



ESSEX

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

Annual Report



Essex CFDC/SADC

Canada 

FedNor 

2008/2009

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



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

- *Strategic community planning and socio-economic development*
- *Support for community-based projects*
- *Business services*
- *Access to capital*

Strategic Community Planning and Development:

CFDCs work closely with communities to assess local challenges, explore new ideas and opportunities and help implement development strategies that could strengthen their economies. Essex CFDC provides service to Amherstburg, Essex, Kingsville, Lakeshore, LaSalle, Leamington, Pelee Island, and Tecumseh.

Following the launch of a new Community Economic Development Information Resource Strategy entitled “Working Together Windsor-Essex” in 2007, higher focus was placed on collaboration strategies with emphasis on a regional approach to economic development. Essex CFDC participated in a number of projects over the year working with regional partners and connecting key players in various sectors. There is also a small fund available to support local economic development initiatives.

Business Services

The CFDC provides the following services to businesses and entrepreneurs:

- 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

Impact 2009

- Provided 278 in depth confidential client consultations at no charge
- Responded to 209 small business general inquiries (walk-in, phone and e-mail)

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.

Financial Highlights Investment Fund	2009	Since Inception
Total Investments Received	\$500,000	\$1,525,000
Total Funds/Loans Disbursed	\$1,023,500	\$3,757,532
Average Loan Size	\$ 60,205	\$37,955
Total Funds/Loans Outstanding	\$1,558,266	\$1,558,266
Total Funds/Loans Repaid	\$224,910	\$1,752,818
Total Funds/Loans/interest Written Off	\$ 0	\$457,987
Funds Leveraged (Equity & 3 rd party)	\$3,230,817	\$7,307,198
Jobs	141	581

Community-Based Projects

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

To Learn on Line / Apprendre en Ligne

In collaboration with the Ontario Association of CFDCs, Essex CFDC supported the introduction of this on line learning program. It is specifically designed for the small business owner with over 125 courses to choose from exclusively tailored to help grow their business. Courses are available in both English and French. Subsidies are available through the CFDC for specific courses.

Bilingual Services

Since October 2002, services have been provided to clients in French. The CFDC continues to expand its francophone CED opportunities. Last year, the Essex CFDC supported the following bilingual projects.

- Continued participation in a pilot project with the Ontario Association of CFDCs and Collège Boréal to provide Francophone online learning courses for small businesses
- Continuous promotion of our “Bonjour Campaign” to raise awareness of French services in the community
- Partnered once again with the Belle River BIA Rendez-Vous Belle Rivière Festival
- Member of the Franco-Info Committee which provides an opportunity to the francophone community to expand their existing network and help maintain their profile in the community through information sharing sessions
- Sponsored three (3) Dîners Conférences with ACFO & RDÉE which provided a networking opportunity to French associations & businesses

- Provided Career and Budget workshops in French for grade 10 students at county high schools
- Supported the Maidstone and Area Historical Society and their continued endeavour to provide resources in French.

Breakfast Express Club

Several networking sessions were again held for entrepreneurs in the County last year in conjunction with local Chambers and BIA's. This collaborative effort between the Essex CFDC, the Small Business Centre and the Self Employment Assistance Office began in 2005. It is a valuable venue for small business owners to practice their networking skills and develop contacts and partnerships.



Connecting Windsor-Essex™

Essex CFDC is a proud partner in the Smart Community for Windsor and Essex County and participates as a member 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. www.windsor-essex.info

Special Project Funding

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

- Windsor Essex Catholic District School Board OYAP Conference. The Ontario Youth Apprenticeship Program is a School to Work program that opens the door for students to explore and work in apprenticeship occupations
- Essex County Federation of Agriculture's Buy Local Map in support of Essex County Farmers. An informative roadmap was published to explore the agri-food industry in Essex County
- Provincial Marine Amherstburg Re-enactment Unit for a replica First Nations canoe to support heritage & tourism in the region
- Leamington Arts Centre – to support the development of a performing arts centre
- Kingsville BIA – Supported the “Operation Facelift” initiative to beautify downtown business facades
- Leamington's Self Employment Service Workshops. These workshops are designed to help those who are on EI and wish to start their own business
- Leadership Windsor-Essex Economy and Environment Learning Day. This training workshop's purpose is to develop leadership capabilities in various sectors of our economy
- Essex BIA Business Excellence awards – Event Sponsor
- Essex Community Living and the Ruthven Apple Festival
- Leamington Chamber of Commerce Beehive networking events for entrepreneurs
- Small Business Centre Business Plan Competition for Youth


2009 Essex CFDC Board of Directors

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

2009 Essex CFDC Staff

Linda Scott	General Manager
Michael Meloche	Business Services Officer
Claire Primeau-Bouchat	Bilingual Office Administrator
Michelle Dubé	Bilingual Community Liaison