical experience with mentorship. The business model allows apprentices to begin logging hours toward Red Seal certification, offering a **path to sustainable careers in the trades while addressing labour shortages** in the region.

Z4 Contracting fills a critical gap by linking employment, training, and long-term career development. It demonstrates how much one business can strengthen the local economy and make significant impacts in remote northern communities.



Z4 CONTRACTING LTD.

Robert & Vicki Zielke, Owners



Loan Recipient

- Invested in purchasing equipment and supplies.



Business Services Recipient

- 1-on-1 entrepreneurial guidance in business planning, business structure, and operations.



Entrepreneur Impact

- Created 12 jobs.
- Created 1 new business.
- Created educational opportunities in trades.
- Alleviating regional labour shortage.
- Providing inclusive work opportunities.

Hatch + Hype: Farmers' Markets as Business Incubators on the Sunshine Coast



LOWER SUNSHINE COAST REGION: Community Futures on the Sunshine Coast is a proud supporter of initiatives that strengthen rural economies and local business development. One such initiative is Hatch + Hype, a program led by the BC Association of Farmers' Markets. Designed to **position farmers' markets as business incubators**, Hatch + Hype offers farm and food entrepreneurs dedicated space, marketing support, and access to real-time customer feedback.

With **program funding supplied by Community Futures**, Hatch + Hype was delivered across multiple locations including the Sechelt Farmers' and Artisans' Market and the Davis Bay Farmers' Market. During this time, **25 new vendors and 24 established vendors brought 96 new products to market.**

These markets served as **testing grounds for vendors** to refine their offerings, build customer relationships, and develop the soft skills needed to grow their business.

Hatch + Hype plays an important role in **helping early-stage entrepreneurs reduce the risks** of launching new products while embedding them in a supportive community network. The program's impact reflects the broader goals of Community Futures: building strong local economies through targeted, grassroots support.



HATCH + HYPE

CF Sunshine Coast (funder) with BC Farmers' Markets



CED Leadership

- Investing and partnering in economic development.
- Invested in local food security efforts.
- Collaborative partnership.



Project Impacts

- 25 New vendors onboarded.
- 24 Established vendors supported.
- 96 New products brought to market.
- Supported startups through low-risk business incubator opportunity.
- Supported growth of regional Farmer's Markets.
- Supported vendors with sponsored marketing.
- Fostered connections between local food suppliers and local residents.

Photo credit: Emily Lorenz Creative

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