

Operating Plan 2011-12

This plan has been approved and submitted
By the Board for:

**COMMUNITY FUTURES CENTRE WEST
#6 205 FIRST STREET EAST, COCHRANE AB T4C 1X6
403 932-5220 TOLL FREE 1877 603-2329**

On behalf of the Board



January 20, 2011

Signature* *Preferably the Chair*

Date

Dan Oneil

CFCWest Board Chair

Name (Please print)

Title

On behalf of the CF Management



January 20, 2011

Signature*

Date

Patti-Jay Powell

Executive Director

Name (Please print)

Title

Date Plan Submitted to WD:

Feb 13, 2011

Board motions as per board meeting on January 20, 2010

Moved by Duane Maluga to approve the 2011-2012 Operating Plan as presented.

UNANIMOUS

Moved by Kelly Ross to approve the 2011-2012 Operating Budget as presented

UNANIMOUS

Table of Contents

1.0	Basic Information (Annual)	Page 3
	1.1 Name and Address	3
	1.2 Staff	4
	1.3 Board of Directors	4-5
2.0	Description of Organization	6
	2.1 Organizational Structure	6-9
	2.2 Policies	10
	2.3 Demographics/Service Area	10-18
	2.4 Community Accountability	19
3.0	Vision	20
	3.1 Mission, Vision and Strategic Goals	20
4.0	Core Services, Objectives, Priorities & Activities Next Fiscal Year (Annual Plan)	20
	4.1 Goals, Objectives, Strategies	20-24
	4.2 Inclusivity	25
	4.3 Strategies to Support Social Economy	25
	4.4 Planned Projects and Priorities	25
	4.5 Summary of RDI Applications	26
5.0	Performance Indicators (Annual)	26
	5.1 Performance Targets	26
	5.2 Community Economic Development	27
	5.3 Minimum Performance Standards	27-28
6.0	Financial	28-29
	6.1 Budget Forecast and Cash flow (W.D Core funding) Requirements	29
	Appendix A- CFCWest Lending Policy	30-38
	Appendix B- CFCWest General Policy Manual	39-51
	Appendix C -CFCWest Lending Portfolio 2011-2012	52-54

INTRODUCTION

The Operating Plan provides Western Economic Diversification with insight into the goals and realities of your Community Futures organization (CF), forms the basis for our funding relationship, and provides an action plan for your CF.

The Operating Plan is based on a multi-year Strategic Plan (normally five-years) with some sections requiring annual updates. All other sections should be updated annually if important changes occur. The performance indicators must be updated annually.

The flow is from long-term goals to strategies to short-term activities. Your CF's Strategic Plan sets long-term goals and the Operations Plan gives the short-term strategies to achieve specific accomplishments for the current year. The operating plan is submitted annually.

Please note that although you can use your own format, as long as the information required is presented in an understandable manner and the linkages are made to the strategies and goals, it is preferable that you use the template format (Attachment "E") to lay out your plan for the coming year.

BOARD MOTION

Please attach the motions from your CF's Board of Directors that approves:

1. The Operational Plan
2. The Budget
3. Requests for Interest Transfer

Please include date of meeting, the motion and who moved each motion.

1.0 BASIC INFORMATION (Annual)

1.1 Basic information:

CF Legal Name:	Community Futures Centre West
Mailing Address:	#6 205 First Street East
Location Address:	Cochrane, AB T4C 1X6
Phone Number:	403 932-5220
Fax Number:	403 932-6824
General email address:	dgraham@cfcwest.com
Executive Director:	Patti-Jay Powell
Executive Director Email:	ppowell@cfcwest.com
Chairperson:	Dan Oneil
Address:	23 Flett Crescent, Airdrie AB T4B 1M9
Phone Number:	403 948-3772
E-mail Address:	oneil.dg@shaw.ca
Web site:	https://www.cfcwest.com

1.2 List of Staff (Annual – please use existing phone lists if possible)

Staff	Position	Core Staff (WD) *	Non Core	Phone Extensions
Dianne Graham	Executive Assistant	*		315
Patti-Jay Powell	Executive Director	*		317
Trevor Kuntz	Business Development Advisor	*		318
Patricia Alderson	Self Employment Manager		*	319
Jodie Eckert	CED Coordinator	*		321
Tomer Cohen	Business Development Associate(Co-op Student, Haskayne School of Business)		*	403 472-3742
Mikeal Abramoff	Self Employment Coordinator(AEI)		*	403 815-0735
Adena Cheverie	Economic Development Intern(RCAP)		*	403 804-2799

* Indicate if Core staff or % Salary covered by WD core funding

1.3 Board of Directors (Annual)

Please provide a list of your Board members, indicating the Chair, and identify their area of representation and the year that the member joined the Board. Area of representation could include expertise, geographic area, target group, current affiliations, etc.

Name	Position	Area of Representation	Year Joined Board
Name & Area of Representation	Position	Expertise & Affiliations	Year Joined Board
Dan Oneil, Airdrie, AB	Board Chair	Effective strategic & operational planning, management of human and financial resources, program management. Commitment to public service, past elected public official (Mayor, City of Airdrie) Operated a small agriculture business for 10 years Director Citizen Serves, Southern Alberta, Service Canada, Chairman of Directors for Main Street Square Real Estate Inc. Awarded the Rotary Club International, Paul Harris Fellowship Award	2008/2009
Scott Pickard, Cochrane, AB	Vice Chair	Bachelor of Science, DeVry Institute of Technology. Computer Information	2009-2010

		Services. (Cum Laude, Class Valedictorian, Outstanding Student Award) Competencies include: Business Plan Writing, Market Strategy Development, Market Analysis, Process Development Current President and CEO of Business Infusions Inc. Software developer. Board of Directors for Condominium Association.	
Fred Hays, Airdrie, AB	Treasurer	Policies, Legal agreements, Fund raising, Recruitment, Training and Orientation, Strategic planning. PhD in agriculture Past VP Alberta Institute of Past VP Alberta Institute of Agrology. Agri-business consultant	2006-2007
Clifford Hurt, Crossfield, AB	Director	MBA, Science & Technology Queen's University, business-government relations, forecasting and future studies, business intelligence, development of new products & services, commercialization of new technology Private consultant: Past Director of the Society of Logistics Engineers, Past Director of Junior Officer Training at the School of Administration and Logistics in Borden	2007-2008
Duane Maluga, Cochrane, AB	Director	Certified Financial Planner providing investment, tax, estate and insurance planning for High Net Worth individuals. Specializing in individuals and families that have grown their wealth by building small and medium enterprises or have a long time family history in agriculture. Applying knowledge and experience in these areas to help clients enhance their wealth Investment Advisor with RBC Dominion Securities	2009-2010

Kelly Ross, Airdire, AB	Director	CA School of Business, Society of Management Accountant of Alberta, Business Administration Diploma in Accounting (Honors) Currently: Accountant-The Mathews Group LLP Key Strengths include solving broad variety of business problems, working with team environments and experience with managing people.	2009-2010
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2.0 DESCRIPTION OF ORGANIZATION

2.1 Please provide information on how your organization is structured and operates:

- Board structure and committees
- Organizational structure, i.e. units, areas of responsibilities
- Office locations and coverage of communities (i.e. offices, part time staffing in other communities)
- Staff and board training plans
- Subsidiaries and related entities listed (i.e. does your CF hold an ownership position in another organization, business, or entity).
- Community and government partners that are “committed long term partners”. Please also provide a list of project partners.
- Funding partners
- Services offered

Board Structure and Committees

CFCWest ensures a strong presence in our regional communities through a Board of Directors that act as ambassadors for the organization. Our team consists of a dedicated group of professionals who provide input to the development of the yearly plan. A regionally represented and diverse Board of Directors provides strategic direction to the organization. Each Director brings a high level of experience, expertise and community participation to the Board. The main responsibilities of the Board are to:

- Set and provide overall strategic direction and policies for CFCWest.
- Ensure proper management of funds
- Ensure the contract agreement between WD and CFCWest has been met
- Support and assess the products and services delivered
- Provide support and mentorship to the Executive Director
- Ensure CFCWest participates, collaborates and maintains positive community relations with partners, stakeholders and funders within the region
- Participate in and promote Board of Director professional development and training opportunities
- Ensure overall organizational transparency is maintained and reporting is completed in a timely manner

Board Committees are as follows: A Director must chair all committees and the Board Chair sits as ex-officio on any committee.

Standing Investment Review Committee (SIRC) adjudicates loan proposals and oversees the administration of the loan funds. The SIRC consists of Board of Directors including the Executive Director and the Business Development Advisor. SIRC members represent different geographic areas and expertise

and have excellent understanding of financial statements and are familiar with the operation of small and medium sized business operation. CFCWest currently has one “non-director service professional” currently volunteering as members of this committee.

The Executive Committee (EC) consists of the Chair, Vice Chair, Treasurer, Secretary and the Executive Director. This role of this committee is to deal with tactical matters requiring board input as they arise. This may include answering inquiries from board members as well as the general public, reviewing issues and making recommendations or presenting options to the board for full discussion and review. This committee also provides guidance to the Executive Director including completion of the Executive Director’s annual performance appraisal and collectively sets the agenda for board meetings.

Organizational Structure

The core staff of CFCWest consists of the following:

Executive Director:

- Report and liaise with the Board of Directors, Alberta Employment & Immigration (AEI) and Western Economic Diversification.
- Responsible for overall management, administration and program delivery. Including strategic planning, annual operations plan, budgeting
- Responsible for fostering and promoting an environment conducive for the Board and staff to achieve goals

Executive Assistant:

- Integral in providing a support role to all staff of CFCWest front office reception
- Provide basic business information to walk in and phone clients
- Complete general and specific office related duties
- Maintain corporate data base
- Maintain the resource library
- Completes book keeping and statistical functions

Community Economic Development Coordinator:

- Recommend appropriate strategies, action plans and programs that contribute to local business and community economic development.
- Initiates and develops special projects and funding opportunities to create diversification among the region
- Work with stakeholder communities to create and implement strategic action plans and/or programs that contribute to community and economic development
- Network to build new and strengthen existing relationships to increase partnerships and project opportunities

Economic Development Intern, Crossfield Alberta:

- Assist with Business Development and Attraction
- Connect the business community and residents
- Create an economic development Committee that focuses on sustainable economic development focusing on diversification

Business Development Advisor:

- Provide business counseling, advisory and lending services
- Monitor and manage the loan portfolio
- Evaluate and achieve the goals of the investment portfolio
- Evaluate and make recommendations regarding loan performance
- Establish and evaluate loan criteria

Business Development Associate:

- Assess and make recommendations on loan proposals
- Provide loan monitoring support

- Prepare loan security documentation and other legal documents related to loans
- Asses Business Plans for market and financial viability
- Develop interpersonal/communications skill for client and co-worker relations and for liaising/networking with other service partners

Self Employment Manager:

- Coordinates and effectively manages the Self Employment Program
- Report and liaise with AEI to ensure deliverables are met
- Complete documentation as required determining eligibility for government funding and ensure selection of appropriate candidates
- Provide entrepreneurs with business counseling/training and resources to maximize client potential

Self Employment Coordinator:

- Assist with the evaluation/assessment of potential clients and make decision on client approval or decline
- Assist with entrepreneurial training and business coaching for SE clients
- Assist with program development and deliver the SE program within budgetary guidelines
- Assist with establishing evaluation program criteria and goals
- Assist the SE Manager in regards to response to a Request for Proposal(RFP) for the award of the SE Program

Office locations and coverage of Communities (i.e. offices, part time staffing in other communities)

Main office:

- Cochrane Alberta at #6 205 First Avenue East.

Secondary Office:

- CFCWest has permanent office space allotted by the City of Airdrie
- The Town of Crossfield has provided the office space for the Economic Development Intern

Staff and Board Training Plans

Staff and Board will be provided with professional development and training opportunities in the upcoming fiscal year as budget permits. We will continue to utilize the opportunities provided to us during the spring training sessions and the annual fall Symposium. Over the past year CFCWest has been responsive to the effects of the downturn in the economy and has prioritized training in the area of Bankruptcy and Collections training. Staff is also responsive to priorities set by WD therefore has participated in Diversification and Cluster Development training. CFCWest staff also takes advantage of the post secondary education facilities close at hand. Several staff has taken courses to supplement knowledge in their own specific portfolio. Our team will also continue to utilize the Community Futures Professional Staff Development Program in the upcoming year by completing competencies and designations within our individual portfolios.

Board Recruitment & Training

To ensure board members have appropriate understanding of their governance role, accountability to our funders, recognize the importance of strategic planning and prudent financial management, our board of directors will continue to utilize the eleven training modules developed by the Pan West Professional Board Development Committee. In the upcoming year, Board Members will be expected to attend and complete a minimum of two boards training modules. They will also be provided the opportunity to attend the fall symposium. Budget permitting, attendance at other conferences or training opportunities will be considered. The current process of director replacement is by referral, application and interview. Members of the organization may nominate candidates. Composition of the board reflects the geographic and diversity of the region and represents varied interests of board members. CFCWest currently has eight board positions although current bylaws reflect we can accommodate up to fifteen. Over the past year our board has had natural attrition and resignations due to job changes and priority shifts from within directors. These changes are reflected in Executive positions as well as through the recruitment of new members. In addition to the normal recruitment process the CFCWest Website reflects online recruitment through our recruitment site at www.cfcwest.com/BoarRecruitmentPackage.php. Board Member orientations are

conducted with all new board members. In addition, resource binders have been developed and are provided to each board member to ensure members possess all pertinent resources necessary to carry out their role effectively. Administration staff and management will continue to work with board members to educate them on effective use of the secure member side of our website. All resources, information and loan proposals are posted on the site as need arises. The process of accessing the secure site has proved to be effective and more secure than other processes we have used in the past.

Staff invests time and energy in our partner organizations not only to provide services, build capacity, improve communication and understanding of community need but also for the sharing of important strategies and dissemination of important information. Attendance at meetings such as Municipal Council Meetings, Chamber of Commerce and participation in visioning and strategic community sessions assist staff to appreciate where our resources can be best utilized. The Board of Directors of CFCWest is made up of strictly volunteer members versus municipal representation. Therefore staff attendance at council meetings and the Calgary Regional Economic Development Forum (CREP) is essential. Opportunities to share community initiatives and evaluate projects impacting our region are discussed at regular forum meetings.

Community & Government	Project	Funding
Western Economic Diversification	Alberta Agriculture and Rural Development	WD Core and RDI
The Business Link	Student Connection, Technology Training Centre, University of Alberta	Calgary Regional Partnership
Agriculture Financial Services Corp (AFSC)	The Business Link	Alberta Women Entrepreneurs
Business Development Bank of Canada(BDC)	Lafarge	Business Development Bank of Canada
Canmore Economic Development Authority	EPCOR	AEI
Job Resource Centre in Banff	Bragg Creek Community Association	Industry Canada
Community Futures of Alberta	Bow Valley College, Canmore and Airdrie	Calgary Economic Development
Bow Valley Builders & Developers Association	Canadian Youth Business Foundation	Alberta Agriculture
Cochrane and Area Chamber of Commerce	Rotary Club of Canmore	Le Conseil de developpement economique de l'Alberta
Bragg Creek Chamber of Commerce	Calgary Regional Health Authority	
Carstairs Chamber of Commerce	Airdrie Business Resource Partnership	
Rotary Club of Canmore	Alberta Finance & Enterprise	
Canmore Family Support Services(FCSS)& Resource Centre	Alberta Economic Developers of Alberta	
Prospect Now Cochrane and Airdrie	Calgary Economic Development	
Town of Banff	Frog Inc Productions	
Town of Canmore	Cochrane Business Network	
M.D of Big Horn	Canmore Build a Better Business	
County of Rocky View	Creating Pathways	
Bragg Creek	Town of Cochrane	

Redwood Meadows	City of Airdrie	
Town of Cochrane	County of Rocky View	
City of Airdrie	Cochrane Society for Affordable Housing	
Town of Crossfield	GoForth Institute	

Partners

2.2 Please provide dated copies of your CF's policies (required once only every five years unless there are changes) related to:

Policies	Date Policy was last Updated	Date Submitted to WD
Investment Fund Management		
<ul style="list-style-type: none"> If your board is considering loans in excess of \$150,000, please provide the updated policies that specifically address this. (See Below) 		
Conflict of Interest		
	September 2010 See Appendix A	Feb 14, 2011
Board of Directors (policy for appointment/selection, terms of office, etc)	September 16, 2010 See Appendix B	February 14, 2011

WD Policy on loans over \$150,000 states:

- “As financial assistance in excess of \$150,000 are only to be considered on an exceptional basis, WD’s position is that CFs must ensure that their internal investment review policies **clearly** lay out the conditions upon which they will consider financial assistance in excess of the normal limit of \$150,000. CFs must provide WD with prior written notification of their intention to change their corporate policies to allow for the consideration of financial assistance in excess as per Section 5.2 of the Contribution agreement and provide a copy to WD of these policies as per section 5.4 of the Contribution Agreement.”
- Please contact your CF Officer if you require a copy of this policy.

2.3 Please provide a description of your CF's service area including:

- Demographic information
- Analysis of the strengths, weaknesses, opportunities and threats of your service area. Table provided

Community Futures Centre West region is located within the Calgary Region, with the primary office located in Cochrane, Alberta. The Calgary Region is recognized internationally as an outstanding place to live and do business, and is acclaimed for its exceptional quality of life and environment. Spanning from Banff in the west to Strathmore in the east and from Crossfield in the north to Nanton in the south, the Calgary Region marketplace is home to almost 1.26 million people (2008) sharing 28,632 square kilometers (or 11,054 square miles) which is 4.1 per cent of the province of Alberta’s land mass. There are a number of urban and rural communities in the Region – each with its own unique identity and mix of amenities offering families and entrepreneurs a range of solutions to match their needs. The Calgary region has a strong representation of diverse industry but shows strength in the emerging sectors of Manufacturing, wood and non wood, Professional and Technical, Value added Agriculture, Scientific, Professional Services, and Transportation and Logistics.

Communities located within the CFCWest Region include:

Cities: Airdrie

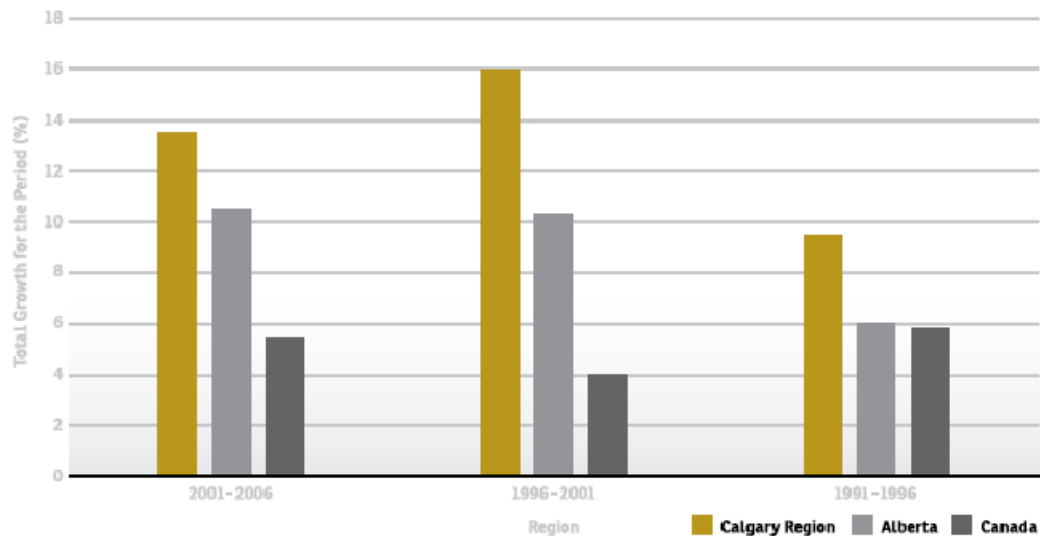
Towns: Banff, Canmore, Cochrane, Crossfield, Redwood Meadows (Town site), Bragg Creek

Summer Villages: Ghost Lake and Waiparous

Rural Areas: Municipal District of Bighorn, Rocky View County

First Nations: Stoney, Chininiki, and Bearspaw Tribe

1: Calgary Region Marketplace – Population Growth in the Period 1991 – 2006



Source: Statistics Canada, Census 1991, 1996, 2001, 2006

During the ten year period 1996 - 2006, several communities within the Calgary Region *marketplace* experienced phenomenal growth. The Town of Chestermere, located east of Calgary, experienced the most rapid growth: equal to 18.4 per cent per year. While Chestermere was more than tripling in size, Okotoks and Airdrie grew by approximately 70 per cent over the seven years following 2001.

Population

Based on data from the province of Alberta for 2008, the population of the Calgary Region marketplace was estimated at 1.26 million persons, or 36.7 per cent of the provincial total. The population of the City of Calgary, the Region’s largest municipality, was estimated at over 1.04 million in 2008. Alberta’s official population in 2008 was 3,433,145. Based on the 2006 Federal Census, the Calgary Region marketplace has a young and diverse population, with a median age of just less than 36 years. This is slightly lower than the provincial average and substantially lower than the national average of almost 40 years of age. The Calgary Region has a higher proportion of its population in the 15 - 64 year age group, which is commonly considered the “working age” population. Almost 73 per cent of the Calgary Region population is of working age, compared to 70 per cent of the Alberta provincial total and 68.6 per cent of the national total. As well, the proportion of 15 - 24 year olds residing in the Region is high compared to the national average. Among this age group are a relatively large proportion of post secondary students. The Calgary Region marketplace also has a smaller proportion of seniors (65 years plus) than the provincial and national averages. Only 9.1 per cent of Calgary Region residents are seniors, compared to 10.7 percent of Albertans and 13.7 per cent of Canadians.

Population of Select Calgary Region Marketplace Communities 2003 and 2008

Community	2003	2008	Change 2003-2008	% Change
Airdrie	23,680	34,116	10,436	44.1%
Banff	8,282	8,721	439	5.3%
Black Diamond	1,866	1,986	120	6.4%
Calgary	922,315	1,042,892	120,577	13.1%
Canmore	11,458	12,039	581	5.1%
Chestermere	5,712	12,589	6,877	120.4%
Cochrane	12,074	14,653	2,579	21.4%
Crossfield	2,288	2,648	360	15.7%
High River	9,345	10,716	1,371	14.7%
Nanton	1,841	2,055	214	11.6%
Okotoks	11,664	19,996	8,332	71.4%
Strathmore	8,640	11,335	2,695	31.2%
Redwood Meadows, Townsite of	1,141	1,150	9	0.8%
Tsuu T'ina Nation	1,220	1,373	153	12.5%
Turner Valley	1,608	2,022	414	25.7%
Population of other regional communities	77,556	84,582	7,026	9.1%
Total	1,100,690	1,262,873	162,183	14.7%

Source: Alberta Municipal Affairs, Official Population List 2003 & 2008

Diversity

The Calgary Region marketplace has become a popular destination for immigrants in Canada. The number of immigrants moving to the Region on an annual basis has increased from just over 2,000 per year in the 60's to almost 12,000 per year since 2001. Between 1996 and 2006, almost 168,000 immigrants to Alberta have become permanent citizens. Of this total, 98,500 reside in the Calgary Region marketplace, which represents 59 per cent of the provincial total. The increase in immigration has contributed significantly to the Region's cultural and ethnic diversity. Between 2001 and 2006, the number of visible minorities in the Calgary Region grew by 43 per cent. According to data from the 2006 Federal Census, the number of visible minorities is estimated at 242,675 persons who represent approximately 20 per cent of the Calgary Region population. This is significantly higher than the provincial average of 14 per cent. The diverse heritage of visible minorities in the Calgary Region marketplace is illustrated in the chart to the right.

Industry Labour Force Statistics¹ Comparison - 2009/2010

INDUSTRY LABOUR FORCE (unadjusted)	JANUARY - NOVEMBER AVERAGE			OCTOBER			NOVEMBER		
	2009	2010	Yearly Change	2009	2010	Yearly Change	2009	2010	Yearly Change
Alberta									
Agriculture									
Unemployment Rate (%)	1.8	2.1	0.3	3.0	n/a	n/a	n/a	n/a	n/a
Employed (000's)	55.5	49.1	-6.4	55.4	50.3	-5.1	51.0	49.7	-1.3
Mining and Oil and Gas Extraction									
Unemployment Rate (%)	7.7	4.3	-3.4	9.3	4.2	-5.1	7.1	2.8	-4.3
Employed (000's)	137.5	137.7	0.2	123.3	142.7	19.4	127.7	145.2	17.5
Construction									
Unemployment Rate (%)	8.9	7.7	-1.2	6.1	4.8	-1.3	6.7	5.9	-0.8
Employed (000's)	191.5	204.1	12.6	201.1	223.7	22.6	203.5	221.8	18.3
Manufacturing									
Unemployment Rate (%)	8.1	6.0	-2.1	9.2	4.3	-4.9	8.6	5.4	-3.2
Employed (000's)	123.7	123.2	-0.5	118.5	121.6	3.1	122.0	121.7	-0.3
Wholesale Trade									
Unemployment Rate (%)	5.2	4.9	-0.3	5.4	2.8	-2.6	6.5	3.2	-3.3
Employed (000's)	75.1	72.0	-3.1	78.0	72.1	-7.9	70.1	80.5	4.4
Retail Trade									
Unemployment Rate (%)	5.9	6.0	0.1	6.0	4.6	-1.4	6.4	4.6	-1.8
Employed (000's)	225.6	228.5	2.9	216.5	233.1	16.6	219.8	229.1	9.3
Transportation and Warehousing									
Unemployment Rate (%)	6.0	4.1	-1.9	7.5	3.2	-4.3	6.0	2.4	-3.6
Employed (000's)	103.0	102.7	-0.8	103.8	97.2	-6.6	103.5	102.4	-1.1
Finance, Insurance, Real Estate and Leasing									
Unemployment Rate (%)	2.2	3.0	0.8	2.3	1.6	-0.7	2.5	3.2	0.7
Employed (000's)	110.1	105.7	-4.4	104.1	106.5	2.4	104.3	103.3	-1.0
Professional, Scientific and Technical Services									
Unemployment Rate (%)	4.9	3.9	-1.0	5.1	3.0	-2.1	5.9	2.6	-3.3
Employed (000's)	152.0	149.7	-2.8	144.1	144.7	0.6	140.8	143.4	3.5
Business, Building and Other Support Services									
Unemployment Rate (%)	7.6	8.8	1.0	10.4	6.5	-3.9	7.0	5.8	-1.2
Employed (000's)	66.7	70.5	3.8	63.4	80.0	16.6	66.5	70.4	3.9
Educational Services									
Unemployment Rate (%)	3.6	3.0	-0.6	2.7	2.3	-0.4	1.9	n/a	n/a
Employed (000's)	130.8	128.0	-2.8	137.1	129.9	-7.2	137.9	131.3	-6.6
Health Care and Social Assistance									
Unemployment Rate (%)	1.7	2.0	0.3	1.5	1.6	0.1	1.8	2.0	0.2
Employed (000's)	196.9	217.1	20.2	203.3	221.3	18.0	200.9	225.7	24.8
Information, Culture and Recreation									
Unemployment Rate (%)	5.2	6.4	1.2	4.4	5.8	1.4	5.0	8.4	3.4
Employed (000's)	60.0	77.9	17.9	62.7	70.3	7.6	60.0	71.0	11.0
Accommodation and Food Services									
Unemployment Rate (%)	6.6	6.8	0.2	4.3	6.8	2.5	6.9	5.0	-1.9
Employed (000's)	125.2	124.0	-1.2	117.1	118.1	1.0	123.3	112.8	-10.5
Other Services									
Unemployment Rate (%)	5.2	4.5	-0.7	6.1	7.1	1.0	5.7	3.3	-2.4
Employed (000's)	99.6	97.7	-1.9	102.9	90.5	-12.4	102.2	97.6	-4.6
Public Administration									
Unemployment Rate (%)	1.8	1.4	-0.4	3.3	2.3	-1.0	1.6	2.0	0.4
Employed (000's)	89.8	85.8	-4.0	89.2	83.8	-5.4	90.9	85.0	-5.9

NOTE: "n/a" is reported in instances of insufficient response

¹ Monthly Economic Review Alberta Government

Business Climate and Environment

The Calgary Region and the province of Alberta offer significant cost and tax advantages to employers and businesses. The strength of the Alberta economy has afforded the province an enviable position of balanced budgets, which has helped the province to continue to offer below-average rates of taxation.

Specifically, the Calgary Region benefits from:

- No provincial sales tax
- No provincial capital taxes or payroll taxes
- No provincial machinery and equipment tax

In addition, most communities in the Calgary Region do not levy a business tax, making the Region very attractive to businesses. A recent study completed by KPMG has determined that the City of Calgary has a total tax burden that is significantly lower than most major Canadian, US and other international cities included in the analysis.

Businesses in the Calgary Region

It is well known that the Calgary region has been very successful in attracting head offices to locate within the region.

What is not so well known is that Calgary Region communities have quietly become a location of choice for a variety of businesses, large and small. A sampling of major employers in the Region includes:

Energy/Natural Resources: TransCanada Pipelines Ltd., Propak Systems, Fortis Alberta Inc., Cobra Group of Companies, Spray Lakes Sawmills Ltd., Precision Energy Services

Manufacturing: Wingenback (ATM banking products), LaFarge Canada Inc. (cement/concrete) (**M.D of Big Horn**), Plasti-Fab EPS (industrial Styrofoam), Eaton Yale (switches and panels), EFCO (concrete forming systems), Palliser Lumber Ltd. (**Crossfield**), Maxfield Inc. (energy storage vessels), Rocky Mountain Soap Company (**Banff**), Sprung Instant Structures Ltd., Pro Gro Greenhouses Inc., Greymont Western Canada (**M.D of Big Horn**) (limestone/concrete products), Agrium (Carseland Nitrogen Operations), Orica (Carseland Ammonium Nitrate Plant)

Food Processing: Cargill Foods Ltd., Condillo Foods (a subsidiary of Old Dutch Foods Ltd.), Highwood Distillers, Anna's of North America (Ginger Cookies), Boutland Family Foods, Rollover Premium Pet Food

Tourism and Arts: The Fairmont Banff Springs, Silver Tip Resort, The Banff Centre, Radisson Hotel and Conference Centre, Grey Eagle Casino

Development/Construction/Engineering: DBC Contractors, Global Engineering and Testing, Bremner Construction and Engineering, All-span Building Systems, (**Cochrane**) M.D. Landscaping and Construction, (**Cochrane & County of Rocky View**) Palliser Lumber Sales, Mescan Contracting Ltd.

Alberta Perspective

Alberta's dynamic and innovative business climate is evident by growth in the number of small businesses. For the past decade, Alberta has led Canada in the number of new small businesses which are defined as businesses establishments with less than 50 employees. For 1999 to 2009, Alberta enjoyed an increase of 24, 922 (or 20.6%) in the number of small business establishments. For the same period, the province's increase of businesses with less than 10 employees was also the highest at 23.8 per cent compared to the Canadian average of 6.9 per cent. Between 2001 and 2004, Alberta's small business corporate income tax rate was cut in half to three percent, and between 2001 and 2009 the small business income threshold more than doubled to \$500,000.00. RBC expects businesses will play a "pivotal role" in the economy's continuing momentum as the recovery matures and companies are

pressed to improve productivity. Already, as TD points out, businesses have ramped up spending on machinery and equipment by 30% per cent for the second straight quarter.²

Economic Conditions Affecting the Region

Although the Calgary Region has been directly affected by the down turn in the economy, economists from two major Canadian banks are cautiously optimistic that sustained domestic growth and improved outlook are on the horizon for 2011 and beyond. "Underlying the moderately brighter forecast, the story at the regional level continues to be one of rotations across provincial economies in terms of growth leadership. In recent months, expectation has been that the economic growth momentum would shift from regions that led the way out of recession-notably central Canadian British Columbia and parts of eastern Canada-towards the prairies and N&L".³ Economists boosted its growth forecast for the year ahead to 2.6% from 2% previously. RBC, meanwhile, maintained its 3.2% outlook for 2011, but added that its outlook for this year at 3.1% and next year marks the fastest pace of growth over the past four years.⁴

Housing Investment

"The mid-year economic slowdown reflected a pullback in housing investment, which fell after five consecutive quarterly increases, and a mild downturn in exports," says Craig Wright, chief economist at RBC. "However, financial conditions remain supportive of domestic growth, which will be the main engine of the expansion going forward." Still, the growth will not be evenly shared. Stronger commodity prices should put the Prairies and Newfoundland and Labrador at the top of the heap, while Central Canada will struggle as the initial returns to growth in hard-hit manufacturing and housing sectors diminish, TD said in its quarterly economic forecast. But both RBC and TD say consumers, whose home-buying ways made them the mainstay of the recovery, are ready to pass the baton to the business sector.

Employment

Growth will be shared evenly between the employed and the unemployed. The jobless rate will remain elevated and is expected to close out 2010 at 7 %, RBC says, edging down to 7.4% by the end of 2011 and 7% by the end of 2012.

EMPLOYMENT						
Annual average per cent change						
	2007	2008	2009	2010F	2011F	2012F
CANADA	2.3	1.5	-1.6	1.6	1.5	1.4
N. & L.	0.6	1.4	-2.4	3.6	1.1	1.5
P.E.I.	1.1	1.3	-1.1	3.1	0.9	1.6
N.S.	1.3	1.3	0.0	0.2	1.1	1.1
N.B.	2.0	1.0	0.1	-0.7	1.6	1.1
Québec	2.3	0.7	-0.9	1.9	1.1	1.0
Ontario	1.6	1.4	-2.4	1.7	1.3	1.2
Manitoba	1.6	1.8	0.0	2.0	1.6	1.0
Sask.	2.1	2.2	1.5	1.1	2.1	1.6
Alberta	4.7	2.7	-1.2	0.4	2.3	2.0
B.C.	3.2	2.1	-2.3	2.1	1.9	1.9

F: Forecast by TD Economics as at December 2010
Source: Statistics Canada / Haver Analytics

UNEMPLOYMENT RATE						
Annual, per cent						
	2007	2008	2009	2010F	2011F	2012F
CANADA	6.0	6.2	8.3	8.0	7.5	7.2
N. & L.	13.6	13.3	15.5	14.3	13.8	13.3
P.E.I.	10.4	10.7	12.0	11.3	10.8	10.4
N.S.	8.0	7.7	9.2	9.2	8.8	8.5
N.B.	7.6	8.6	8.8	9.3	8.5	8.4
Québec	7.2	7.3	8.5	8.0	7.4	7.4
Ontario	6.4	6.5	9.0	8.7	8.2	7.9
Manitoba	4.4	4.1	5.2	5.4	4.9	5.1
Sask.	4.2	4.1	4.8	5.1	4.2	4.1
Alberta	3.5	3.6	6.6	6.6	5.9	5.3
B.C.	4.2	4.6	7.6	7.5	7.0	6.7

F: Forecast by TD Economics as at December 2010
Source: Statistics Canada / Haver Analytics

³ Economic Forecast, TD Economics

⁴ Royal Bank of Canada, Economic Forecast

Factors Affecting Future Growth

TD says the most significant reason for its improved Canadian outlook is the U.S. Federal Reserve's recent decision to stimulate the economy with \$600 billion in bond purchases and Washington's plan to extend Bush-era tax cuts. "These measures are expected to impact near-term economic growth through two channels," says Derek Burleton, TD's deputy chief economist. "First, it increased the likelihood that the Bank of Canada will keep the overnight rate on hold for a longer period of time. And second, U.S. economic growth prospects are moderately brighter than we had envisaged a few months ago." That should help boost Canada's exports to the U.S., the country's largest trading partner, as demand increases south of the border. Still, manufacturers will have to contend with a currency that is expected to remain elevated. And on the domestic front, headwinds include normalization of interest rates, which, at the Bank of Canada's benchmark lending rate of 1% cent, remain well below historical averages, consumer debt loads that are even higher than those in the U.S. and weak productivity.⁵

Regional SWOT Analysis

STRENGTHS	WEAKNESSES
<p>Availability and Affordability of Industrial Land The availability and affordability of prime commercial and industrial land in many communities across the Region is seen as a strong competitive advantage to the attraction and retention of business to the Region. This is particularly important as it relates to lands in proximity to major highways, the international airport, Springbank and the City of Calgary</p> <p>Engaged Communities Residents and business owners in the Region are actively engaged in the success and sustainability of their communities. This is demonstrated in the success of the local Chambers of Commerce, the high level of volunteerism across the Region and the level of collaboration and support that has emerged to tackle regional issues impacting the Region's growth and development</p> <p>Entrepreneurial Attitude The Region's reputation as a 'can do' place for business has resulted in a strong rate of entrepreneurial and employment growth across the region and a significant rise in the number of small businesses across the Region. This has contributed to a broadening of the regional economy and a growing number of competitive business and industry sectors.</p> <p>Growing Regional Market Capacity The substantial rate of population and employment growth in the Region has contributed to the diversification of local</p>	<p>Lack of Intra-regional Transportation System As the City of Calgary and the communities surrounding the city grow, the lack of an effective and efficient intra-regional public transportation system is seen as a limiting factor to the movement of commuters around the Region and may affect the long term attractiveness of the region for workers and the sustainability of the regional economy.</p> <p>Inadequate Transportation Infrastructure Calgary and Alberta's transportation network are seen as inadequate and overly stressed given recent levels of growth and development. The condition of east/west transportation networks is impacting trucking and rail transportation and contributing to a growing inefficiency of the Region's transportation network. The lack of a regional transportation plan and a sustained funding model for infrastructure improvements has exacerbated the problem.</p> <p>Water Infrastructure With the rapid growth of the City of Calgary and the surrounding Region, water supplies and supporting infrastructure are under strain. While consideration is being given to how best to improve or deal with future growth, the availability of future water supplies is seen as a significantly limiting factor to growth in the region requiring a rethink of the region's approach to land development.</p> <p>Tight Labour Market – Though the recent economic downturn has relieved this situation somewhat, many anticipate that the region will again experience a labour supply shortage, resulting in higher wages, and high turnover for companies across the region and</p>

⁵ TD Economic Report

<p>economies across the region. This in turn has enabled the attraction of a greater range of business and consumer opportunities</p> <p>Major Transportation Node The City of Calgary and the Calgary Region share in the benefit of a well developed regional transportation network and logistics infrastructure attributed in part to its geographic location in Western Canada. This includes an expanding international air cargo and passenger hub operation at Calgary International Airport, rail and intermodal auto and trainload facilities from both Canadian Pacific Railway and Canadian National that link the Region to Canada's Western Seaboard as well as major cities across Canada and the U.S., access to both the TransCanada Highway and the Canamex "smart corridor", as well as proximity to the Coutts/Sweetgrass international border crossing.</p> <p>Proximity to the City of Calgary The Calgary economy is a strong economic driver for the Province and provides the Region with opportunities to grow and diversify the local economies; it also acts as a magnet for new businesses, residents and workers to the region. Calgary's proximity too many of the communities in the Region, also enables people to live in these communities while travelling the short distance to Calgary for employment, entertainment and shopping.</p> <p>Strength of Energy Sector The growth of the province's energy sector has positioned the city of Calgary as one of the fastest growing metropolitan economies in Canada and resulted in a significant concentration of professional and technical service providers to the oil and gas sector. With its emergence as a global energy centre, the city and by extension the Region has an opportunity to become a world leader in all things related to the energy sector.</p> <p>Broad Range of Tourism Experiences With its location as the gateway to the Rockies and its proximity to world class natural areas, the Region and the City of Calgary are strong drawing cards for visitors and residents alike. The result is a diverse and growing tourism industry that includes recreation, heritage and convention activity.</p>	<p>challenges with respect to the recruiting of workers to the Region.</p> <p>Lack of Post Secondary Educational Opportunities While the Region benefits from the presence of a number of high quality, world-class post secondary educational institutions they are all concentrated in the City of Calgary. The lack of post secondary educational and training opportunities in the Calgary Region is seen as limiting local efforts to diversify their economies and provide enhanced support to business and requires students and professionals to travel into Calgary for their education and training.</p> <p>Affordable Housing The economy of the Region has grown rapidly in recent years and though there has been a substantial increase in the housing stock, supply has not kept pace with demand. In particular there is a need for affordable housing options in most communities across the region, as well as alternatives to single family, low density housing.</p>
<p>OPPORTUNITIES</p> <p>Satellite Campuses The lack of educational facilities outside of Calgary presents an opportunity to improve</p>	<p>THREATS</p> <p>Risk of Becoming Bedroom Communities The expansion of the City of Calgary's economy combined with the cost of housing in the city has</p>

<p>training and development through the creation of satellite campuses in one or more of the communities in the Calgary Region. This discussion should be pursued at both the college and university level and involve opportunities to have programming better reflect the needs of business and emerging industries.</p> <p>Emergence of Alternative Energy Technology Alberta is in the global crosshairs of the environmental movement to address greenhouse gases. In this context, Calgary energy companies are well positioned to focus on opportunities associated with greenhouse gas reduction strategies, technologies and innovations, and alternative energy and environmental technologies. This in turn provides further opportunities to develop and diversify both the local and regional economies. The CRP can play a leadership role in advancing the discussion on the feasibility of developing alternative forms of energy in the Region (e.g. wind, solar, and biodiesel).</p> <p>Global Tourism Moving towards Niche Markets Tourism is already a significant contributor to the regional economy and will continue to be so, there are however opportunities to diversify this sector into niche areas of tourism such as health and wellness (spas), eco-tourism, culinary tourism, agri-tourism, adventure outfitting etc. and in doing so, better equip the industry to respond to shifting demands of the global tourist.</p> <p>Agriculture / Agribusiness The expanding population in the Region represents an opportunity to develop the Region's agriculture base by developing additional local food options, value added niche food processing, greenhouses and agri-tourism as well as contributing to the Region's alternative energy opportunities.</p> <p>The Creative Classes The growth of Calgary as a centre for financial, technological and health professions has seen the increasing importance of the creative classes across the whole of the region, an aspect of the economy that will play an important part in the future economic success of the region.</p> <p>Start-up businesses/incubation Though the Region already has business support services, there is an opportunity to provide greater support to entrepreneurs and new businesses owners through the</p>	<p>contributed to an increase in residential development and subsequent growth of communities within easy commuting distance of Calgary. The high rate of commuting into the city suggests that without strategies to attract and retain business investment to employment and business areas in these communities, they risk becoming bedroom communities. This in turn contributes to the lack of sustainability of these communities over time.</p> <p>Slowing Global, National and Provincial Economy The current global financial crisis and economic downturn will have a significant impact on Alberta's and Canada's economy. The OEDC (Nov 2008) predicts that many of the OEDC economies are on the verge of protracted recession of a magnitude not experienced since the early 1980s. The U.S. economy was expected to grow by only 1.4% in 2008 and to shrink by 0.9% in 2009, with a recovery in 2010. Similarly, the Canadian economy was expected to grow marginally in 2008 (0.5%) and further contract by 0.5% in 2009, recovering to grow by 2.1% in 2010.</p> <p>Environmental Degradation and Damage The rapid rate of growth in the Province has put considerable pressure on the region's water supply. Recent reports suggest that the water levels in the rivers of Alberta have declined 20 to 84 percent over the last 100 years and waterways in central and southern Alberta have seen the biggest decline. The declining river flows and growing water usage, especially as it relates to the processing of the vast oil sands, extensive irrigation, manufacturing and population growth is contributing to what some have called an unprecedented water crisis. The oil sands development has also contributed to an increased level of greenhouse gas emissions and reduced the overall air quality in the region.</p> <p>Reliance on the Oil & Gas Industry The dominance and reliance on the oil and gas sector industry has overshadowed the growth and development of other sectors by attracting the best labour through higher wages (which may also be suppressing innovation through entrepreneurs) and pushing other business costs higher.</p>
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<p>development of incubation facilities, mentoring programs, improved access to financing, and educational and training opportunities.</p> <p>New Ways of Working Increasingly companies are looking at ways of improving productivity and employee retention levels by implementing new ways of working, such as Teleworking or flexible working.</p> <p>The CRP in partnership with the City of Calgary has an opportunity to promote this approach as a way of reducing congestion and the region's ecological footprint, while improving efficiencies for employers and quality of life for employees.</p>	
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2.4 Community Accountability

Please address the following indicators: (as agreed to by WD and all Network Partners)

Are your organization's operational results reported and input sought from the public in, at a minimum, one open meeting annually (please explain)?		
	Yes or No If no then explain why?	Description or Link to Website
Is the following public information posted on your CF's public web page and kept current:		
<ul style="list-style-type: none"> Your organization's annual audited financial and annual report in either its entirety or in a summary format or, at a minimum, a notice is posted on the partner's public website with information on the process the public may follow in order to gain access to this public information? 	Yes	<p>The following documents are found on the public side of CFCWest's website at www.cfcwest.com/corporate-reports.php under Corporate Documents:</p> <ul style="list-style-type: none"> Financial reports including Audited Financial Statements from previous year Operation Plan and Strategic Plan Invitation to our Annual General Meeting including minutes of last AGM
<ul style="list-style-type: none"> A current listing of the names of your organization's Board of Directors (addresses and contact information not required)? 	Yes	<ul style="list-style-type: none"> Listing of board directors can be found at www.cfcwest.com/contact-us.php#brd
<ul style="list-style-type: none"> A summary description of your organization's corporate policy 	Yes	<ul style="list-style-type: none"> Corporate Policies-Article 6 Appointment of

with respect to the appointment and/or election of members to its Board?		Directors
Please describe any other efforts to ensure that your CF remains accountable to your community (ies).	All public/stakeholders are invited to join us for our AGM. Sufficient notice of the AGM is given at the Calgary Regional Partnership meetings	

3.0 VISION

You may use the table format as provided in Attachment “E” to detail your goals, strategies and activities.

3.1 Mission, Vision, and Strategic goals

Vision

Create a regional environment in which all businesses can be successful.

Mission

Community Futures Centre West builds strong entrepreneurial communities through education and business support services.

4.0 CORE SERVICES, OBJECTIVES, and PRIORITIES & ACTIVITIES FOR THE NEXT FISCAL YEAR (Annual plan)

This section provides your plan for the coming year.

4.1 For each of your CF’s strategic goals, please identify the objectives (strategies to achieve goals) and supporting activities

Goal 1: Foster activities that build entrepreneurial communities

- Objective 1.1: Increase capacity of entrepreneurs through training, education and networking
- Objective 1.2: Assist developing entrepreneurs to access financing

Goal 2: Develop wealth generating clusters

- Objective 2.1: Increase awareness and promote cluster development opportunities
- Objective 2.2: Provide capital to businesses participating in clusters

Goal 3: Build strong diversified communities

- Objective 3.1: Educate the region on rural diversification
- Objective 3.2 Create strong networks with communities in the region
- Objective 3.3 Create new partnerships with private and public sector networks/associations

**Community Futures Centre West
Operational Plan 2011-12**

Goal 1: Foster Activities that Build Entrepreneurial Communities

Objective Long Term	Method Short Term	Evaluation
Objective 1.1 Increase capacity of entrepreneurs through training, education and networking	Method 1.1 a) Promote GoForth as partner in entrepreneurial training to all clients not eligible for Self Employment Program	# Projects or activities improving leadership and/or expertise # Partnerships developed/maintained # Training sessions delivered # Training session participants # Information services provided to clients # Number of website services provided to clients # Marketing activities undertaken
	Method 1.1 b) Provide entrepreneurial training via Self-Employment Program	# Self Employment clients trained # Training sessions delivered # Training session participants
	Method 1.1 c) Investigate and implement innovative client training and education solutions (podcasts, blogs, social media, newsletter, website, webinars)	# Projects or activities improving leadership and/or expertise # Volunteers leveraged # Volunteer hours leveraged # of Website services provided to clients
	Method 1.1 d) Hold strategic networking initiatives	# Projects or activities improving leadership and/or expertise # Networking/Marketing events attended # Volunteers leveraged # Volunteer hours leveraged # Instances facilitating community involvement # Instances of increased capacity in community organizations
Objective 1.2 Assist developing entrepreneurs to access financing	Method 1.2 a) Provide loans to eligible regional entrepreneurs	# Loans to new businesses and other investments disbursed # Jobs created/maintained/expanded # Loans approved \$ Value of all loans dispersed # Value of loans # EDP Loans
	Method 1.2 b) Work with lending partners to explore opportunities for shared lending	# Jobs created/maintained/expanded # Loans approved # Loans to new businesses # Loans to existing businesses # EDP Loans \$ Value of all loans

		\$ leveraged through lending services \$ leveraged through business services
	Method 1.3 c) Continually monitor loan portfolio to ensure long-term viability of fund	Review of portfolio by Board of Directors Annual loan review conducted internally Assess client quarterly financials Decrease in the doubtful account book value

Goal 2: Develop Wealth Generating Clusters

Objective	Method	Evaluation
Objective 2.1 Increase awareness of cluster development in region	Method 2.1a) Provide education sessions to new councils, business owners and interested community members on cluster development in each community	# Projects or activities improving leadership and/or expertise # Partnerships developed/maintained # Training sessions delivered # Training session participants # Volunteers leveraged # Volunteer hours leveraged # Instances facilitating community involvement # Instances of increased capacity in community organizations
	Method 2.1b) Provide at least one B2B facilitation in communities that have potential clusters	# Projects or activities improving leadership and/or expertise # Partnerships developed/maintained # Instances of increased community stability # Jobs created/maintained/expanded # Sessions facilitated
	Method 2.1c) Identify and use one social media tool to build and maintain awareness of cluster opportunities	# Projects or activities improving leadership and/or expertise # Training sessions delivered # Training session participants
	Method 2.1d) Participate in specific RDI projects that target Cluster Development	# Projects or activities improving leadership and/or expertise # Partnerships developed/maintained # Instances facilitating community involvement # Instances of increased capacity in community organizations # Enhanced community services or facilities # Instances of increased community stability
	Method 2.1d) Assist industries to capitalize on sector trends by advising them of grant programs financial resources available	# Projects or activities improving leadership and/or expertise # Advisory services provided to clients # Training sessions delivered # Training session participants # Instances of increased community stability # Jobs created/maintained/expanded

Objective 2.2 Provide access to capital in the wealth generating businesses within the region	Method 2.2a) Identify wealth generating businesses in the region	# Projects or activities improving leadership and/or expertise # Loans to identified wealth generating businesses
	Method 2.2b) Target loan services at businesses showing potential growth and increased productivity	# Advisory services provided to clients # Instances of increased community stability # Jobs created/maintained/expanded # Loans approved # Loans to existing businesses # EDP Loans \$ Value of all loans

Goal 3: Build Strong Diversified Communities

Objective	Method	Evaluation
Objectives 3.1 Educate local government and EDO's in the region about rural diversification	Method 3.1 a) Hold workshops directed at key decision makers from the region	# Projects or activities improving leadership and/or expertise # Training sessions delivered # Training session participants # Volunteers leveraged # Volunteer hours leveraged # Instances facilitating community involvement # Instances of increased capacity in community organizations # Community planning sessions
Objective 3.2 Create strong networks with communities in the region	Method 3.2 a) Meet with EDOs in the region once per quarter	# Projects or activities improving leadership and/or expertise # Partnerships developed/maintained # Instances facilitating community involvement # Instances of increased capacity in community organizations
	Method 3.2b) Increase organizational presence in small communities without defined economic development processes	# Partnerships developed/maintained # Training sessions delivered # Training session participants # Volunteers leveraged # Volunteer hours leveraged # Instances facilitating community involvement
Objective 3.3 Create new partnerships with private and public sector networks/associations	Method 3.3a) Identify relevant networks and associations of private and public sectors	# Projects or activities improving leadership and/or expertise # Partnerships developed/maintained # Instances facilitating community involvement # Volunteers leveraged # Volunteer hours leveraged

	<p>Method 3.3b) Establish partnerships with networks and associations which will help CFCW implement its strategy</p>	<p># Projects or activities improving leadership and/or expertise # Partnerships developed/maintained # Instances facilitating community involvement # Volunteers leveraged # Volunteer hours leveraged</p>

4.2 Inclusivity

Because community economic development promotes the inclusion and participation of all community members fully and effectively in the local economy, it is important to ensure that the CF program be accessible to the entire community.

Core services and programs available through CFCWest create opportunities for Aboriginals, woman, men, youth, disabled entrepreneurs, and Francophone. In the past fiscal year CFCWest accessed approximately 7,500.00 from ADESS. (Entrepreneurs with Disabilities Program) We currently partner with the Cochrane Race Foundation (Footstock), who works directly with Aboriginal Council, Band Chiefs and Youth Leaders from the Stony Nation.

4.3 Please describe any strategies/activities that your CF may employ to support the social economy and social economy enterprises. (*"This is optional, however if your CF intends to provide support to social enterprise development, please describe."*)

While we support activities and projects that include social economy, they will not be the main focus unless the project has a direct diversification impact. We continue to partner with Social agencies where it makes sense. For example, one of our proposed RDI applications will be partnering with Cochrane Society for Housing Options. In 2009/2010 CFCWest partnered with *the Town of Cochrane, Cochrane Family & Community Support Services (FCSS) and the Cochrane Society for Housing Options*

4.4 Planned projects and priorities.

Please identify your CF's top 5 project priorities.

	Planned Project/Initiative	Brief Description (1 Sentence)
1	Increase capacity of entrepreneurs through training, education and networking by promotion of on line Business Training from the GoForth Institute	CFCWest will complete a full marketing strategy to promote the partnership and online business training with GoForth Institute.
2	Increase awareness of cluster development to key stakeholders and business owners in the CFCWest region.	Provide education to new councils, EDO's, business owners and interested community members. Participate in RDI projects that involve cluster development. BDA will encourage clients to expand by forming entrepreneurial clusters, enter new markets or invest in and develop new technologies.
3	Educate businesses, local government and EDO's in the region about rural diversification	CED Coordinator and CED Intern completed the online training in 2010-2011. Strategy in the new year will be to increase the uptake of the training out into the region with businesses, EDO's and council members.
4	Identify wealth generating businesses in the region and target loan services at businesses showing potential growth and increased productivity	CFCWest will target loans to businesses moving from entry into a market through growth and expansion. By assisting clients with staging, CFCWest will drive business to the loan portfolio while remaining relevant to our clients and the region. These kinds of businesses contribute to the overall economic development of our region.
5	Increase the awareness of CFCWest and its mandate and increase our connections, share information about our services and develop community presence easing uptake in services	Explore the use of social media to extend our reach into the region to entrepreneurs, build on existing relationships and build a larger data base of referral sources.

4.5 FOR ALBERTA & BRITISH COLUMBIA ONLY

Please identify and provide a summary of any RDI (AB) or REDI (BC) applications that are planned or that you anticipate will be submitted.

Impactful, sustainable community economic development projects are the long term goal of CFCWest. Potential projects that come our way through community champions and advocates have the best probability of being sustained after CFCWest's participation comes to an end. Case in the point is the Healthy Canmore Project. At present, CFCWest is in discussion with two community groups but at this time definitive RDI Projects have not been defined for the next fiscal year. CFCWest recognizes the benefits of the RDI program and will continue to educate and promote the program within our region.

5.0 PERFORMANCE INDICATORS (Annual)

PLEASE ENSURE THAT THE TARGETS IN THE PERFORMANCE MEASUREMENT TOOL, AND THE TABLE BELOW ARE ALL THE SAME

5.1 Performance target/budget information is required for the coming fiscal year for the following indicators:

Performance Indicator	Targets for 2011-12
# Projects or activities improving leadership and/or expertise	70
# Partnerships developed/maintained	100
# Advisory services provided to clients	350
# Training sessions delivered	150
# Training session participants	1000
# Volunteers leveraged	150
# Volunteer hours leveraged	220
# Instances facilitating community involvement	8
# Instances of increased capacity in community organizations	23
# Enhanced community services or facilities	1
# Instances of increased community stability	12
# Jobs created/maintained/expanded	45
# Loans approved (note both Total Investment Fund and Repayable EDP Investment Fund): # Loans to new businesses and other investments approved where initial disbursements made + # Loans to existing businesses and other investments approved where initial disbursements made	18
\$ Value of all loans and other investments approved where initial disbursement made (note both Total Investment Fund and Repayable EDP Investment Fund)	\$750,000

Once agreed to by the CFDC and WD Officer, the targets for the 14 indicators must be entered into the Performance Measurement Tool (PMT), that is, "The Exceptional Assistant" (TEA). In order to do this, please log into the WD PMT; open the WD PMT, and create a 'New Target' report for this time period. Note that all information must be entered manually.

[Your performance targets will only be accepted if they have been entered into the PMT. They must be entered in the 2011 year. Therefore, you must attach the "print out" of your CF's targets for fiscal year 2011/2012 that your CF has inputted.](#)

Other indicators contained in the PMT are for the internal use of your CFDC. If an indicator will not be used, please enter a target of "0".

5.2 Community Economic Development:

In addition to the overall numeric targets requested for Community Economic Development (CED) please describe two CED initiatives planned for the coming year and the measurable results you intend to achieve.

1) Rural Community Adaptation Program Intern Program

Milestones in 2011-2012

CFCWest Goal 3: Build strong diversified communities

Objectives 3.1 Educate local government and EDO's in the region about rural diversification

- Creation of a economic development committee in Crossfield Alberta
- Work towards the development of the Economic Development Framework- a document devoted to economic development and its associated projects to assist in visibility and accountability. The EDF will include a business opportunities to make Crossfield stand out in the corridor
- Work towards building the framework around a permanent Economic Development Officer in Crossfield
- Bring the business community and residents together for joint opportunities. Actively involve community and schools-promotion /leadership opportunities for students

2) Education and Training in Diversity and Cluster Development

Milestones in 2011-2012

CFCWest Goal 2: Develop wealth generating clusters

Objective 2.1 Increase awareness of cluster development in region

- Council presentations – Rural Diversification and Cluster development:
 - Airdrie, Crossfield - June 2011
 - Cochrane, Bragg Creek, Canmore - Dec 2011
- B2B Session
 - Cochrane June 2011
 - Crossfield Dec 2011
- Possible RDI – Cluster development - extension of Healthy Canmore Project
- Educate Staff on Cluster development- staff to attend Cluster Development training in April of 2011

CFCWest Goal 3: Build strong diversified communities

Objective 2.2 Provide access to capital in the wealth generating businesses within the region

Objectives 3.1 Educate local government and EDO's in the region about rural diversification

- Crossfield Chamber Strategic Facilitation - September 2011
- Cochrane, Airdrie, Bragg Creek, Banff October-March 2012

5.3 Minimum Performance Standards:

In an ongoing effort to enhance overall performance and performance reporting, we are asking you to pay particular attention to the following key performance measures which are directly linked to the key goals of the Community Futures Program and for which core funding has been provided to your CFDC:

Business Advisory services provided to clients

- # Training sessions delivered
- # Clients trained
- # Loans Approved
- \$ Loans Approved

WD Officers will be responsible for ensuring that each CFDC has established targets that reflect its potential to meet their community needs. These targets will meet or exceed the **Minimum Performance Standards** (discussed in the next section) that will be established in each of the five areas noted above.

During the year, WD Officers will review CFDC performance against these targets and will identify with your CFDC any significance variances in order to ensure that your CFDC will have an opportunity to address performance issues that may emerge. The following chart displays the minimum performance standards that must be met or exceed by each CFDC. Please note that there are two sets of Minimum Performance Standards: basic numerical targets and a percentage of performance targets. The approach that yields the highest minimum targets will apply to your CFDC.

* Negotiated with WD Business Officer

The process of setting overall performance targets should take into account considerations such as the CFDC's historic performance, status and trends in your region's economy, activities of other business service providers, needs of your community (ies), capacity of the CFDC and so on. Note, both the CFDC and the WD Officer must agree to the final overall performance targets. Performance Indicator	Standard		2011-12 Targets	2011/12 Minimum Performance (75% of Target)
	Greater of Columns (1) or (2)			
	(1)	(2)	(1)	(2)
Lending Services				
Number of Loans	Minimum of 6	75% of performance targets* for 11/12	18	13.50
Dollar Value of Loans	Minimum of \$200,000	75% of performance targets* for 11/12	750,000	452,500.00
Business Advisory Services				
Combination of # of Advisory Services & Clients Trained	Minimum of 116	75% of performance targets* for 11/12	1300	975
Community Economic Development				
Number of CED Projects that are fully reported to WD	Minimum of 2	75% of performance targets* for 11/12	4	3
Number of Community Plans (Initiating, leading or participating in a community plan <i>or</i> public participation in a Community Futures plan)	Minimum of 1	75% of performance targets* for 11/12	4	3

6.0 FINANCIAL

6.1 BUDGET FORECAST and CASH FLOW (WD CORE FUNDING) REQUIREMENTS

Operations Budget (Total Operations) 2011-12					
	<i>1ST Quarter Apr-Jun</i>	<i>2nd Quarter Jul-Sep</i>	<i>3rd Quarter Oct-Dec</i>	<i>4th Quarter Jan-Mar</i>	<i>TOTAL</i>
CASH RECEIPTS - REVENUES					
Total WD Contribution**	73,741	73,741	73,741	73,741	\$294,963
Other Federal Funds	9,900	9,900			\$19,800
Other Provincial Funds	59,763	59,763	59,763	59,763	\$239,051
Retained Earnings GIC	11,250	11,250	11,250	11,250	\$45,000
Cost Sharing Rental	5,745	5,745	5,745	5,745	\$22,980
Fees For Service Training	913	913	913	913	\$3,650
Alberta Youth Entrepreneursip	550	550	550	550	\$2,200
EDP Funds	1,250	1,250	1,250	1,250	\$5,000
Total Revenues	\$163,111	\$163,111	\$153,211	\$153,211	\$632,644
CASH DISBURSEMENTS - EXPENDITURES					
Wages and Benefits	86,758	86,758	86,758	86,758	\$347,032
Administration	15,300	15,300	15,300	15,300	\$61,200
Travel, Meals and Accommodations	9,400	9,400	9,400	9,400	\$37,600
Office Equipment/ Computers	8,625	8,625	8,625	8,625	\$34,500
Alberta Youth Entrepreneursip	550	550	550	550	\$2,200
EDP Funds	1,250	1,250	1,250	1,250	\$5,000
Other Federal Funds (RDI)	9,900	9,900			\$19,800
Marketing and Partnerships	6,237	6,237	6,237	6,237	\$24,949
Board Training & Professional De	5,075	5,075	5,075	5,075	\$20,300
Rent and Condo Fees	14,625	14,625	14,625	14,625	\$58,500
CF Syposium		5,400			\$5,400
RCAP Wages	10,263	10,263	10,263	10,263	\$41,051
Total Expenditures	\$167,983	\$173,383	\$158,083	\$133,195	\$632,644
RECONCILIATION					\$0
Surplus or Deficit	-\$4,872	-\$10,272	-\$4,872	\$20,016	\$0