



**NORTHWEST TERRITORIES  
COMMUNITY FUTURES  
PROGRAM**

**ANNUAL REPORT  
TO MARCH 31, 2008**

March, 2009



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Kĩspin ki nitawihtĩn ē nĩhiyawihk ōma  
ācimōwin, tipwāsinān.

UVANITTUAQ ILITCHURISUKUPKU INUVIALUKTUN,  
QUQUAQLUTA.

ʔERIHTŁ'ÍS DĒNE SÚLINÉ YATI T'A HUTS'ELKĒR  
XA BEYÁYATI THEʔA ʔAT'E, NUWE TS'ĒN YÓŁTI.

EDI GONDI DEHGÁH GOT'IE ZHATIÉ K'ÉĒ  
EDATŁ'ÉH ENAHDDHE NIDE.

K'ÁHSHÓ GOT'INE XƏDÓ K'É HEDERI  
ʔEDIHTŁ'É YERINIWE NÍDÉ DÚLE.

JII GEENJIT GWICH'IN ZHIT GAVISHINDAI'  
NIINDHAN JI'. NIKHWETS'ĀT GINÒHKHII.

TŁIČHŲ YATI K'ĒĒ. DI WEGODI NEWŲ  
DĒ, GOTS'O GONEDE.

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Hapkua titiqqat pijumagupkit Inuinnaqtun,  
uvaptinnut hivajarlutit.

**867-873-7361**

Front Cover Photo: Mountains in Sahtu

Community Futures Program  
2007/2008 Annual Report



## Message from the Minister

The Department of Industry, Tourism and Investment is committed to building a diversified, sustainable economy for the Northwest Territories. This begins at the community level and our support and funding begins with our Community Futures Development Corporations.

In these challenging economic times, Community Futures Development Corporations are helping our communities to adapt their economies to the changing business environment. The seven CFDCs in the Northwest Territories have been remarkably successful to date, whether it has been providing

micro-lending and counselling services to small businesses, spearheading local partnerships or developing a vision for the future.

Community-based leadership is a key to the success of many initiatives creating opportunities for youth, connecting our people and helping local businesses to grow and to create jobs.

I want to congratulate the many Community Futures board members who volunteer their time, energy and creativity to help build the sustainable economic future for their communities and for our territory.

A handwritten signature in cursive script, reading "Robert R. McLeod." The ink is dark and the signature is fluid and legible.

The Honourable Robert R. McLeod



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NWT Community Futures Association  
P.O. Box 238  
Fort Simpson, NT.  
X0E 0N0

February 20, 2009

Dear Minister McLeod,

The Community Futures Development Corporations (CFDCs) in the Northwest Territories are focused on providing a high level of service to northern entrepreneurs. The Community Futures Program supports community economic development, creation and expansion of small and medium sized businesses, as well as maintaining and creating new employment.

The following annual report summarizes the operations and activities of the CFDCs in the Northwest Territories for the year ended March 31, 2008.

I hope you find the report informative.

We thank the Department of Industry, Tourism and Investment and the Northwest Territories Business Development and Investment Corporation for the support provided to the Community Futures Program to date and look forward to a continued and mutually beneficial relationship in the future.

Sincerely,

C.J. Todd Noseworthy  
Chairperson  
NWT Community Futures Association

## **Introduction**

This 2007/2008 annual report provides performance data regarding the seven Community Futures Development Corporations (CFDCs) in the Northwest Territories (NWT). Funding is provided by the Government of the Northwest Territories (GNWT) under the Department of Industry, Tourism and Investment (ITI) Community Futures Program (CFP).

ITI views this program as a cornerstone of its economic development efforts and supports CFDCs via the provision of:

- year-to-year contribution funding for operations;
- non-repayable investment fund capital; and
- access to low cost capital via the NWT Business Development and Investment Corporation (BDIC).

CFDCs operate independently of Government as community based, non-profit organizations overseen by a volunteer Board of Directors drawn from the communities served by their respective organization.

## **Program Highlights – 2007/2008**

- CFDCs operate in all 33 communities in the NWT, employing 12 persons directly and utilizing the skills and judgement of 40 community volunteer Board members.
- The activity of the CFDCs created and/or maintained 205 full-time and 182 part-time jobs in the NWT in the fiscal year.
- CFDCs made 103 loans totalling \$4.17 million during the 2007/2008 fiscal year (2006/2007: 103 loans totalling \$3.46 million). The average size of each loan was \$40,500 (2006/2007: \$33,600).
- Of total loan disbursements, just over \$1.64 million in loans were made in Level 2 communities (see page 10) in fiscal 2007/2008 (2006/2007: \$1.59 million).
- Overall, CFDCs increased their total loan portfolio outstanding to \$9.85 million (2006/2007: \$8.68 million), an increase of some \$1.17 million.
- Total program funding provided to CFDCs by ITI was \$1.36 million (2006/2007: \$1.25 million).
- Total low cost loan capital provided to CFDCs by BDIC was \$1.34 million (2006/2007: \$1.18 million).
- Since inception, CFDCs have been provided \$6.23 million in non-repayable capital funding; of this the GNWT share totals \$3.73 million.



## Program Description

The mandate of each CFDC is that of community and business development through the creation and expansion of small and medium sized enterprises (SMEs) and the creation and maintenance of employment opportunities in NWT communities. To that end, CFDCs provide a core set of services consisting of:

- Term loans and loan guarantees;
- Business planning and assistance;
- Information and training for entrepreneurs via regional workshops;
- Management training, monitoring and after-care;
- Access to business information and the Canada Business-NWT Service Centers;
- Access to state-of-the-art video conferencing technology; and,
- Delivery of the Self-Employment Option Program\* (a HRDC program delivered by the GNWT Department of Education, Culture and Employment).

CFDCs also have the flexibility to set their own priorities for economic development in their respective regions; this may include programs specific to the businesses in their regions as well as special interest group initiatives such as Aboriginal entrepreneurs, youth entrepreneurs and women in business.

A CFDC loan can be as large as \$200,000. Investment and loan funds, administered by CFDCs, are designed to complement conventional funding provided by other financial institutions, the Business Development Bank of Canada or other territorial and federal funding programs.

Finally, and perhaps most importantly, CFDCs are staffed by employees trained in the field of community economic development. They provide a valuable resource to prospective entrepreneurs just starting out, seasoned managers looking for that extra edge and local leaders seeking help in determining the future direction their community will take. Their contributions to the NWT economy are as varied as they are invaluable.

\* The Self-Employment Options Program allows eligible individuals to continue receiving Employment Insurance while starting and establishing a small business.

## Program Background

The CFP was established in 1985 by Employment and Immigration Canada, now Human Resources Skills Development (HRSD); which was responsible for the establishment of CFDCs throughout rural Canada. The program was part of a major effort by the Government of Canada to provide financial assistance in areas experiencing significant hardship due to loss of industry.

In the NWT, the CFP was first accessed in 1987 with the formation of the Hay River and Area Community Futures Society, now the Southwest Territorial Business Development Corporation; in response to the closure of the Pine Point mine. A second CFP formed in Inuvik in 1988 following the closure of the military base and a downturn in oil and gas activity.

In 1994, HRSD entered into negotiations to transfer the CFP to Regional Economic Development Agencies across Canada. In the NWT, where no Federal Economic Development Agency existed, the program was transferred to the GNWT; where it is now administered by ITI.

At the time of the transfer, four CFDCs operated in the Northwest Territories. The transfer agreement provided annual funding of \$903,236, of which \$819,150 was operational funding for the four CFDCs, with the remainder being for a Community Futures Consultant.

On April 1, 1999, the Territory of Nunavut was formed. Two of the four CFDCs were located in Nunavut and their transfer resulted in an annual funding decrease for the Northwest Territories CFP budget of some \$411,000.

Since 2000, the GNWT has solely funded the addition of five new community futures organizations. This brings the total number of CFDCs operating in the NWT to seven and, as a result, all 33 NWT communities now have access to the Community Futures Program. Those seven organizations are:

Akaiicho Business Development Corporation	ABDC	Yellowknife
Dogrib Area Community Futures	DACF	Behchoko
DehCho Business Development Centre	DBDC	Fort Simpson
Sahtu Business Development Centre	SBDC	Norman Wells
Southwest Territorial Business Development Corporation	SWTBDC	Fort Smith
Thebacha Business Development Centre	TBDC	Inuvik
Western Arctic Business Development Services	WABDS	Hay River

Despite major challenges including high operating costs, limited operational and capital resources, the isolation of NWT communities and a shortage of qualified workers, CFDCs in the NWT have been remarkably successful in meeting the needs of small business. They are viewed by the GNWT as being a vital component in the economic development of the Territory.

## LOCAL INVOLVEMENT – Serving the Community

CFDCs are overseen by a volunteer Board of Directors; representation is drawn from the communities served by the respective CFDC.

### Board Member and Staffing Contingents

REGION	CFDCs	BOARD MEMBERS	STAFF	# COMMUNITIES SERVED	POPULATION SERVED *
DEHCHO	DBDC	7	3	8	2,982
INUVIK	WABDS	7	2	7	6,596
NORTH SLAVE	ABDC	7	3	3	18,957
	DACF	* 3	* 0	4	2,774
SAHTU	SBDC	* 6	2	5	2,474
SOUTH SLAVE	SWTBDC	4	1	3	4,054
	TBDS	6	1	3	3,505
<b>TOTAL</b>		<b>40</b>	<b>12</b>	<b>33</b>	<b>41,342</b>

#### \* Notes from table:

- Population statistics are drawn from the 2006 Census
- DACF: Wha Ti board position vacant as at March 31, 2008
- DACF: No dedicated employee currently in place; General manager duties being performed by an employee of the Tłıchǫ Government
- SBDC: Secretary-Treasurer's board position vacant as at March 31, 2008

## LOAN ACTIVITY – Number and Value of Loans Approved

It is important to note that economic development is a dynamic and constantly evolving field of work. A loan cannot be made if no one applies, and applications are not automatically approved; every field of lending – even that as potentially high risk as local economic development – requires the use of prudent decision making and wise judgement on the part of the lender.

It is also important to recognize that CFDCs expend considerable resources in the training, guidance and assistance of local entrepreneurs and community leaders – loan activity is only one measure by which their work can be viewed.

### Number of Loans Approved

REGION	CFDCs	2007/2008	2006/2007
DEHCHO	DBDC	17	19
INUVIK	WABDS	42	35
NORTH SLAVE	ABDC	7	2
	DACF	1	1
SAHTU	SBDC	11	18
SOUTH SLAVE	SWTBDC	8	16
	TBDS	17	12
<b>TOTAL</b>		<b>103</b>	<b>103</b>

### Value of Loans Approved

REGION	CFDCs	2007/2008	2006/2007
DEHCHO	DBDC	\$ 527,318	\$ 547,535
INUVIK	WABDS	1,607,047	1,106,845
NORTH SLAVE	ABDC	510,000	199,000
	DACF	25,000	10,000
SAHTU	SBDC	626,478	603,232
SOUTH SLAVE	SWTBDC	368,000	598,000
	TBDS	503,000	399,150
<b>TOTAL</b>		<b>\$ 4,166,843</b>	<b>\$ 3,463,762</b>

## IMPACT ON COMMUNITIES – Loan Activity by Community Level

One objective of the CFP is to encourage increased business development in rural and remote communities. It does this by making available capital to provide financial assistance to small and medium-sized businesses (SMEs) and leveraging other financing.

*It is important to note that the numbers following only reference fiscal year activity. The cumulative and ongoing impacts of the CFDCs that operate in the NWT are as substantial as they are positive.*

ITI policy classifies the economic activity and potential of the communities of the NWT into two levels:

### Level 1 Communities

- The most developed Communities within the NWT; characterized by well developed community business infrastructure and air/road transportation links.
- These communities are Fort Smith, Hay River, Inuvik and Yellowknife.

### Level 2 Communities

- These communities have less-developed business infrastructure and air/road transportation links.
- Level 2 communities include all communities other than those listed as Level 1.

## Loan Activity by Community Level

	CFDCs	2007/08		2006/07	
<b>LEVEL 1</b>	ABDC	\$ 510,000	7	\$ 199,000	2
	SWTBDC	368,000	8	531,000	14
	TBDS	388,000	14	204,150	9
	WABDS	1,260,792	36	943,845	29
<b>TOTAL</b>		<b>\$ 2,526,792</b>	<b>65</b>	<b>\$ 1,877,995</b>	<b>54</b>
<b>LEVEL 2</b>	DBDC	\$ 527,318	17	\$ 547,535	19
	DACF	25,000	1	10,000	1
	SBDC	626,478	11	603,232	18
	SWTBDC	0	0	67,000	2
	TBDS	115,000	3	195,000	3
	WABDS	346,255	6	163,000	6
<b>TOTAL</b>		<b>\$ 1,640,051</b>	<b>38</b>	<b>\$ 1,585,767</b>	<b>49</b>

## IMPACT ON COMMUNITIES – Jobs Created by Region

CFDCs in the Northwest Territories assist with the creation and maintenance of many jobs every year. In sum total the efforts of the CFDCs in fiscal 2007-2008 created and/or maintained some 205 full-time and 182 part-time jobs in the NWT.

### Number of Full-time Jobs Created and Maintained (2007/2008)

REGION	CFDCs	FULL-TIME JOBS CREATED	FULL-TIME JOBS MAINTAINED
DEHCHO	DBDC	2	12
INUVIK	WABDS	20	39
NORTH SLAVE	ABDC	21	0
	DACF	0	5
SAHTU	SBDC	7	30
SOUTH SLAVE	SWTBDC	2	18
	TBDS	15	34
<b>TOTAL</b>		<b>67</b>	<b>138</b>

### Number of Part-time Jobs Created and Maintained (2007/2008)

REGION	CFDCs	PART-TIME JOBS CREATED	PART-TIME JOBS MAINTAINED
DEHCHO	DBDC	14	7
INUVIK	WABDS	11	48
NORTH SLAVE	ABDC	35	0
	DACF	0	2
SAHTU	SBDC	36	0
SOUTH SLAVE	SWTBDC	7	14
	TBDS	4	4
<b>TOTAL</b>		<b>107</b>	<b>75</b>

## ITI FUNDING

The following figures refer to the ITI funding provided to CFDC's for the fiscal years of 2006/2007 and 2007/2008.

### Total Funding Provided to CFDCs

REGION	CFDCs	2007/08	2006/07
DEHCHO	DBDC	\$ 310,000	\$ 314,050
INUVIK	WABDS	200,000	204,000
NORTH SLAVE	ABDC	252,000	252,000
	DACF	143,500	143,500
SAHTU	SBDC	312,000	196,000
SOUTH SLAVE	SWTBDC	0	0
	TBDS	139,500	143,500
<b>TOTAL</b>		<b>\$ 1,357,000</b>	<b>\$ 1,253,050</b>

### Funding Provided to CFDCs – Operational

(Contribution agreement and other contract based funding)

REGION	CFDCs	2007/08	2006/07
DEHCHO	DBDC	\$ 202,000	\$ 206,000
INUVIK	WABDS	200,000	204,000
NORTH SLAVE	ABDC	143,500	143,500
	DACF	143,500	143,500
SAHTU	SBDC	192,000	196,000
SOUTH SLAVE	SWTBDC	0	0
	TBDS	139,500	143,500
<b>TOTAL</b>		<b>\$ 1,020,500</b>	<b>\$ 1,036,500</b>

### Funding Provided to CFDCs – Economic Development Officer

(Community Transfer Initiatives)

REGION	CFDCs	2007/08	2006/07
DEHCHO	DBDC	\$ 108,000	\$ 108,050
NORTH SLAVE	ABDC	108,500	108,500
SAHTU	SBDC	120,000	0
<b>TOTAL</b>		<b>\$ 336,500</b>	<b>\$ 216,550</b>

# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## AKAITCHO BUSINESS DEVELOPMENT CORPORATION

P.O. Box 427, Yellowknife, NT X1A 2N3  
Tel: (867) 920-2502, Fax: (867) 920-0363  
E-mail: [akaitcho@ssimicro.com](mailto:akaitcho@ssimicro.com), [rstarnau@ssimicro.com](mailto:rstarnau@ssimicro.com)

<b>Communities Served:</b>	Yellowknife, N'dilo and Detah
<b>Population of Service Area</b>	18,957 (2006 Census)
<b>Capitalization</b>	\$ 1,339,500
<b>Services Provided</b>	Commercial Lending Canada Business-NWT Access Site Business Information and Skills Development Small Business Counseling Monitoring and Aftercare Services Assistance with Writing Business Plans Assistance with Applications to Funding Agencies Self-Employment Options Program
<b>Staff</b>	Raymond St. Arnaud    General Manager Ann Jones                Senior Business Analyst Tanya Kidston          Business Analyst
<b>Incorporated</b>	Not-for-profit Corporation, <i>Canada Business Corporations Act</i> Designated as an Aboriginal Capital Corporation by the Government of Canada
<b>Board</b>	Seven Member Board, volunteer based  Chair                        Darrel Beaulieu Secretary-Treasurer    Shirley Tsetta Directors:                 Eitan Dehtiar Jonas Sangris Roy Erasmus Jr. Jackie Hall Steve Meister



# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## DEHCHO BUSINESS DEVELOPMENT CENTRE

P.O. Box 240, Fort Simpson, NT X0E 0N0  
Tel: (867) 695-2441, Fax: (867) 695-2052  
E-mail: [cjtodd@cancom.net](mailto:cjtodd@cancom.net)

<b>Communities Served:</b>	Fort Simpson, Fort Liard, Jean Marie River, Nahanni Butte, Wrigley and Trout Lake
	DBDC has also served Fort Providence and Kakisa since 2005
<b>Population of Service Area</b>	2,982 (2006 Census)
<b>Capitalization</b>	\$ 892,500
<b>Services Provided</b>	Commercial Lending General Business Assistance Small Business Resource Centre Video Conferencing Self-Employment Options Program
<b>Staff</b>	Todd Noseworthy      General Manager Sean Whelly          Business Development Officer Patricia Duncan      Business Development Officer
<b>Incorporated</b>	Not-for-profit Corporation, <i>Canada Business Corporations Act</i> Designated as an Aboriginal Capital Corporation by the Government of Canada
<b>Board</b>	Seven Member Board, volunteer based
	Chair                      John Hazenberg Secretary-Treasurer    Tim McClelland Directors:                George Tsetso Dolphus Jumbo Yvonne Norwegian Eva Hope Michael Neyelle

# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## DOGRIB AREA COMMUNITY FUTURES

P.O. Box 312, Rae, NT X0E 0Y0  
Tel: (867) 392-6875, Fax: (867) 392-6322  
E-mail: [dacf@arcticdata.ca](mailto:dacf@arcticdata.ca)

<b>Communities Served:</b>	Behchokò, Whatì, Gamètì and Wekweètì	
<b>Population of Service Area</b>	2,774	(2006 Census)
<b>Capitalization</b>	\$ 367,500	
<b>Services Provided</b>	Commercial Lending Canada Business-NWT Access Site	
<b>Staff</b>	General Manager	Donna Moore (Acting)
<b>Incorporated</b>	Society, <i>Societies Act</i> of the Northwest Territories Designated as an Aboriginal Capital Corporation by the Government of Canada	
<b>Board</b>	Chair (Interim)	Luke Grosco
	Directors:	David Wedawin Nora Simpson Vacant

# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## SAHTU BUSINESS DEVELOPMENT CENTRE

P.O. Box 174, Norman Wells, NT X0E 0V0

Tel: (867) 587-2016, Fax: (867) 587-2407

E-mail: [exec.dir.sbdc@theedge.ca](mailto:exec.dir.sbdc@theedge.ca)

<b>Communities Served:</b>	Norman Wells, Tulit'a, Déljne, Colville Lake and Fort Good Hope	
<b>Population of Service Area</b>	2,474	(2006 Census)
<b>Capitalization</b>	\$ 1,350,000	
<b>Services Provided</b>	Commercial Lending Canada Business-NWT Access Site	
<b>Staff</b>	Harold McGregor	Executive Director
	Nicky Richards	Economic Development Officer
<b>Incorporated</b>	Not-for-profit Corporation, <i>Canada Business Corporations Act</i> Designated as an Aboriginal Capital Corporation by the Government of Canada	
<b>Board</b>	Seven Member Board, volunteer based	
	Chair	Tanya McCauley
	Secretary-Treasurer	Vacant
	Directors:	Lucy Jackson
		Trudy Kochon
		Mark Modeste
		Sally-Ann Horassi
		Pauli Chinna

# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## SOUTHWEST TERRITORIAL BUSINESS DEVELOPMENT CORPORATION

Suite #7, 6 Courtoreille St., Hay River, NT X0E 1J2

Tel: (867) 874-2510, Fax: (867) 874-3255

E-mail: [xjeffgr@yahoo.com](mailto:xjeffgr@yahoo.com)

<b>Communities Served:</b>	Hay River, Enterprise and Kátlodééche First Nation (Hay River Reserve)	
<b>Population of Service Area</b>	4,054	(2006 Census)
<b>Capitalization</b>	\$ 1,550,000	
<b>Services Provided</b>	Commercial Lending Canada Business-NWT Access Site	
<b>Staff</b>	Jeff Griffiths	General Manager
<b>Incorporated</b>	Not-for-profit Corporation, <i>Canada Business Corporations Act</i>	
<b>Board</b>	Chair	Mike Maher
	Directors:	Sharon Dragon Bonnie Webb Derek Aindow

# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## THEBACHA BUSINESS DEVELOPMENT CENTRE

P.O. Box 25, Fort Smith, NT X0E 0P0  
Tel: (867) 872-2795, Fax: (867) 872-2824  
E-mail: [tbds@gardtal.com](mailto:tbds@gardtal.com)

<b>Communities Served:</b>	Ft. Smith, Łutselk'e and Fort Resolution	
<b>Population of Service Area</b>	3,505	(2006 Census)
<b>Capitalization</b>	\$ 866,000	
<b>Services Provided</b>	Commercial Lending Small Business Resource Centre Video Conferencing Self-Employment Options Program	
<b>Staff</b>	Westly Steed	General Manager
<b>Incorporated</b>	Not-for-profit Corporation, <i>Canada Business Corporations Act</i>	
<b>Board</b>	Six Member Board, volunteer based	
	Chair	Alan Schaefer
	Co-Chair	Tom Lockhart
	Directors:	Earl Jacobson
		Arthur Beck
		Greg Heron
		Raymond Simon

# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## WESTERN ARCTIC BUSINESS DEVELOPMENT SERVICES

2<sup>nd</sup> Floor Mack Travel Building, P.O. Box 2360 Inuvik, NT X0E 0T0

Tel: (867) 777-2836, Fax: (867) 777-3470, 1-800-244-1203

E-mail: [generalmanager@northwestel.net](mailto:generalmanager@northwestel.net)

<b>Communities Served:</b>	Inuvik, Tuktoyaktuk, Aklavik, Fort McPherson, Paulatuk, Ulukhaktok and Tsiigehtchic	
<b>Population of Service Area</b>	6,596	(2006 Census)
<b>Capitalization</b>	\$ 1,200,000	
<b>Services Provided</b>	Commercial Lending Small Business Counselling and Advisory Services Entrepreneurial Training Canada Business–NWT Access Site Video Conferencing Self-Employment Options Program	
<b>Staff</b>	Brent Kay Ron Rogers	General Manager Loans Officer
<b>Incorporated</b>	Society, <i>Societies Act</i> of the Northwest Territories	
<b>Board</b>	Seven Member Board, volunteer based	
	Chair	Tom Lie
	Vice-Chair	Terry Dubilowski
	Secretary Treasurer	Al Rice
	Directors:	Clarence Wood Jen Hinze Jake Heron Vacant
	Ex-officio	Don Craik

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