

History

The Community Futures Program is a grassroots renewal initiative created to strengthen rural economies by enabling entrepreneurship and assisting economic development through Community Futures Development Corporations. Community Futures Development Corporations are funded in part by Western Economic Diversification, Government of Canada, and are non-profit organizations implemented to deliver community based programs and initiatives that benefit the area they service.

Community Futures Southwest, originally called the Southwest Saskatchewan Business Development Centre, opened its doors in August 1990 in the Town of Gull Lake, SK. In April 1994, the name was changed to Southwest Community Futures Development Corporation Inc, its legal name and in December 1996, the organization moved to its present location in Swift Current, SK. and currently operates under the name of *Community Futures Southwest*. *In 2009 we officially became Community Futures Southwest Inc.*



Message from the Chair

There are ninety Community Futures Development Corporations spread throughout Western Canada, with thirteen offices making their home in the province of Saskatchewan. Community Futures Southwest is proud to be part of Southwest Saskatchewan and is a proud promoter of our province and our people.

We understand that it is the people and the communities that make Southwest Saskatchewan an enjoyable and prosperous place to live and work in the South West.

In spite of a staff shortage Community Futures continues to make a huge difference in the Southwest we continue to work on many projects in the southwest with our partners in communities and other economic Development agencies.

We expanded our borders to include partners in the USA on the corridor for competitiveness project and will bring that business case to conclusion in the New Year.

We continue to provide Junior Achievement projects and will expand delivery in the New Year as a new partner has stepped forward and would like to be part of the delivery team.

We also did PX2 - an in depth training for individuals aged 18 to 35. This was in partnership with Enterprise Saskatchewan and was well received and a second one is planned for Maple Creek in the New Year.

Our General Manager has continued to be active in communities in the southwest and good success stories continue to happen in places such as Leader, Hazlet and Val Marie; just to mention a few.

In 2010 we increased the number of community works projects to 8. We supported the Corridor project with a further \$ 15,000.00 to complete the business case. This could not have come to fruition without the financial support from our partners in the amount of \$ 13,000.00.

We support the SCBEX awards - recognizing the new business in the area for a third year in a row.

We continue to manage the Self Employment program on behalf of Career and Employment Canada.

If you want more information about what South West Community Futures can do for you check out our web site at [.scfdc.com](http://scfdc.com).

Sincerely

Jim Parsons
Chairman

Message from the GM



The past year has been another good year for the corporation.

We continued to move forward with community and regional projects and business investments. We did this through our partnerships and community committees. We ensured we would continue to deliver our services in a timely and efficient manner to our clients.

We continue to maximize our investment dollars in good solid proposals to improve our loan portfolio. We funded 6 projects have had a total investment of \$ 296,000.00 just shy of our target

of \$ 300,000.00 in businesses. In addition we were able to leverage \$208,500.00 through our services with other partners

Our business workshop is being well received and was expanded to now include the go forth program.

The project for communication with the banking industry is improving and will be expanded in the New Year.

Visibility continued to be our focus in a variety of ways as we completed 39 marketing activities and remained very active in the communities. We provided 216 advisory services to our clients. The media has been excellent in continuing to support our efforts.

We have continued to dialogue with our friends in Montana on the corridor for competitiveness for the border crossing and are now a member of port to plains group out of Texas. In January we commenced on the final phase of the business case and will be doing a press release on May 10th 2011.

Last but not lease we have now hired a third employee as our Executive assistant---Kara Park and we believe she is a perfect match for our corporation and bring a fresh new and energetic attitude to the corporation.

I look forward to the future of economic and business development in the great southwest.

Sincerely,

John H. Parker, FICB, FIBC
General Manager

Board of Director

A volunteer Board of Directors oversees the operation of Southwest Community Futures Development Corporation. It is the responsibility of each volunteer Board Member to protect the integrity of the organization's finances and maintain the innovative initiatives developed by the organization.

The Board Members provide governance for the organization, represent the organization in the community, and ultimately, accept legal responsibility for it. Board Members act on behalf of the Community Futures' constituents – the citizens of the community. The Board has the responsibility for carrying out the organization's mission and strategic objectives. Board Members accomplish their functions through attendance at regular meetings as well through their participation on committees and sub-committees. There has been a change as of January 2010 as 3 Board members tendered their resignations, and the board will consider replacements at the AGM in June.

Chairperson:	Jim Parsons	Representing Region 6
Vice-Chairperson:	Mike Laevens	Representing Region 3
Secretary/Treasurer:	Randy Morris	Representing Region 8
Directors:	Gord Kozroski	Representing Region 5
	Vacant	Representing .Aboriginal
	Teresa Richards	Representing Region 7
	Sandy Larson	Representing Region 6
	Vacant	Representing Region 6
	Barry Elderkin	Representing Region 4
	Dale Hope	Representing Region 2
	Rick Conn	Representing Region 1
	Vacant	Enterprise Southwest
	Erin Soos	Youth Representative
	Blair Simpson	Education Representative

In an effort to ensure a successful working relationship between the Board of Directors and Staff, several committees were formed. These committees ensure the work of the office is done in an accountable fashion in addition to meeting the needs of the region.

Human Resources:

Sandy Larson	Michael Laevens
Gord Kozroski	Gord Kozroski
Jim Parsons	Erin Soos

Loan Review Committee:

Jim Parsons	John H. Parker
Dale Hope	Glenn Moore
Randy Morris	Teresa Richards

Nominating/Recruitment:

John Parker
Barry Elderkin
Rick Conn

Investment:

Roger Mirka (Advisor)	Glenn Moore
Barry Elderkin	John H. Parker
Jim Parsons	

Community Economic Development:

All board members

Youth & Education Committee:

Erin Soos
Blair Simpson
John H. Parker

Staff

General Manager, John H. Parker, FICB, FIBC

John brings extensive CFDC experience gained over the past 23 years in the communities of The Pas, MB, Dryden, ON, Rankin Inlet, Nunavut, and High River, AB to Community Futures Southwest. He also has 19 years banking experience and is a Fellow of the Institute of Canadian Bankers as well as a Fellow of the Institute of Business Consultants - an international designation from Harrogate UK.

John is an advocate for community volunteer work and has been actively involved with Chambers of Commerce, Jaycees, Junior Achievement Program, and acted as the Chairman for Tourism North in Northern Manitoba; Action Southwest as Operations Steward, Immediate past president of Saskatchewan Economic Development Association.

Business Development Officer, Glenn Moore

Glenn Moore, originally from Moose Jaw, SK, has built a twenty-five year career in the banking industry. An employment opportunity with a local bank here in the City of Swift Current brought Glenn and his family to the City a number of years ago. Glenn has been employed with our office for seven years as the Business Development Officer.

Glenn's wealth of experience in lending and the banking process is a definite asset to Community Futures Southwest.

Executive Assistant, Kara Park

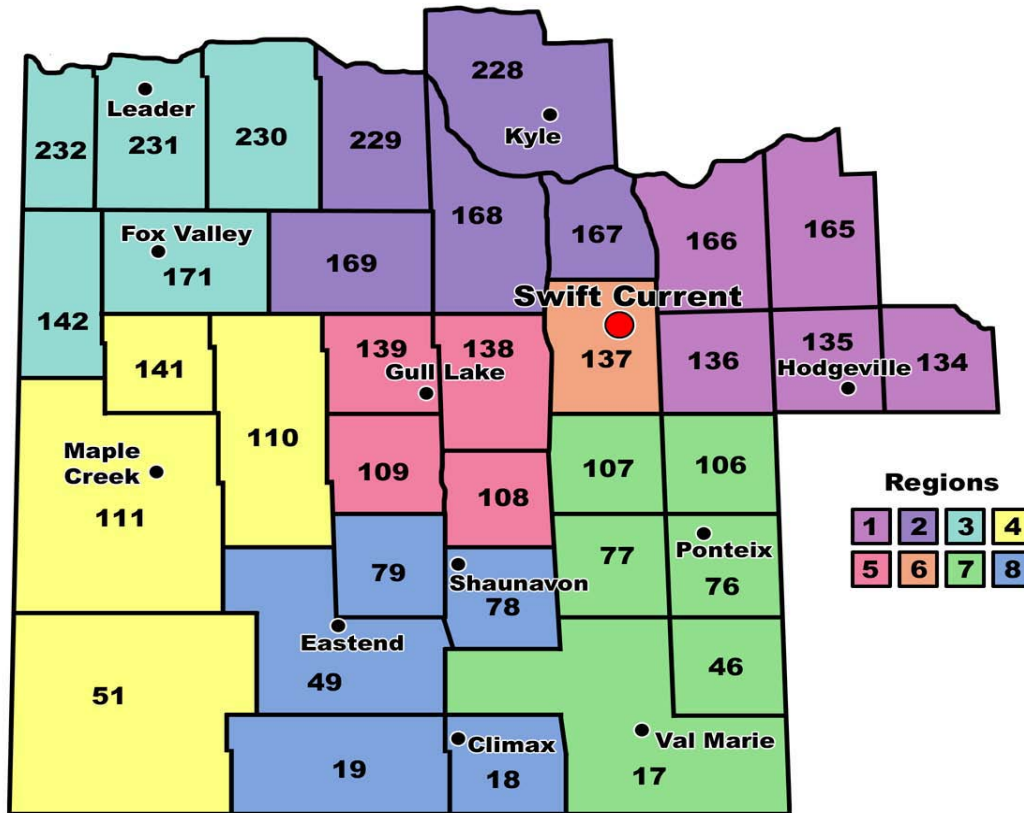
Kara Park, as a child travelled many times with her father's banking career. She was born in Melfort, Sask. And from there moved to places like Nipawin, Assiniboia, Regina and so on. Swift Current was later made her home for good. Kara left a career with RBC, to join Community Futures. She worked for over 7 years with the bank; she gained experience as a manager. Her skills range from office work, leadership, teamwork, community projects, and a passion to help people and make a difference in her community.

Professional Development

Board members participate in CF modules to improve their skills as active members on the board and committees when they are available. Most board members have completed all modules. Staff continues to take programs that are relevant to their jobs and increasing their capacity to support the ever changing needs of the organization. While not a lot of training took place in the past year, there will be new opportunity for new board member to up grade their credentials in the New Year.

Service Region

Community Futures Southwest services the entire Southwest region in Saskatchewan. The area encompasses almost 40,000 square kilometers that is home to approximately 44,000 people. From Kyle to Climax and Morse to Maple Creek, community by community, Community Futures Southwest is building a stronger economy in the Southwest through its programs and partnerships.



Mission, Vision, Mandate

The mission, vision, and mandate are visionary statements exemplifying the objectives and goals of the organization. It is the basis and the backbone of the work that is done within the organization. Community Futures Southwest is dedicated to the communities in the Southwest region, and is encouraged by the partnerships that have formed to achieve economic sustainability and success in Southwest Saskatchewan.

Mission

Empowering communities and individuals to thrive through economic
Development

Vision

Southwest Saskatchewan a thriving, vital community

Mandate

To support economic development and help entrepreneurs achieve their
Goals

Values


Respect	Professional	Trusting environment
Humor	Full participation	Collaboration



Business Advisory Services


Community Futures Southwest will assist you with the development of a business plan, marketing plan, and/or feasibility study. We provide assistance with cash flow, payroll, and bookkeeping inquiries. We have information on various federal and provincial government funding programs. Resources are available in our business library that focuses on business start-up assistance. Access to the World Wide Web and international business information are also services that can be found at our office

Financial Assistance



Business Starts
HERE

**Loans
Advice
Support**

Community 
Futures Southwest

SMALL BUSINESS LOAN



– Quick turnaround short-term loans of up to \$10,000 - so you can react to a great opportunity.



– Flexible line of credit loans from \$10,000 to \$50,000 - money that's there when you need it.



– Loans for value-adding, innovation, enhancing productivity and developing new products and markets.



GrowBiz – Financing to help you expand, grow or update your existing business.



– Loans to assist with the purchase of an existing and successful rural business.



– Financing to start a business in a community served by Community Futures.



– Loans for young entrepreneurs ages 18 to 29 with a great business idea.

DISABILITIES LOAN

Community Futures Southwest offers a financial assistance program specifically tailored to **entrepreneurs with disabilities**.

This program includes:



BusinessAble— Loans for persons with a disability seeking to start or expand a business.

- Funds are reserved for applicants having one or more physical or mental impairments.
- \$150,000.00 maximum to any one entity.
- Interest rate established at time of application.
- Amortization based on durability of security.
- No prepayment penalties.

YOUTH LOAN

Community Futures Southwest understands the importance of retaining and attracting youth to our communities and we have lending programs oriented to young entrepreneurs with promising business intentions.

Community Economic Development

In order to build community capacity, Community Futures Southwest works with individuals, businesses, and leaders in our region to expand rural economies. We work closely with communities to create innovative approaches to business development and provide access to business resources.

Community Economic Development is defined as the practice of local leaders using their own resources to embark on a planned process of social and economic development.

Community Futures Southwest is a facilitator of community economic development. Dedicated to the enhancement and growth of the Southwest, our organization assists in the creation and maintenance of community economic action plans and engages in innovative initiatives, partnering with other economic development agencies to ensure economic growth and sustainability in Southwest Saskatchewan. We work closely with other partners on regional projects.

Opening Doors

Community Futures Southwest office is co-located with other offices and agencies that may be of assistance and benefit to you. We can link you with key people in the community and with others that can help. We are able to provide access to business libraries, databases, and other on-line information search services, as well as experienced advisors in other agencies.

Projects

Community Beautification Works

Developed to promote community spirit and cooperation for economic development, *Community Beautification Works*, provides a unique opportunity for communities to access funding to assist with a community beautification project and/or project assistance with a designated community project. Community Futures Southwest allocates up to \$2,000.00 to each selected community as well as two days of Board and Staff labours to assist with each community project.



2010 Community Futures Works Winners –



Village of Frontier – awarded \$1663.



Village of Piapot – awarded \$1242.00



Village of Val Marie – awarded \$1550.00



RM of Coulee – awarded \$1550.00

- Also : Village of Hodgeville – awarded \$1550.00
- Waldeck Golden Age Club – awarded \$2000.00
- Village of Success – awarded \$965.00
- Village of Ernfold – awarded \$1550.00



We sponsored SYPE Southwest for their PX@ Young Professional Development Seminar in the amount of \$2000.00

They had a great success with nearly all the spots filled and fantastic comments from the participants.





A Corridor for Competitiveness:

Expansion of Border Services for Saskatchewan

The focus will initially include the ports of Willow Creek (Hwy. #21), Port of Climax/Turner (Hwy. #37), Port of Monchy/Morgan (Hwy. #4), and Port of West Poplar River/Opheim (Hwy. #2). The focus will then be broadened to include a comparison of these ports to that of other ports of entry beyond the Southwest region.

Though the expansion of border services will profoundly affect the Southwest economy, the province of Saskatchewan and its U.S. trading partners will also be positively impacted. As a result, the project will complete an assessment of current and future economic conditions within the Southwest region first, and then expand to include an assessment of Saskatchewan and the western provinces, and followed by the southern markets of the United States. In relation to these conditions, an assessment of existing infrastructure (transportation systems and border crossings) will also be examined to assist in identifying necessary areas of improvements assuming current and future projected economic conditions.

Community Futures Southwest supported this initiative with manpower and a financial contribution of \$ 5,000.00.

Community Futures has gotten a lot of publicity lately on this project. Included are two articles that were published in the Prairie Post, and the Saskatoon Star Phoenix on the Corridor for Competiveness Project.



1.

Thursday, 14 April 2011 19:30

By John R. Statton

Support for a 24-hour commercial port for southwest Saskatchewan has come from the U.S.

A joint resolution of the Senate and House of Representatives in Montana passed March 15 for a 24-hour port at Monchy Morgan, and is in its third reading before going to Washington.

The port would correspond with the border crossing south of Val Marie.

“We’re focused on extended hours, and establishing the trade corridor down U.S. Highway 191 – which starts at Monchy Morgan and runs south,” said Courtney Moles, executive director Phillips County Economic Growth Council of Montana.

“Right now, there’s only one 24-hour port between Montana and Saskatchewan, and it’s on the opposite side. Highway 4 is a straight shot down to Colorado, and right now, any rigs that are travelling south end up going quite a ways to try and get to one of the two current ports.”

The provincial government has remained mum on the subject, but that hasn’t deterred groups on either side of the border from pushing the trade corridor initiative.

“We found – especially after the passage of the North American Free Trade Agreement (NAFTA) – there is a shortage of north/south corridors particularly through western Canada and the Great Plains,” said Michael Reeves, president of Ports to Plains Alliance (PPA).

“A lot of the U.S. interstate system was built to accommodate east/west traffic, so that’s where we got started.”

The PPA is a group south of the border working through partnerships to expand a north/south trade corridor.

Members of the group consist of local municipalities, development groups, and chambers of commerce.

“We’ve had quite a bit of construction funding in place already, and what we’re trying to do is upgrade the highway to make routes safer and more efficient for trade,” said Reeves.

“We realize that by having an improved highway corridor, it increases economic opportunities.”

Reeves noted his group has seen increased trade all the way from Texas to Alberta.

“I think with the expanding energy business in Saskatchewan, you would see opportunities there,” he said.

“You also have to look at local advantages, let’s say between Saskatchewan and North Dakota – there’s a great deal of trade with agriculture, oil field, and energy producing

equipment.”

Joe Kiely, vice president of PPA, noted the advantage of having multiple ports of entry.

“If something ever happened at one crossing how would you move your goods – it would hurt everybody,” said Kiely. “There have been lots of discussions between many communities for more 24-hour ports.”

Ports to Plains plans to meet with Jim Reiter, Minister of Saskatchewan Highways and Infrastructure on May 10 to discuss the trade corridor.

Ervin Carlier, co-chair of the Saskatchewan north/south trade corridor, has been advocating for an improved corridor for the past 20 years.

“The endorsement by the City (of Swift Current) I think was the most important thing that has been achieved,” said Carlier.

“Even though we had the commitments from all the other cities including Saskatoon – we needed Swift Current, and I think the challenge is certainly funding and money from the provincial government.”

He noted the government of Saskatchewan has many budgetary commitments to take precedent over the trade corridor, but thinks they should get on board with the issue like the U.S. has.

“Montana wants a route into this province,” said Carlier.

City of Swift Current councillors Dan Martens and Ryan Plewis met with Carlier and John Parker, of Community Futures Southwest, and discussed the status of pursuing a border crossing with Montana.

“We decided that the City of Swift Current should have a membership to the PPA,” explained Plewis.

“I think strategically we needed to be a member of that group, and lend Swift Current’s voice to that call for increased services at that border crossing would be a valuable thing.”

The business case for the Saskatchewan proponents should be completed by the end of April.

2.

Road to riches must be fixed if it's to do job

THE STARPHOENIX APRIL 20, 2011

Highway 4 south of Rosetown skirts some of the most spectacular landscapes in Canada.

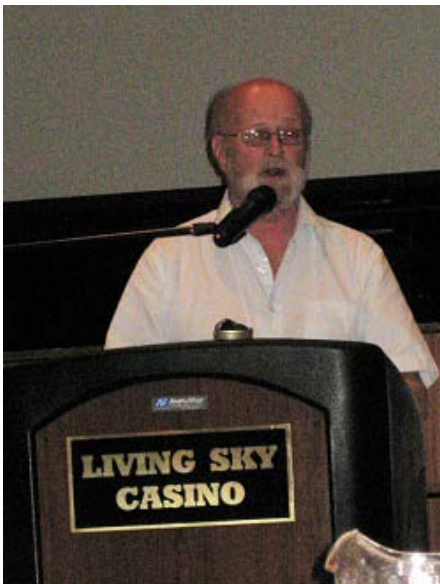
It crosses Saskatchewan Landing, passes within spitting distance of the Cypress Hills

Provincial Park and the historic Fort Walsh, and skirts the western rim of the breathtaking Grasslands National Park of Canada.

Continue in the same direction past the American frontier and the view to the west is of the Rocky Mountain foothills. By the end of a day's drive, one can find oneself in the Bighorn Canyon National Recreation Area. If the name sounds familiar, it is because that's where Lt.-Col. George Armstrong Custer made his last, futile stand. North of Rosetown, Highway 4 serves as a gateway to some of the most important battles of the Northwest Resistance, passes through some of the best hunting lands in the world, and ultimately leads to what are reputed to be among the best fishing lakes in Canada. On the American side of the border, the richness of this route is well known. Even in late summer, the parking lot below the monument to the First Nations and cavalry casualties of Lt.-Col. Custer's misadventure is packed from early morning to late in the day. And during the right seasons, the roads are crowded with hunters. On the Canadian side, however - and particularly between Cadillac and the border crossing at Monchy - very brave, very well-prepared or very foolish join the local traffic along a nasty stretch of Highway 4 that John Parker described to Saskatoon's City Council this week as a "goat trail." With all due respect to Mr. Parker, the general manager of Community Futures Southwest, his description is unkind to goat trails. This section of Highway 4 has long been the forgotten gateway to Saskatchewan. In spite of the wise decision of previous federal governments to declare the natural grassland along the border as a national park, the road leading to the western side of this unique landscape has been long neglected. So much so there was a time when locals took up spades and tar to try their best to fix the road, even without the help of the province. Mr. Parker was in Saskatoon to convince the government of Saskatchewan's largest city about the potential to create an economic, cultural and tourism corridor that would stretch from the northern part of the province all the way to Texas. To its credit, Saskatoon council has asked its administration to study the proposal as part of an overall goal of strengthening this city's role as a transportation hub. Ultimately, however, it will require the provincial government to take interest in this project. Since Saskatchewan's fortunes turned in the last half of the past decade, both the former NDP government and the current administration have invested increasingly heavily in the province's roadways.

However, according to Mr. Parker, the critical part of Highway 4 that should act as a welcome mat to the province so far isn't on the agenda. That is in part because the road doesn't now carry enough traffic to warrant the investment. This is a case, Mr. Parker told council, of: "If you build it, they will come." It certainly serves as a massive disincentive to Saskatchewan's tourism aspirations when basic infrastructure - particularly those roads that cross the province's borders, are almost impassable. Saskatchewan is not only rich in oil, uranium, potash, gold, coal, diamonds, timber, food and gas. It is also among the richest territories in Canada in terms of its historic and recreational potential. And much of that richness is left untapped because the province has never fully stepped up to the challenge. One hopes that the provincial government expands its vision to include the road less travelled. And one hopes Saskatoon plays enough of a role in this promotion that it can use this corridor to exploit its own growing tourism potential.

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John was asked to speak on the project at the Swift Current Tourism AGM held at Living Sky Casino on April 28, 2011. He discussed the progress and the still need for everyone's participation in this project.



Economics of Staying in School (ESIS)

Junior Achievement will continue in the Southwest!!!

ESIS is an interactive program designed to encourage students to consider and reflect on the advantages of remaining in school until they have acquired the knowledge, attitudes and skills to undertake the long-term goal of a successful career.

This program is delivered through 4 one-hour lessons facilitated by one or more volunteers in partnership with a teacher, and can be delivered in one day (if necessary):

- Success: Students discuss their initial perceptions of success
- Independence: Students realize the financial constraints with living on their own
- Opportunity: Students investigate how to identify and develop employability skills
- Futures: Students discuss role models, discover that a career is a life-long journey, and identify resources for their career journey

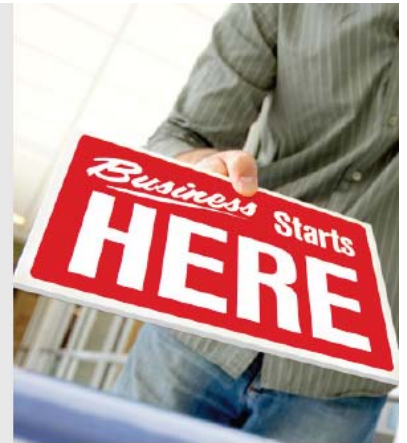
Outcomes - Students will:

- Understand that every opportunity is a stepping stone for future success
- Explore the relationship between education and personal goals
- Learn about the costs of living independently
- Identify that “success” has individual meaning
- Define “career” as a life path or journey
- Build self-esteem in a positive environment
- Gain planning, decision making, goal setting, evaluating, and critical thinking skills

This year’s Junior Achievement was awarded to Val Marie in the amount of \$500.00

Resources

Community Futures Southwest is committed to encouraging entrepreneurship to residents in Southwest Saskatchewan. As a supporter of small business, Community Futures Southwest offers a number of tools and resources for potential clients to access when considering starting a business.



Why work with Community Futures?

- **We're fast** - 10-day lending turnaround
- **We're flexible** - solutions are tailored to your needs, not our products
- **We're affordable** - reasonable interest rates
- **We're local** - decisions are made in the community
- **We care** - our passion is to help you succeed

Community Futures has been part of successful business ventures all across Saskatchewan. Visit www.cfsask.ca to read about success stories in your community!



www.cfsask.ca

208 - 120 Sonnenschein Way
Saskatoon, Saskatchewan S7M 1M8
Phone: (308) 477-3030
Cell: (308) 717-4002
Email: info@cfsask.ca

Entrepreneurs with Disabilities

If you are an entrepreneur with a disability interested in starting a business visit: www.businessable.ca

For more information on Community Futures visit: www.cfsask.ca



**Loans
Advice
Support**





Are you starting or expanding a business?

Community Futures provides loans, advice and support to entrepreneurs and businesses in rural Saskatchewan.

Why work with Community Futures?

- **We're fast** - 10-day lending turnaround
- **We're flexible** - solutions are tailored to your needs, not our products
- **We're affordable** - reasonable interest rates
- **We're local** - decisions are made in the community
- **We care** - our passion is to help you succeed

Loans Advice Support

www.cfsask.ca
1-306-477-3030



Western Economic
Diversification Canada

Diversification de l'économie
de l'Ouest Canada

Community
Futures  Saskatchewan

Partners

Community Futures Southwest is about building partnerships to build communities. Our success relies on the participation of our communities, the support of local businesses, our partnerships with other economic development agencies, and the strong ties our Board Members have to the communities. Community Futures has built solid foundations and successful partnerships with many organizations and would like to take this opportunity to recognize their support.

Western Economic Diversification Canada
Burstall School
Enterprise Saskatchewan
The Community of Val Marie
Vanguard School
Cypress Hills Regional College
Chamber of Commerce
The Eagle 94.1/CKSW
Tourism Swift Current
City of Swift Current
The community of Lancer
PFRA
Saskatchewan Agriculture and Food
South West Centre for Entrepreneurial Development
Community Futures Partners of Saskatchewan
Community Futures Meridian
Community of Kyle
Community of Hazlet

Commitment

Community Futures Southwest believes in the empowerment of individuals and communities to thrive through economic development. Our organization feels passionate about the province, especially Southwest Saskatchewan. We have had the opportunity to build partnerships with many rural communities across Southwest Saskatchewan and have been witness to the abundance of character in the communities that make up our region. The resilient spirit displayed by the people of Southwest Saskatchewan is inspiration and encouragement for the many successes to come. Community Futures Southwest prides itself in the many successful initiatives implemented this past year, and eagerly anticipates future projects.

Community Futures Southwest committed to developing innovative strategies to build communities, your community, and our community. We believe small business is big business in Saskatchewan, and we are here to support business ventures of all kinds.

We are committed to economic and entrepreneurial success in Southwest Saskatchewan. The Saskatchewan spirit is alive and growing, and we are here to grow along side it.



Growing communities one idea at a time.