



# ESSEX

Community Futures Development Corporation  
Société d'aide au développement des collectivités

## An n u a l R e p o r t



Es se x C F D C / S A D C

Canada 

FedNor 

# 2006/2007

**Executive Summary - In pursuit of Economic Opportunity – A Year in Review**

Community Futures Development Corporations (CFDCs) support community economic development by assisting Ontario’s rural communities to strengthen and diversify their economies. As a community-based, non-profit organization, the Essex CFDC is run by a board of local volunteers. It is staffed by experienced people who encourage entrepreneurship and the pursuit of economic opportunities.



Through Industry Canada, the Federal Government provides funding, advice and support to a network of CFDCs across Ontario, who carry out the following services:

- Strategic community planning and development
- Business services
- Access to capital

**Strategic Community Planning and Development:**  
CFDCs work closely with communities to assess local challenges, look at new ideas and opportunities, and help implement development strategies that could strengthen their economies. The Essex CFDC provides service to Amherstburg, Essex, Kingsville, Lakeshore, LaSalle, Leamington, Pelee Island, and Tecumseh.

A five-year Community Strategic Plan was developed in 2002 with input from key community partners and focus groups. Each year, the plan was reviewed then updated with key focus areas and projects determined.

This year a new 3 to 5 year Community Plan is being developed and will be launched at the Annual General Meeting. Recognizing the limited resources available to community organizations, and the number of strategies being developed across the region, the CFDC has focused this time on a collaboration and opportunity study to support our community partners in providing a resource in the development of their own plans and awareness of potential collaboration efforts.

**Business Services**

The CFDC provides important services to businesses and entrepreneurs that include:

- Business advice, counselling, information and referrals
- Help with business plans
- Export support
- Entrepreneurial training
- Information on relevant federal and provincial programs and services.
- Canada Ontario Business Service Centre

<b><i>Impact /What We Accomplished in 2007</i></b>	
Small Business General Enquiries	283 contacts
In-depth Counselling	303 interviews

**Access to Capital**

CFDCs administer local investment funds to help finance new or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs. Repayable financing of up to \$150,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient. All CFDC financing decisions are made at the community level by the local Board of Directors.

<b>Financial Highlights Investment Fund</b>	<b>2007</b>	<b>Since Inception</b>
Total Investments Received	\$0	\$1,025,000
Total Funds/Loans Disbursed	\$222,500	\$2,573,500
Average Loan Size	\$ 31,785	\$ 33,422
Total Funds/Loans Outstanding	\$783,261	\$ 783,261
Total Funds/Loans Repaid	\$67,461	\$1,382,791
Total Funds/Loans/interest Written Off	\$ 0	\$ 418,987
Funds Leveraged ( Equity & 3 <sup>rd</sup> party)	\$214,155	\$3,918,098
Jobs	29	413

## Community Projects

Essex CFDC works closely with community partners to assess local challenges and encourage economic opportunities. The following are highlights of some Economic Development initiatives that Essex CFDC has participated in over the past year.

### Bilingual Services

Since October 2002, services have been provided to clients in French. The CFDC continues to expand its francophone CED opportunities and is a part of the local Franco Info network. Last year, the Essex CFDC also supported the following bilingual projects.

- Participated in a pilot project with the Ontario Association of CFDCs and Collège Boréal to provide Francophone online learning courses for small businesses
- Hosted a FedNor/Industry Canada consultation with the Francophone community to determine their needs and priorities
- Provided in French, Economics of Staying in School Junior Achievement program to local French school
- Helped fund in partnership with Collège Boréal and Laurentian University a French career poster
- Supported la Festi-fête de la St- Jean-Baptiste 2007

### Breakfast Express Club

Several networking sessions were again held for entrepreneurs in the County last year with each attended by ave. 30 participants. This is a collaborative effort between the Essex CFDC/SADC, Windsor-Essex Small Business Enterprise Centre, and the Windsor Self Employment Assistance Office.



### Connecting Windsor-Essex™



**Proud Partner**

Essex CFDC is a proud partner in the Smart Community for Windsor and Essex County and participates as a member and past Chair of the Action Team. The main goals of the Smart Community are consistent with Industry Canada guidelines including organization, community engagement, infrastructure, online services, and smart results.

*Regional Online Business Directory:* The Essex CFDC chairs an Online Business Directory Task Force, as a sub-committee of the Action Team, made up of CIC's, WEDC, County GIS representatives, EDO's, Service Canada, etc. A "smart community" approach was used by the

team to provide an online business directory service using best practices, and one that is promoted as the official source for the entire region. This would allow for the reduction of duplication of efforts where multiple directories are being created, and support of the community where limited resources are available. Through the above partnerships and resources, a report was developed which identified end user needs; researched best practices from other communities; determined data sources; etc. NAICS codes are currently being assigned to standardize the data thanks to the SCP program from Service Canada and University of Windsor students. The directory is already live on the community portal, however this is an ongoing opportunity with additional Phases possible/ready for other community partners to address the development of solutions for their needs using this community resource. This year, a new “Look and Feel” & self-update functionality for business owners was developed & launched using CFDC Special Project funds as well as a contribution from the Smart Community and in partnership with the County of Essex. [www.windsor-essex.info](http://www.windsor-essex.info)

### **Franco Info committee**

The CFDC is a member of this networking group for francophone community development organizations which meets on a monthly basis at Place Concorde. Last year two luncheons were held to raise awareness of French services available to francophones in the Windsor-Essex region; one presented in French and one in English. Franco Info continues to deliver an opportunity for francophones to develop a better network and to maintain their profile in the community through these information-sharing sessions.

### **Southwest Economic Assembly**

Essex CFDC participated as a member of the Steering Committee that was tasked with the development of a proposed structure/ Governance Model to further the concept of a regional collaborative organization.

### **Special Project Funding**

The Essex CFDC provided some support and /or resources to:

- Convention & Visitors Bureau for (1) Destination Development research & (2) War of 1812 project
- “Missed Business” Accessibility guide for small business – French and English
- Windsor Essex County Development Commission (WEDC) for interface for Site Locator on community portal
- Leamington Chamber of Commerce Business Excellence awards
- Jumpstart Student Nourishment Program
- Connecting Windsor-Essex™ online Business Directory software upgrade
- Belle River BIA & High School Business Leadership Program
- Leadership Windsor-Essex - co-sponsored the 5<sup>th</sup> Economy and the Environment Learning Day for the Leadership participants
- Several Workshops:
  - Employee Retention for Employers – South Western Ontario Industry-Education Council
  - Creating Urban Wealth – partnership Chatham-Kent
  - Garden Routes of Canada South packaging – partnership Chatham-Kent
  - Breakfast Express networking sessions for Entrepreneurs

- Accessibility workshop – County of Essex
- Breakfast with the Mayors public awareness events hosted by Community Living Essex County – event raised awareness to encourage business participation in the employment of people with intellectual disabilities
- Cover Your Assets workshop for non-profit organizations
- One Source event – government tradeshow for entrepreneurs

In addition to being a member of the Ontario Association of CFDCs, Essex CFDC is also a member of a regional network of CFDCs including Chatham-Kent, Middlesex, Elgin, Huron, Perth, Sarnia-Lambton, and Tecumseh First Nations.

### **2007 Essex CFDC Board of Directors**

<u>Name</u>	<u>Interests</u>	<u>Geographic Area</u>
Martin Breshamer, Chair	Food Processing	Amherstburg
Susan Friedl, Vice-chair	Youth/Education	Lakeshore
Paul Foster, Treasurer	Business/Financial	Essex
Jim Gaffan	Human Resources	Kingsville
Rita Ossington	Tourism/HR	Tecumseh
Dodie Wilson	Social Economy	Essex
Kristina Verner	Information technology	LaSalle
Paul Chauvin	Education, Bilingual	Lakeshore
Justin Barker	Tourism, Hospitality	Leamington

*Retired in 2007: Normand Marcoux*

### **2007 Essex CFDC Staff**

Linda Scott (Malenko)	General Manager
Brenda Andres	Business Development Officer
Claire Primeau-Bouchat	Bilingual Office Administrator