

# COMMUNITY FUTURES KOOTENAY COLUMBIA BOUNDARY REGIONAL REPORT 2016/17

Growing communities one idea at a time.

**Cover photos:** Clockwise from top right - Assay Office, City of Greenwood; ARQ Mountain Climbing Centre, Cranbrook, BC; grape harvest, Columbia Gardens Winery, Trail, BC; Torchlight Brewing Company, Nelson, BC; glacial spring water, stock photo.



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# COMMUNITY FUTURES KOOTENAY COLUMBIA BOUNDARY BY THE NUMBERS (2016/17). A LOOK AT THE REGIONAL IMPACT.

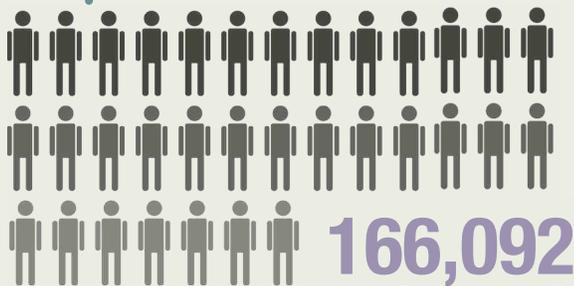


**\$ 8.9 million**  
total loans dispersed



**\$ 8.1 million**  
additional loans  
dollars leveraged

**282 jobs**  
created/maintained



**166,092**  
population served

**COMMUNITY ECONOMIC DEVELOPMENT**  
116 projects • 135 partners  
\$1.8 million leveraged



**56 people**  
employed by five offices



**64 volunteers**

## Community Futures Kootenay Columbia Boundary Regional Report for 2016/2017

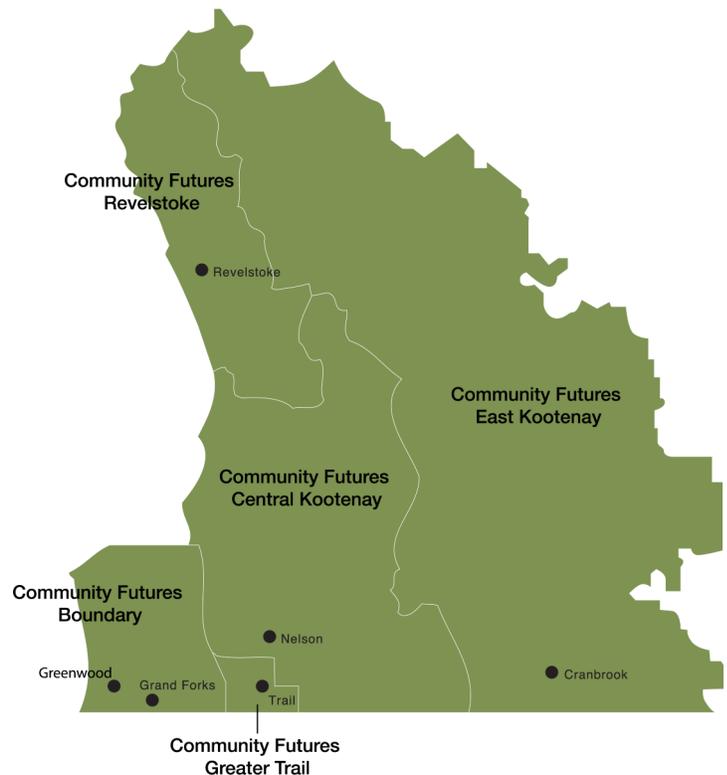
Founded in 1985, Community Futures is a community-based economic development program that helps rural communities build sustainable economies across Canada.

This annual report highlights some of the achievements of the five Community Futures organizations serving the Kootenay, Columbia and Boundary region in southeastern British Columbia. These five – representing Greater Trail, Revelstoke and the Boundary, Central Kootenay, and East Kootenay regions of the province – are part of a network of 34 Community Futures organizations in British Columbia and 268 across Canada. Each organization is governed by a volunteer board of directors drawn from a cross section of the community.

Since it was launched in 1985, Community Futures has become best known as a small business development agency, offering a variety of services and tools designed to help entrepreneurs and small business owners achieve their goals in starting and growing successful businesses, including providing access to business loans and support services, planning, and self employment assistance. The results are amazing.

Community Futures is also involved in much more than small business development. Depending on local needs, and building on local and regional strategic planning processes, the Community Futures organizations serving the Kootenay, Columbia and Boundary region are all involved in a wide range of community economic development (CED) and workforce development initiatives. From projects that are focused on sector development and cultivating youth entrepreneurship to assisting local stakeholders in achieving their development plans, Community Futures has served as a valuable resource in helping bring people together to build strong and sustainable economies.

As you read the brief stories highlighted in this report, keep in mind that they represent only a few of the many initiatives that the Kootenay, Columbia and Boundary region Community Futures organizations have been busy with over the past year. They are just a glimpse of what Community Futures offices have been helping their regions accomplish for the past 32 years.



# COMMUNITY FUTURES BOUNDARY

## Micro loans are the heart and soul of the community

Sometimes it doesn't take much to kick-start a business or help it grow. According to a study by Intuit Canada, more than half of all small businesses in Canada get off the ground for less than \$5,000 and that number is even higher (77 per cent) for sole proprietors. But that \$5,000 can be difficult to borrow if you're just starting out, have little or no credit history, and/or no collateral.

In 2001, Community Futures Boundary introduced a micro lending program that makes it easier for people to borrow smaller amounts of up to \$10,000. Since then, they've made 92 micro loans totaling \$389,968 – the smallest was for \$475. The turnaround is quicker, says Susan Green, Loans Manager and coordinator of the micro loans program. Days, not weeks, and clients get 25 per cent of the interest back when they pay their loans off on time. "We've even turned a loan around in 24 hours because the client needed to take advantage of an opportunity," said Susan.

Population served	12,000
Number of loans	12
Value of regular loans	\$ 231,283
Syndicated loans	\$ 600,000
Total value of loans	\$ 831,283
Amount leveraged	\$ 56,580
Self Employment clients	3
Jobs created/maintained	10
Number of CED projects	18
Number of CED partners	26
Amount leveraged for CED	\$ 200,000



**CF Boundary Staff.** From left: Donna Chase; Lena Holmes; Wendy McCulloch, General Manager; Andrea Zibin; Marina Pavan; Frances Turcotte; Holly Hume; Dylan Zorn; Susan Green; Anna Lactin; Lori Wakefield; Val Alekson; Adrianna Goodson; Sandy Elzinga; Jaime Wilson; and Jay Alblas. Photo credit: Peter Kalasz.



**CF Boundary Board.** From left: Leigh Starchuk; Joe Sioga; Joan Thomas, Chair; Mark Olson; Alan Peterson; Jeanne Cooper; Alan Wilkie; Duane Eek; David Turner; and Alan Cooper. Photo credit: Peter Kalasz.

When Lorna MacDougall started her nursery business in 2008, she never imagined that, eight years later, she'd end up opening a retail shop in downtown Grand Forks. A former pharmacy technician, Lorna started Avalon Gardens as a home-based business so that she could stay home to look after her children. As the business grew, she approached Community Futures Boundary for a micro loan to purchase additional greenhouses. She paid off the first loan and returned a couple of years later when she needed more inventory, and then again as she expanded into garden décor, paying off each loan as the business grew.

"I had heard good things about Community Futures," said Lorna. "From the beginning, they've always been there to help

me out when I needed them. Each loan allowed me to grow my business." That support helped Lorna expand her home-based business. Last fall, she teamed up with the owner of a successful women's clothing boutique to open a retail shop in downtown Grand Forks. "The storefront gives Avalon Gardens a presence downtown, and allows me to carry more items," she said.

"Micro loans are the heart and soul of Community Futures," said Wendy McCulloch, General Manager of Community Futures Boundary. "It's truly about the people and the community." Other types of initiatives they've supported include a youth who built a campground in an area destroyed by 2015's wildfires, and a disabled client who runs a window cleaning business.

## Work experience program fosters community pride

A skilled workforce is one of the keys to developing a strong and sustainable economy. Community Futures Boundary has been delivering skills training programs to people in the region since 1992. It became an official WorkBC Employment Services Centre in 2012, a designation that has allowed them to deliver an even wider range of services to people who are either unemployed or under-employed. One of those programs, the Job Creation Partnership, plays a key role in fostering community economic development by helping to build relationships with employers and organizations. The Job Creation Partnership supports community-based projects that increase employability and provide work experience and skill enhancement opportunities to job seekers.

This past year, Community Futures Boundary worked with the City of Greenwood to access funding for a Job Creation Partnership project to hire three participants and one project supervisor to construct three heritage-style buildings for the Lions Park in downtown Greenwood. The new buildings are in keeping with the town's heritage theme, and will be used by food vendors during community events such as Founder's Day, an annual celebration that attracts more than 1,200 people from around the area. The workers gained basic construction experience under the guidance of the City of Greenwood.

"These skills are always in demand," said Sandy Elzinga, WorkBC coordinator for Community Futures Boundary. "You don't have to be a journeyman carpenter. There's an ongoing need for basic construction workers throughout the region."

This is the second Job Creation Partnership project for the City of Greenwood. In 2014 they undertook a project to renovate a 1970s-era building on main street so that it was in keeping with the town's heritage theme. The building was converted into a replica of an 1880s mining office.

"The success of these two projects is due to the incredible support from Community Futures and WorkBC," said Ed Smith, Mayor of Greenwood. "The Assay Office has become a popular tourist attraction and the vendor huts in the park have been enjoyed by both residents and tourists. Council and staff had the privilege of meeting the workers hired under the project, and we are happy to see a couple of them employed and working within the City."

In addition to Greenwood, Community Futures Boundary worked with Jackass Logging on a job creation project to hire three participants to replace and repair existing fences, gates and corrals on crown land.

Community Futures Boundary delivers several other employment-related services through WorkBC which have produced the following results for the 2016-17 fiscal year:

- Number of case managed clients: 353, out of which 66.9 per cent secured employment
- Job development/Customized employment/Unpaid work experience: 12
- Number of people employed: 70% secured employment
- Training: 19
- Short term occupational certificates: 43
- Workshop participants: 92 workshops/350 participants
- Wage subsidies: 6
- Self Employment Program: 3



The City of Greenwood received funding through WorkBC's **Job Creation Partnership** program to hire four people to construct three heritage-style buildings to be used by food vendors during community events.

# COMMUNITY FUTURES CENTRAL KOOTENAY

## Nelson recognized as an Intelligent Community

In October 2016, Nelson was named one of the Smart21 Communities of the year by the Intelligent Community Forum, a global network that promotes the use of technology to create healthy, sustainable communities. The recognition is the result of the dedicated efforts of a group of highly engaged volunteers and entrepreneurs, as well as the Nelson and Area Economic Development Partnership (NAEDP) – a partnership between the City of Nelson, Community Futures Central Kootenay, the Nelson and District Chamber of Commerce, and the Regional District of Central Kootenay. Established in 2005, the NAEDP has been actively working towards Intelligent Community recognition since 2015 when it set a strategic goal to strengthen Nelson’s digital economy using the best practices identified by the Intelligent Community Forum.

Andrea Wilkey, Executive Director for Community Futures Central Kootenay and a member of the NAEDP steering committee, believes the “Intelligent Community” distinction will help raise awareness about the community and attract new business opportunities to the region. “The Intelligent Community Forum provided us with the framework for what we need to focus on,” she said. “They had already built a template based on best practices from around the world, and that served as a guide to move us forward.”

Intelligent Community nominees are evaluated on six intelligent community indicators: broadband infrastructure, knowledge workforce, innovation, digital equality, sustainability, and marketing advocacy. Some of the initiatives Nelson has undertaken to strengthen the area’s digital economy include:

- A regional CED forum in 2014 to highlight how broadband can be used to drive rural economies
- Nelson Fibre, a city-owned utility company that provides fibre optic coverage to businesses in the downtown core on a fee for service basis
- Creation of the Nelson Tech and Knowledge Workers Facebook group to connect the area’s growing ranks of freelance workers who mainly work from home in the areas of technology, design and other creative arts
- Nelson’s “hackerspace,” a shared workspace for people interested in tinkering with technology, sponsored by the Nelson Tech Club and offering weekly programs for youth
- Free high-speed wifi and public access computer stations, available at the Nelson Public Library
- Sponsoring You Can Do That Here! podcasts featuring conversations with innovative and successful entrepreneurs in the Kootenays

One of the ideas that emerged from the NAEDP’s work on the Intelligent Communities framework was the concept of an innovation centre that would serve as an incubator and co-working space for Nelson’s budding technology sector. Following completion of a feasibility study last year, Community Futures Central Kootenay and the NAEDP are now moving forward on plans to make the innovation centre a reality.

Population served	60,000
Number of loans	30
Value of regular loans	\$ 1,619,550
Syndicated loans	\$ 287,500
Total value of loans	\$ 1,907,050
Amount leveraged	\$ 3,646,550
Self Employment clients	45
Jobs created/maintained	94
Number of CED projects	8
Number of CED partners	14
Amount leveraged for CED	\$ 450,000



**CF Central Kootenay Staff.** From left: Tammy Jackman; Wade Sather; Val Radcliffe; Gord Jefferson; Carmen Harrison; Don McCulloch; Janeen Mather; Sarah Albertson; Lisa Cannady; Lynn Lock; and Andrea Wilkey, Executive Director. Not pictured: Barb Williams; Pamela Clausen; Marilyn Rivers; Alison Bjorkman; Sam Van Schie. Photo credit: Adrian Wagner.

## From nano brewery to full-scale brew pub

When Craig Swendson and Josh Secord sold out of beer three days into their new business venture, they knew they were doing something right. The two long-time friends had just opened Torchlight Brewing Company in Nelson, and could barely keep up with demand. “It was really good beer,” said Craig, who serves as the company’s brewmaster. “It still is.”

That was June 2014. Not only was the beer really good, but Torchlight was also the first craft brewery in Nelson to offer handcrafted beer on tap and in “growlers” or jugs of fresh beer for take-out. The only other craft brewery in town at the time, Nelson Brewing Company, was a production facility that focused on off-site wholesale and retail sales.

By 2016 Torchlight’s popularity had reached the point where Craig and Josh realized they needed to expand their operation in order to take advantage of new opportunities. As a nano-brewery, they were only allowed to produce small batches of beer for consumption in a tasting room, or for sale as growlers. They had also developed a local reputation for their inventiveness in brewing a variety of specialty beers with unique flavours (54 and counting) and they wanted to capitalize on that.

“We wanted to expand our production capacity and add a bottling system so that we could package our products for distribution to liquor stores,” said Craig. “We also realized that we could attract more people if we could expand our tasting room into a full-fledged brewpub.”

They turned to Community Futures Central Kootenay for help. “We had gone to them for a smaller loan to purchase some equipment the previous year, so we were familiar with their services,” said Craig. “Also, we had developed a good rapport with the loans manager, Don McCulloch. He was really helpful in guiding us through the process of budgeting and cash flow for the expansion, and was always open to our ideas.”

Because of the scale and scope of the project, Community Futures was able to leverage additional financing from the Columbia Basin Trust Impact Investment Fund, allowing Torchlight to move into a much larger building just two blocks from its original location, increasing their space from 1,400 sq. ft. to 7,000 sq. ft. “The shipping bay is the same size as our old brewery,” said Craig. The new facility has been completely renovated and includes a state-of-the-art brewery and bottling system, a full kitchen and lounge with seating capacity for 60 people. The company has grown from a two-person operation to a staff of 15, and is now well positioned to expand into the retail market.



**Torchlight Brewing Company** owners Josh Secord and Craig Swendson check out their new state-of-the-art brewing equipment.



**CF Central Kootenay Board.**  
From left: Chris Bell, Chair; Dan Salekin; Charlotte Ferreux; Terry Bambrick; Frances Swan; Bob Wright; Robert Bleier; and Peter LeCouffe.

# COMMUNITY FUTURES EAST KOOTENAY

## Regional collaboration boosts economic profile

From the beginning, developing and supporting regional partnerships has been the cornerstone of Community Futures East Kootenay’s approach to community economic development. “We have limited resources when compared with the size of our service area,” said Sean Campbell, General Manager for CFEK. “By collaborating with several communities and organizations on larger initiatives, we’re able to leverage our resources to achieve much greater impacts.”

One of those initiatives was the AdVenture Capital Conference held in June 2016 at the Fernie Alpine Resort and organized by the Elk Valley Economic Initiative. The two-day event was aimed at attracting new entrepreneurs, investors and developers to the Elk Valley, a large, economically diverse region located in the south-eastern corner of BC, along the Montana-Alberta border.



More than a hundred people attended the conference, which featured panel discussions on a variety of topics designed to showcase business and investment opportunities in the Elk Valley, as well as demonstrate the enthusiasm that the local governments and existing employers have for continued development. One of the conference highlights was the keynote address, “Running a Global Business from Anywhere,” by Chris Brogan, a New York Times best-selling author of nine books on marketing and entrepreneurship.

“The goal of the Elk Valley Economic Initiative is to stimulate economic growth in the Elk Valley through business expansion, industry diversification, and attracting more people to the area,” said Sharon Strom, chair of the Elk Valley Economic Initiative and industry representative from Teck. “We were very pleased with the AdVenture Capital Conference. It was a huge success, and something we can build on for the future.”

Established in 2011, the Elk Valley Economic Initiative is comprised of the communities of Fernie, Sparwood, Elkford and the Tobacco Plains First Nation with representatives from local chambers of commerce, industry, Community Futures East Kootenay, Columbia Basin Trust, Imagine Kootenay, and the BC Ministry of Jobs, Tourism and Skills Training. The group works collaboratively on marketing and economic development initiatives. Other initiatives include the development of a broadband and connectivity strategy for the region, and a mobile or “inter community” business license that makes it easier for businesses to operate in more than one community. Community Futures East Kootenay contributes financial and advisory support to the organization, and was a proud supporter of the AdVenture Capital Conference.

Population served	67,295
Number of loans	25
Value of regular loans	\$ 2,356,988
Syndicated loans	\$ 25,350
Total value of loans	\$ 2,382,338
Amount leveraged	\$ 2,352,155
Self Employment clients	N/A
Jobs created/maintained	59
Number of CED projects	14
Number of CED partners	51
Amount leveraged for CED	\$ 71,744



**CF East Kootenay Staff.** Top, from left: Will Nixon, BBA; Sean Campbell, General Manager; Shawna Elliott. Bottom, from left: Jamee Churchill; Layla Lye; Keri Sanderman; Cathy Gaudord, BBA. Not pictured: Bob Bougie, BBA. Photo credit: Shea Campbell.

**CF East Kootenay Board** (not pictured): Isabelle Simard, Chair; Andre Labine; Janice Alpine; Terry Anonson; Sarah Bennett; Mike Guarnery; Nic Milligan; Diana J. Scott; and Kevin Wilson.

## Climbing to new heights

Cranbrook resident Gord McArthur has a passion for climbing.

A professional ice and rock climber, he has spent the past several years representing Canada on the Ice Climbing World Tour and at the 2014 Winter Olympics in Sochi where he took part in an ice climbing demonstration. Known in climbing circles for his commitment and tenacity, Gord has long dreamed of building a facility where he could share his passion for climbing with others.

That dream was realized last August when he and his business partner, Fraser Bowden, opened ARQ Mountain Centre, Cranbrook's first dedicated indoor climbing facility. "We wanted to create a place that would inspire people to explore alternative forms of fitness in a fun new way," said Gord. "We recognized that there was a gap in the variety of fitness activities available in Cranbrook, beyond traditional sports like hockey and soccer, or gymnastics. Plus, there was a need for an indoor activity centre that could be used year-round, especially during the winter."

Located in a renovated warehouse in an industrial park near the downtown core, ARQ Mountain Centre is a multi-faceted facility that combines climbing, fitness and wellness in one space. It features a huge, state-of-the-art climbing wall with heights up to 40 feet, a 70-foot long bouldering area, and a dedicated kids' zone with a jungle gym and climbing walls built for youth. There is also a well-equipped fitness area and a yoga studio. Rounding out the facility are an in-house café and retail area, both of which have been developed in partnership with two well-known local businesses, Hot Shots Café and High Country Sports. "One of our main goals is to support the community," said Gord.

That sense of community was one of the reasons Community Futures East Kootenay was keen to help finance the project. Strong market demand, programs for youth, experienced leadership, and a solid business plan were among the others, said Sean Campbell, CFEK general manager.

"The biggest thing that Community Futures offered was that they believed in us and the project," said Gord. "They saw the potential, despite the risks involved, and that gave us the confidence to keep going. Without their support, we wouldn't have been able to develop the facility as fully and to the same extent as we've been able to."



**ARQ Mountain Centre** offers a state-of-the-art climbing wall with heights up to 40 feet, plus a 70-foot long-bouldering area.



**A kids' zone** with jungle gym and climbing walls for youth is one of ARQ Mountain's most popular spots.

# COMMUNITY FUTURES OF GREATER TRAIL

## Following the craft beer trail

A new craft brewery is helping to re-energize Trail's downtown core, thanks in part to financial support from Community Futures of Greater Trail. "We wanted to create a special place for the residents of Trail, to build a brewery that makes Trail proud," said owner Mike Konkin. "I think we've done that."



Located in the former Sears building downtown, the Trail Beer Refinery opened its doors in March 2017 following a year spent renovating the space, installing top-of-the line brewing equipment, and putting together Mike's "dream team," a group of 13 partners who brought their own particular strengths and expertise to the project. "I knew I couldn't do it by myself," said Mike. "I'm the accounting guy. To make this project succeed, I needed people with experience in marketing, human resources, social media, construction."

That's why he turned to Community Futures for help financing the project. "Most businesses have only one or two partners," he said. "With 13 partners, it makes it more difficult to get a loan from traditional lenders." Community Futures of Greater Trail was willing to work with his unique structure, something he really appreciated. "They're not like a bank," he said. "They were more hands on. They gave us some good feedback on the business, and they also helped us access additional money from Columbia Basin Trust's Impact Investment Fund."

The Trail Beer Refinery is taking a chance on the booming craft beer industry in BC where sales have more than tripled over the past five years. There are now more than 125 craft breweries in BC, up from 54 in 2010, and that number is growing. By the time the brewery opened, word had spread and the place was packed with standing-room-only crowds and line-ups out the door, eager for that combination of good food, handcrafted beer and friendly ambience that can only be found in your favorite neighbourhood hangout. In fact, Mike said that they had to close the kitchen temporarily after the first month so they could expand to keep up with demand. "We've



tried to make the place fun and cool. Classy, with an industrial edge."

The Trail Beer Refinery currently employs 15 people and is gearing up for production and distribution throughout the province.

Population served	19,250
Number of loans	18
Value of regular loans	\$ 2,953,031
Syndicated loans	\$ 137,500
Total value of loans	\$ 3,090,531
Amount leveraged	\$ 1,000,000
Self Employment clients	2
Jobs created/maintained	84
Number of CED projects	53
Number of CED partners	26
Amount leveraged for CED	\$ 1,016,321



**CF Greater Trail Board.**  
From left: Don Freschi, Executive Director; Carla Plotnikoff, Chair; Mary Austin; Ken LeRose; Gerald Klassen; Frank Marino; and Sara Stuart. Not pictured: Chris DeLuca.

**CF Greater Trail Staff** (not pictured): Ron Perepolkin; Nicole Pipes; John Reed; Tamara Rotach; Kristine Service; and Wendy Morrison, BBA.

## Hidden gem in the West Kootenay wine region

When Ben and Tersia De Jager were looking for financing to modernize their winery, it seemed only natural that they would approach Community Futures of Greater Trail. Before moving to the West Kootenays, Tersia had been the acting manager of the Chamber of Commerce in Flin Flon, Manitoba, and had worked closely with the Community Futures office there.

Established in 1996, Columbia Gardens Winery is the first commercial-sized vineyard and winery in the Kootenay Valley. The De Jagers purchased the 49-acre property from the original owners in 2013. Ben, a mining engineer, had attended agricultural school before switching careers, and had always dreamed of having his own winery. Besides, after working in northern Canada for several years, it was time to move the family south to a warmer climate.

Since acquiring the vineyard and winery four years ago, the De Jagers have increased the number of products from six to nine. The winery currently produces 18,000 bottles a year, including a variety of whites, reds and rosés made from grapes grown on their property or from other local growers. About nine acres of their property have been planted with several varieties of grape best suited to the region's cooler climate and shorter growing season.

Financial support from Community Futures of Greater Trail allowed Ben and Tersia to upgrade their production system, improve efficiencies, and expand their product line. "The first thing we did was install a new, automatic bottling system that replaces the cork with a screw-cap," said Ben. "The old corking system was all done by hand and was very labour intensive." They also purchased the equipment needed to make sparkling wine. "There's a tremendous demand for sparkling wine," said Ben.

The financial support also included enough money to update the entrance to the winery to make it more appealing to visitors, and renovate the guest house and kitchen to accommodate larger events such as weddings, corporate gatherings, and family reunions.



Ben and Tersia De Jager of **Columbia Gardens Winery** show off their selection of award-winning wines.



"Community Futures was very helpful, very accommodating," said Ben. "They were very flexible in how to structure the support in a phased manner. Start with project one, and when that was finished, move on to project two and then project three. The financing was organized to support each stage along the way, which was very helpful. It allowed us to move forward at our own pace."

"I would definitely work with Community Futures again," said Ben. "Because of how easy it was. And I would definitely recommend them to any small business owner looking for financing."

# COMMUNITY FUTURES REVELSTOKE

## Economic impact of a living wage policy

As part of its mandate to facilitate community economic development, Community Futures Revelstoke has been working closely with the City of Revelstoke and other key stakeholders to address the growing gap between the rising cost of living and employers’ ability to pay a “living wage” – the amount a typical family needs to cover their basic expenses. Last year, in response to news that the living wage for Revelstoke was the third highest in the province, Community Futures Revelstoke collaborated with the City on a research project to measure the economic impact that a living wage policy would have on local businesses. “We knew that a living wage would help more people out of poverty, but we didn’t know how it would effect employers and the economy,” said Kevin Dorrius, General Manager for Community Futures Revelstoke.

That study, which was conducted by UBC Okanagan’s Institute of Community Engaged Research, was completed in November 2016. It found that a community-wide living wage policy could have a potentially disruptive impact on certain businesses, particularly those in the food and beverage, accommodation, and retail sectors of the Revelstoke economy.

Population served	7,547
Number of loans	12
<i>Value of regular loans</i>	\$ 731,825
<i>Syndicated loans</i>	0
Total value of loans	\$ 731,825
Amount leveraged	\$ 998,570
Self Employment clients	2
Jobs created/maintained	84
Number of CED projects	23
Number of CED partners	18
Amount leveraged for CED	\$ 65,000



**CF Revelstoke Staff.** From left: Cindy Maloney; Brooke Burke; Kevin Dorrius, General Manager; Roberta Ciolli, BBA; Debra Wozniak. Not pictured: Lorraine Beruschi.

**CF Revelstoke Board** (not pictured): John Simms, Chair; Karilyn Kempton; Carol Palladino; Chris Bostock; Jim Maitre; Shannon Van Goor; Adam Croxall; Angus Woodman; Amy Clarke; Sara Sansom; Connie Brothers; and Nicole Fricot.

The study’s findings prompted a shift in approach. Instead of concentrating on a community-wide policy urging businesses to pay their employees a living wage, the focus shifted to exploring other strategies that could offset or decrease the high cost of living, such as increasing access to more affordable housing. For Community Futures Revelstoke, it meant looking at the issue from both a social as well as an economic development perspective. “We need to take an entrepreneurial approach to solving some of these issues,” said Kevin. “For example, the lack of affordable housing impacts an employer’s ability to attract and retain workers. I think if we can get a group of entrepreneurs together, then we can come up with some creative solutions.”

One of the key outcomes of the study was the creation of an interactive tool that can be used by Revelstoke and other communities to calculate the impact of a living wage policy on a sector-by-sector, business-to-business basis. The online tool allows users to calculate the consequences of a living wage on a particular business or sector, and to customize the data to explore the potential effects of adapting a living wage on such variables as pricing, sales volume, customer loyalty, productivity, and other multiplier effects.

The economic modeling tool is designed for community developers and others involved in policy development.

## Community Futures helps resurrect iconic water bottling plant

When Marke Antonsen needed help getting his water packaging business off the ground last year, he knew just who to turn to. “The folks at Community Futures Revelstoke are remarkable,” he said. “They saw the economic benefits to the community, and they took a chance on us. They have been our biggest cheerleaders.”

Marke and a group of investors had purchased the old Naya water bottling facility just east of Revelstoke. The plant had been empty since 2009 and was in pretty bad shape. The previous owners had removed most of the equipment when they closed down, and the roof collapsed during heavy snow in 2012. The new owners needed additional financing that would allow them to generate cash flow as they worked to clean up and rebuild the plant.

With a loan from Community Futures Revelstoke, they were able to purchase tanker trucks and begin hauling water to a Burnaby facility for bottling until the Revelstoke plant is up and running. The water is being sold locally and in the US under the brand name Revelstoke Artesian Spring Water. “They were very flexible in their payment terms,” said Marke. “That has allowed us to take the time we need to put everything in place.”



The property comes with a license to withdraw about 1.2 million litres of water a year from several natural springs in the foothills of the Selkirk Mountains.

“This is some of the best water in the world,” said Marke. The water bottling facility was originally opened by Naya in 1995 and went through several owners before closing down in 2009. At its peak, the plant employed as many as 37 people.

What caught the attention of Community Futures Revelstoke is the company’s plan to use innovative packaging that would significantly reduce the amount of plastic waste in its products, says Kevin Dorrius, General Manager for Community Futures Revelstoke. Once the facility is up and running, Marke plans to eliminate plastic bottles and package the water using a more environmentally friendly method, such as TetraPaks or a bag-in-box system. The bag-in-box system is commonly used for wine and other bulk liquids. In the interim, the company is using bottles made from a recyclable plastic that contains no harmful chemicals.



**Revelstoke Artesian Spring Water** investors (from left): Ming Wu and Marke Antonsen.



## REGIONAL INITIATIVES

### Imagine Kootenay: Award-winning initiative brings investment to the region

Imagine Kootenay is a regional partnership of 12 communities that have joined forces to attract investment and a diverse workforce to the Kootenay Boundary region through its website, [www.ImagineKootenay.com](http://www.ImagineKootenay.com). Originally launched in 2004 as Invest Kootenay, the website was rebranded in January 2016 as Imagine Kootenay, bringing together two successful programs – Invest Kootenay and Work West Kootenay – to create a single hub of information designed to attract investment as well as a diversified workforce to the area.



**BCEDA Award 2016.** From left: Cynthia Des Brisay, Fortis BC; Andrea Wilkey, CF Central Kootenay; Jessica Fairheart, Imagine Kootenay; Lisa Cannady, Imagine Kootenay; Terry Van Horn, Lower Columbia Initiatives Corporation; Kate Zanon, BCEDA Chair; Gerri Brightwell, Ministry of Jobs, Tourism & Skills Training; Kevin Wilson, City of Kimberley; Wendy McCulloch, CF Boundary; and Kevin Cormack, City of Nelson

The new website has since welcomed 60,000 site visits in its first year, performing 70 per cent above projected targets as well as developing a strong social media presence with increased engagement across popular platforms – Twitter, Facebook, and Instagram. Imagine Kootenay also expanded its reach to national and international markets by partnering with the Ministry of International Trade and Investment to create a live feed that automatically links its listings to the BC government’s main trade and investment website, [www.britishcolumbia.ca](http://www.britishcolumbia.ca). Other activities this past year included the integration of a localized job search aggregator from Indeed, the world’s largest job search engine, that pulls together job listings from around the region so they can be viewed in one location.

Imagine Kootenay currently has more than 250 investment opportunities posted from around the region and uses a rigorous verification system to track results. So far, 25 businesses listed on the website have been sold, resulting in increased investment to the Kootenay Boundary region. Of those, Imagine Kootenay has verified that its website was directly responsible for the sale of three businesses worth \$2.9 million in 2016, and has supported more than \$12 million in direct investment since its inception.

In May 2016, Imagine Kootenay was recognized by the British Columbia Economic Development Association (BCEDA) as the recipient of its 2016 Marketing Innovation Award.

### Annual Kootenay Columbia Boundary Regional CED Forum

Since 2004, the five Community Futures organizations in the Kootenay, Columbia and Boundary region have organized an annual regional CED forum to bring together community leaders and CED practitioners from across the region to collaborate on community economic development issues. The five groups take turns hosting the annual forum with the host community choosing the topic. This past year’s theme was “Understanding the Economics of Poverty Reduction.” The forum was hosted by Community Futures Revelstoke and held on May 18th and 19th, 2016. Community Futures Boundary is hosting the 2017 forum which will focus on agriculture.

Some recent CED forum themes have included:

- 2015 - The Economics of Tourism, hosted by CF of Greater Trail
- 2014 - Leveraging Broadband to Drive Community Economic Development, hosted by CF Central Kootenay
- 2013 - Innovative Solutions for Rural Communities, hosted by CF East Kootenay
- 2011 - Water and Our Way of Life, hosted by CF Boundary
- 2010 - The Boomers Are Retiring - Are You Ready?, hosted by CF Central Kootenay

## Junior Dragons' Den: Taking on the province

Junior Dragons' Den is taking on the province! Launched in 2014 by Community Futures of Greater Trail, the student business competition program has grown from one annual competition to two regional competitions – one in Nelson and one in Cranbrook – followed by a grand championship in Trail. This past year, Junior Dragons' Den forged partnerships with Junior Achievement BC and Selkirk College to reach even more young people within the region and encourage them to explore entrepreneurship as a career.

Modeled after CBC's "The Dragons' Den," where qualifying entrepreneurs pitch their business idea to a group of potential investors, Junior Dragons' Den invites students to submit a written business concept and short video explaining their idea. Submissions are evaluated according to finances, marketability, the product or service itself, and the overall plan being presented. Students are then shortlisted and matched with a mentor to further refine their business plans and video pitches for presentation at a live show in front of a panel of local community stakeholders serving as judges.

Community Futures of Greater Trail has now franchised the program to make it easier for other Community Futures organizations across British Columbia to incorporate it into their suite of services. "We're offering it to other Community Futures groups in the province to see if they want to join the crusade," said John Reed, Youth Services Coordinator for Community Futures of Greater Trail and the man behind the program. "We work directly with each group to help get the program up and running properly." The package includes standardized forms and a step-by-step guide to managing the entire process, from establishing relationships with the local schools to recruiting judges and handling the media.



## Basin Business Advisors Program

The Basin Business Advisors (BBA) program supports small and medium-sized businesses in the Columbia Basin region by providing free, one-on-one, confidential business counseling and assessment services, and by arranging and cost-sharing specialized consulting services.

The Basin Business Advisors program was established in 2000 as part of Columbia Basin Trust's (CBT) mandate to build economic capacity in the Columbia Basin communities. In 2013, CF Central Kootenay, in partnership with the four Community Futures offices in the Columbia Basin region – CF East Kootenay, Revelstoke, and Greater Trail, as well as CF Fraser Fort George that services Valemount – was awarded the contract by CBT to deliver the program throughout the region, expanding from two advisors to five, and broadening the scope of services to include social enterprises.

Over the past year, the BBA program provided services to 189 new for-profit and 20 new social enterprise clients, bringing the total number of clients served to more than 850 since Community Futures took over delivery of the program in 2013.

The delivery of free workshops continues to be a focus. In addition to the Me Inc. workshops for budding entrepreneurs, the BBA program has developed two new workshops – one on Succession Planning that covers such topics as preparing a business for sale, the legal and tax ramifications of selling a business, and common business valuation techniques, and another on Social Enterprise designed for non-profit organizations. Both workshops have been very well received.

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## SUMMARY OF LOAN ACTIVITY

Community Futures is a non-profit, community-based organization that provides access to capital as well as support for entrepreneurs who want to start or expand their businesses but may have difficulty getting financing. Collectively, the five Community Futures groups in the Kootenay, Columbia and Boundary region have loaned more than \$8.9 million in the past year, resulting in the creation and maintenance of 282 jobs.

Name of CF	Population served	Staff	Volunteers	Number of loans	Value of loans	Amount leveraged	Self Employment clients	Number of jobs
Boundary	12,000	17	16	12	\$ 831,283	\$ 56,580	3	10
Central Kootenay	60,000	22	11	30	\$ 1,907,050	\$ 3,646,550	45	94
East Kootenay	67,295	5	9	25	\$ 2,382,338	\$ 2,352,155	N/A	59
Greater Trail	19,250	7	8	18	\$ 3,090,531	\$ 1,000,000	2	84
Revelstoke	7,547	4.5	20	12	\$ 731,825	\$ 998,570	2	34.5
<b>TOTALS:</b>	<b>166,092</b>	<b>55.5</b>	<b>64</b>	<b>97</b>	<b>\$ 8,943,027</b>	<b>\$ 8,053,855</b>	<b>52</b>	<b>281.5</b>

## SUMMARY OF COMMUNITY ECONOMIC DEVELOPMENT PROJECTS

In addition to loans and business development, Community Futures also has a mandate to provide community economic development services to create local economic opportunities and improve the quality of life in their communities. By using local knowledge and resources, CED identifies and capitalizes on opportunities to stimulate economic growth and employment, and help communities achieve their full economic potential.

Name of CF	CED projects	CED partners	CED leveraged
Boundary	18	26	\$ 200,000
Central Kootenay	8	14	\$ 450,000
East Kootenay	14	51	\$ 71,744
Greater Trail	53	26	\$ 1,016,321
Revelstoke	23	18	\$ 65,000
<b>TOTALS:</b>	<b>116</b>	<b>135</b>	<b>\$ 1,803,065</b>

## Entrepreneurs with Disabilities Program Celebrates 20 Years

The Entrepreneurs with Disabilities Program (EDP) provides support and access to business information, training and financing to help reduce the obstacles that people with disabilities or ongoing health issues may face in the pursuit of self-employment or starting their own business. The program began in 1997 with funding from Western Economic Diversification and is delivered through Community Futures British Columbia and its network of 34 Community Futures offices across the province.

Since November 1, 2006, the program has provided 447 loans valued at \$13 million to entrepreneurs with self-disclosed disabilities, leveraging an additional \$7 million from other sources and creating or maintaining 1,058 jobs. In addition, it has provided 3,360 hours of direct client assistance through one-on-one business counseling, mentoring, and coaching.

One of the successful businesses highlighted by the EDP is Neighbours Computers in Grand Forks. Owner Dave Bachmier, a retired Army sergeant, suffers from post-traumatic stress disorder (PTSD). With the help of Community Futures Boundary and the EDP, he was able to access the business support and financing he needed to reorganize his business with an eye to minimizing the effects of his disability.

“They looked past the disability and were able to see my abilities,” said Dave. In 2014, Neighbours Computers received the Retail Excellence Award from the Boundary Country Regional Chamber of Commerce.



Work where you play!  
Find your perfect business opportunity  
here in the Kootenays.

Photo credit: Tourism Rossland/Eric Gonzalez

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 **imaginekootenay**  
imaginekootenay.com

# Community Futures



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