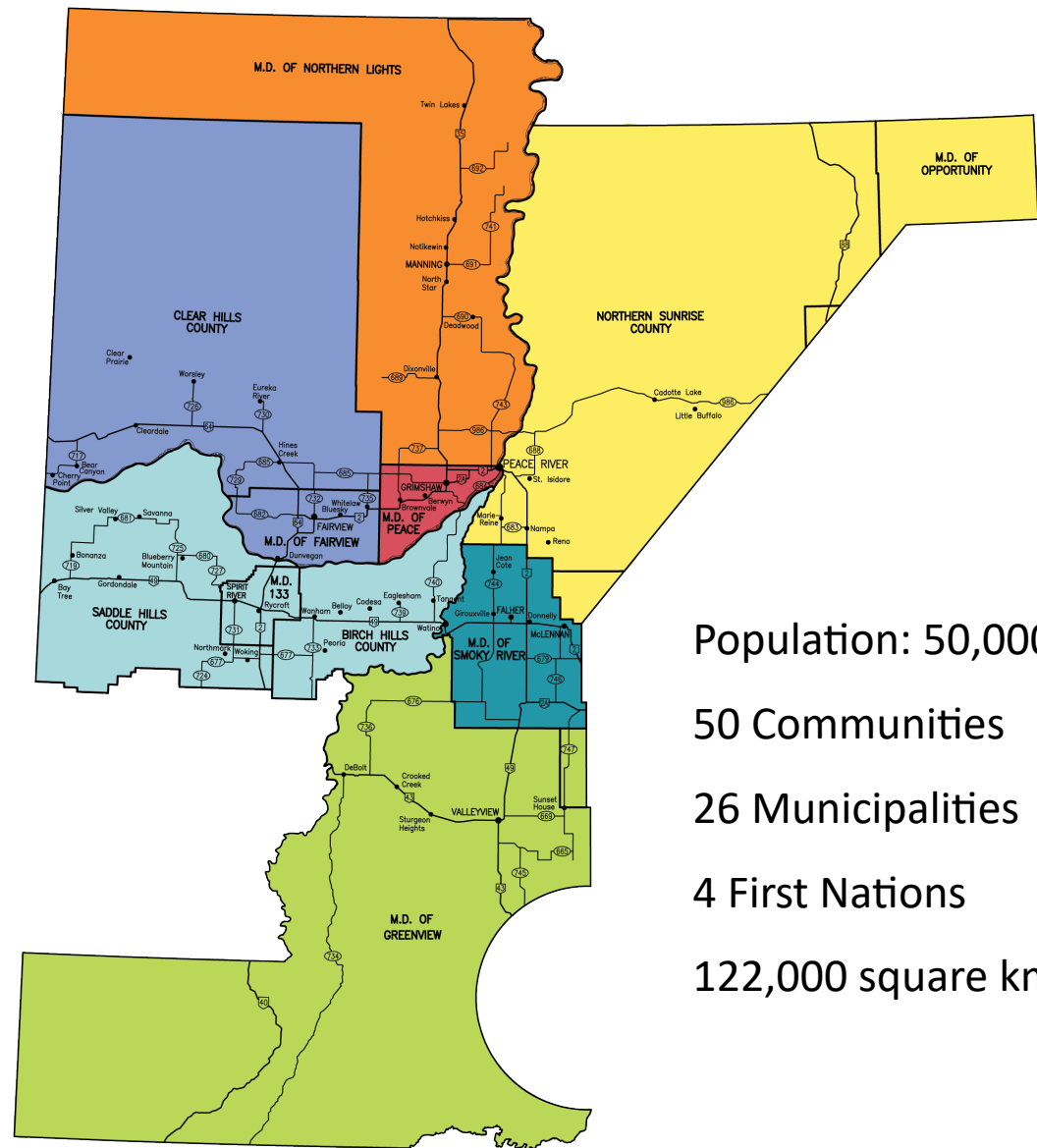


CFPC MAP



Population: 50,000
 50 Communities
 26 Municipalities
 4 First Nations
 122,000 square kms



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 Peace River, AB T8S 1J5
 780 624 1161
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MISSION STATEMENT

To facilitate rural diversification through business and community economic development

Make a
PROFIT
 Make a
DIFFERENCE



Annual Report 2021 - 2022



WHO WE ARE * WHAT WE DO

- OUR MISSION** “To facilitate rural diversification through business and community economic development”
- OUR VISION** “Healthy, thriving, diversified region”
- OUR PURPOSE** “The purpose of Community Futures Peace Country is... to support community economic development, encourage rural diversification and innovation, stimulating and diversifying the regional economy through viable business plan development and developing innovative economic development initiatives”
- OUR VALUES** Innovative • Entrepreneurial • Accountable economic diversification strategies



Community Futures (CF) is a national economic development program supported in western Canada by Prairies Economic Development Canada. Community Futures are nonprofit organizations guided by volunteer boards of directors and staffed with business professionals. Together, CF staff and community volunteers are actively engaged in

helping develop and implement community-based economic development and diversification strategies. These strategies create growth within our rural communities one idea at a time.

ACCESS TO CAPITAL - CF organizations (CFs) are developmental lenders. Priority is given to viable business ideas that result in wealth generation for the business and economic development for the community or region. CFs may invest in qualified business projects to a maximum of \$150,000.00. Terms and borrowing rates are competitive and tied to the cash flow of the business.

BUSINESS SERVICES - CF provide a wide range of coaching, training and technical assistance to businesses, including support with business planning.

STRATEGIC COMMUNITY PLANNING & SUPPORT - For rural communities to continue to compete in a fast-changing world full of economic uncertainties, they must adopt new economic development strategies. These strategies must be focused and intentional, but also flexible enough to allow the community to capture new opportunities presented by a truly global market place. CF organizations provide essential community support, and at times, community strategic planning leadership. Additionally, all CFs have access to special project funding designed to assist communities in successfully implementing identified economic diversification strategies.

13TH ANNUAL WOMEN IN THE NORTH CONFERENCE 2021

SUMMARY — The 2021 WIN Conference was held throughout the week of April 19th to 23rd in a Lunch & Learn format from 11:45am to 1pm every day. It was delivered virtually via the Zoom platform with speakers presenting from their own home bases. We had 157 registered delegates and a total of 84 individual attendees over the course of the week. Sessions were recorded and sent out to the delegates the following week. There were 68 unique views of the videos which tells us some people who registered but did not attend the live sessions, watched the recordings afterwards. Even though it was a virtual event we tried to keep the same format as in previous years in the way of keynote speakers, breakout sessions and the ever-popular talk show with local women entrepreneurs. Delegates were encouraged to network via the chat function after the sessions and were kept up to date on the daily event through email announcements.

LET'S TALK SHOW — One hour of candid conversation with *Roxanne Alexander* of Riverside Ranch Décor in Grimshaw, *Leah Fox* of Brave Culture Fitness in Fairview and *Trina Moyles* author of *Women Who Dig* and *Lookout*. The show was hosted by former CF Business Analyst Deb Kalyn.

KEYNOTES

Kristen Cumming of Cantos Performance Management -This session helped leaders understand their role and purpose when supporting people during volatile conditions. Content covered how to get clarity for yourself and for others, how to remain connected and resilient and how to commit to decisions and actions while working through a pandemic. She talked about the purpose of leadership during turbulent times and the opportunities that turbulence provides.

Jenifer Horvath of Heartlifted - In this session Jenifer covered how stress and anxiety biologically impacts ones' executive abilities, ways to manage that biological system for improved mental functioning, what leadership competencies you need in a volatile and uncertain world, tools to better prioritize and make decisions, and that there is hope and opportunity in these challenging times.

Beckie Scott Olympic Champion - Beckie spoke about her journey from the ski trails of Vermilion, AB to the top of the Olympic podium, and into the board-rooms of international sport politics. It is a story of courage, resilience and values-based leadership, with an important moral message. From her early days of learning to ski in her parent's backyard to becoming a leading voice for global athletes' rights and fairness through the Russian doping crisis, to her present-day role as Founder and CEO of a sport-for-development charity.



SMALL BUSINESS WEEK RECAP Oct 18 - 22

Despite having to facilitate everything virtually, it was still an eventful week providing valuable information and appreciation to our local small business community. We hosted two Lunch & Learns and collaborated with The Peace River & District Chamber on a Lunch & Learn as well. We chose to do a mail-out version of Hug an Entrepreneur Day in Manning. Below is a breakdown of these events.

Lunch & Learn – A Two Part Webinar Series

How Technology & the Internet Affect Our Health & Wellness with Ariel Haubrich, M. Ed Psych.

This webinar took place on Tuesday, October 19th and Thursday, October 21st and was facilitated by psychologist Ariel Haubrich. We provided the sessions through Zoom and registration was required to attend. A total of 21 people registered. Ariel talked about how technology impacts our health, and how it changes our relationships, our thoughts and our behaviors and how we can make sure it is for the good.

We didn't ask for any formal evaluation, but participants were very engaged during the sessions. Ariel really got to the heart of the matter and it was evident that it touched people deeply. Some of them took the time to email us afterwards with their thoughts. Here are some of their comments:

"I am finding it most interesting and thank you for the opportunity to listen/watch".

"Thank you for facilitating these sweet opportunities! I was so glad I could join, live, in the second part yesterday. Well, until I started bawling my eyes out"

"Thanks for hosting this Sherry. I wish I hadn't missed out on the end. But definitely a great guest to have."

Hug an Entrepreneur Day!

A day to celebrate small business owners – Wednesday, October 20th

Due to the ongoing uncertainty of the pandemic, we opted to do something a bit different this year for our annual Hug and Entrepreneur Day. We chose the community of Manning to focus on and instead of visiting businesses door to door, we put together a small package of appreciation and mailed them out to a list of businesses which were supplied by the Manning Chamber of Commerce. Included in the package was a letter expressing our appreciation for the hard work that small business owners do, a CF logo'd bookmark and a small keychain with stress relief "bubble poppers"... which are all the rage right now! We also included information from our Alberta Labour & Immigration Workforce Consultant Deanna Basarab on available grants for employers.

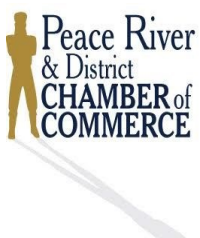
Business Supports Lunch & Learn

Hosted by the PR & District Chamber of Commerce – Friday, October 22nd

For the last few years we have partnered with the Chamber and Alberta Labour to facilitate an event during Small Business Week and this year was no different, aside from the fact we also had to switch to an online Lunch & Learn.

Guest speakers included Deanna Basarab with Alberta Labour to talk about the Alberta Jobs Now Grant, the Canada Alberta Job Grant as well as other useful resources for employers. Stacey Messner, HR Expert also spoke on best practices for attracting and retaining staff during these difficult times. One key point she left us with was that employers need to be kind and respectful to their employees as that goes a long way in retaining them if they feel valued and safe. The session was recorded and Ramona will share it with the Chamber members.

Business Analyst & Project Coordinator Sherry Crawford also had the opportunity to speak with Keith Hopper from Peace River Broadcasting about our small business week activities. Parts of the interview were aired during the week.



OUR BOARD & STAFF



George Leger
Board Chair
Sub-Region 1



Frank Light
1st Vice Chair
Sub-Region 2



Cheryl Anderson
2nd Vice Chair
Sub-Region 2



Gordon Nelson
Director
Sub-Region 6



Marie Dyck
Director
Sub-Region 2



Beatrice Tourangeau
Director
Sub-Region 8

GM's Message: Dare I say it, I think the economy is suffering from "Long COVID". Although mask mandates and most pandemic restriction were lifted in early 2022, it will still require a **leap of faith** from entrepreneurs and consumers alike to get back to a pre-pandemic economy. Don't get me wrong, I still believe that COVID is dangerous and we need to protect ourselves and our families, but now is the time to shift from pandemic to endemic.

This past year has once again been interesting, as we continue to live under the pandemics shadow. We have, however, learned to cope with restrictions and I am continually amazed at the resiliency of our local small business. Our projects continued through the year, notably; in partnership with the Town of Peace River, we delivered the Small Business Support program to assist business as they began to recover; we facilitated the Northern Sunrise County Entrepreneurial Grant program and celebrated our small businesses with training and recognition through Small Business Week.

In Board news, new Board Chair, George Leger, slipped seamlessly into the role following many years of dedicated service from Past-Chair Gordon Nelson. We lost Board newcomer Kamie Currie as she accepted a position with our funder, PrairiesCan. Although we will miss Kamie as a director, we now have another great supporter in the Federal Government. As for staff, I can't stress enough how quickly and competently Sherry Crawford has filled her role as Business Analyst. I see a great future for this amazing young lady! Sheila Blumentrath has become our heart and our anchor as Office Administrator/CSR Rep. She continues to grow in her role as she takes on more and more as CSR. What a light we have found in Vanessa Burns. She took on the role of WIN Coordinator in February 2022 and immediately became one of the family. Once WIN 2022 is complete, Vanessa will step into the role of RRRF Coordinator, so she will be around for a while.

This summer will mark 26 years since I joined CF Peace Country and I am turning the big 65 this fall. Naturally, my thoughts have begun to turn to possible retirement. I love this job and I love this organization, so rest assured that I will strive to leave it in as good or better shape than I found it. Stay tuned as I am currently in the 10th year of a 5 year retirement plan. You never know what the future holds. Right now, I am looking forward to a great 2022-23.



Randy Hodgkinson
General Manager



Sherry Crawford
Business Analyst
Projects Coordinator

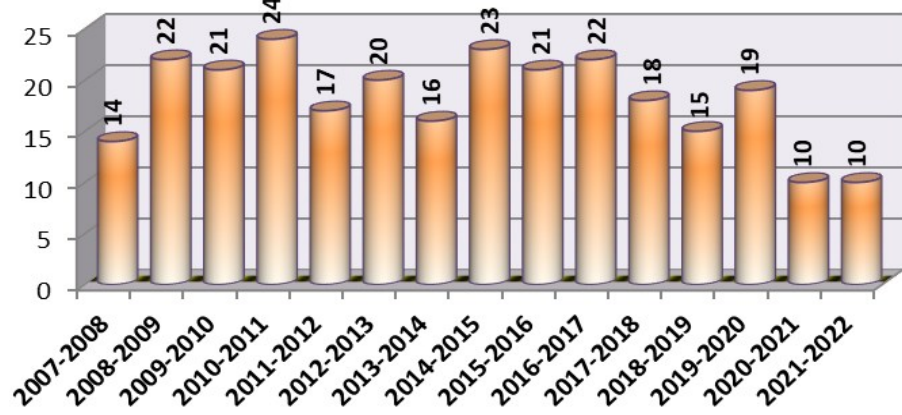


Sheila Blumentrath
Office Administrator
Client Services Rep



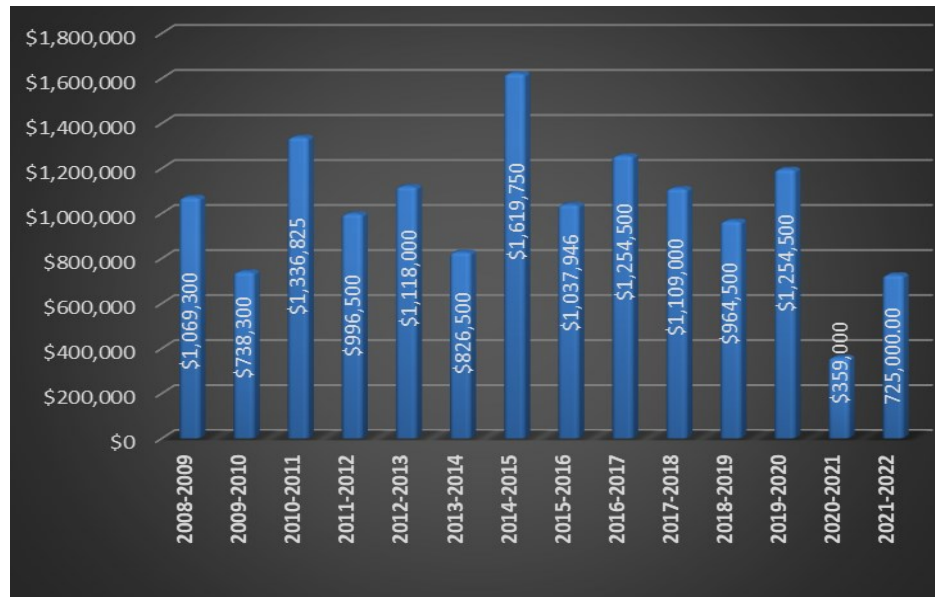
Vanessa Burns
WIN/RRRF Coordinator

BUSINESS LOAN STATS (RRRF loans not included)

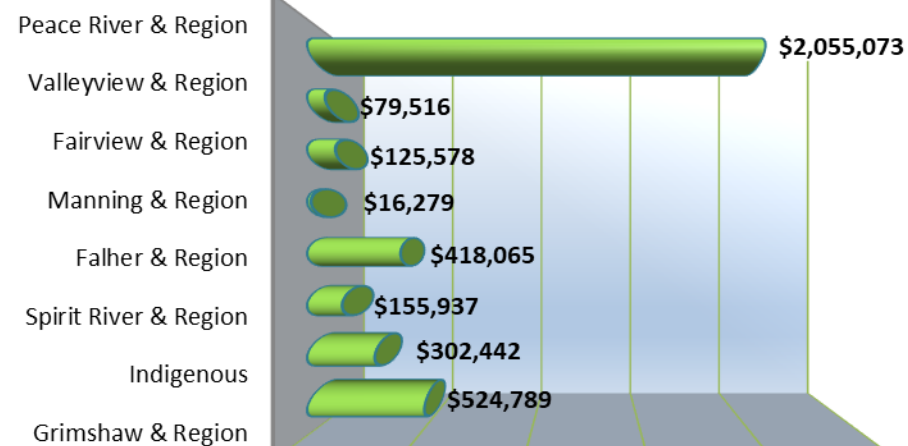


NUMBER OF LOANS BY YEAR

DOLLAR VALUE OF LOANS BY YEAR



VALUE OF LOANS BY REGION



CLIENT'S CORNER

The Beauty Bar & Co. - Peace River, AB | Angelica Alberto



Angelica Alberto is the CEO and founder of The Beauty Bar & Co. At 19 years of age, she began as a lash artist while a full time university student. In 2019, The Beauty Bar & Co. was created. Angelica and her team specialized in lash extensions, clinical facials and laser hair removal. Then in December 2021 the 'Social Beauty House' was established. The Social Beauty House is a space that invites all women entrepreneurs in the beauty and wellness industry to be their own boss.

The space has a hair salon with 3 chairs as well as 3 suites available for lease. CFPC provided funds for leasehold improvements and operating capital. This young, dynamic entrepreneur has a rosy future and CFPC will be there to support her.



Just the Facts:

(June 1995 - March 2022)

Loans disbursed in the region: 513 Loans

Value of loans disbursed in the region: \$23,652,000

Krazy Acres Trucking Ltd. - Peace River, AB | Alissa & Leon Bremmer



In early 2019, after 5 years driving for a crude haul company, Leon and Alissa Bremmer decided that their future would be in ownership of a trucking business rather than Leon driving for someone else. They leased a 2010 Peterbilt, arranged for a \$75,000 revolving loan through ATB and then set out to secure a contract with Baytex Energy to haul crude oil. They soon discovered this was not as easy as they had first assumed. After working for 7 months to meet Baytex requirements, including truck and shop modifications, as well as additional training for Leon, they found themselves

in a cash crunch, with ATB unable to offer further assistance. That's when they were referred to CFPC. We provided them with the operating capital they required to successfully launch a contract with Baytex Energy. Since then, CFPC has support them as they secured a second truck and replaced the original 2010. The future looks good for these entrepreneurs and CFPC is proud to continue to support them.



Growing communities one idea at a time.