

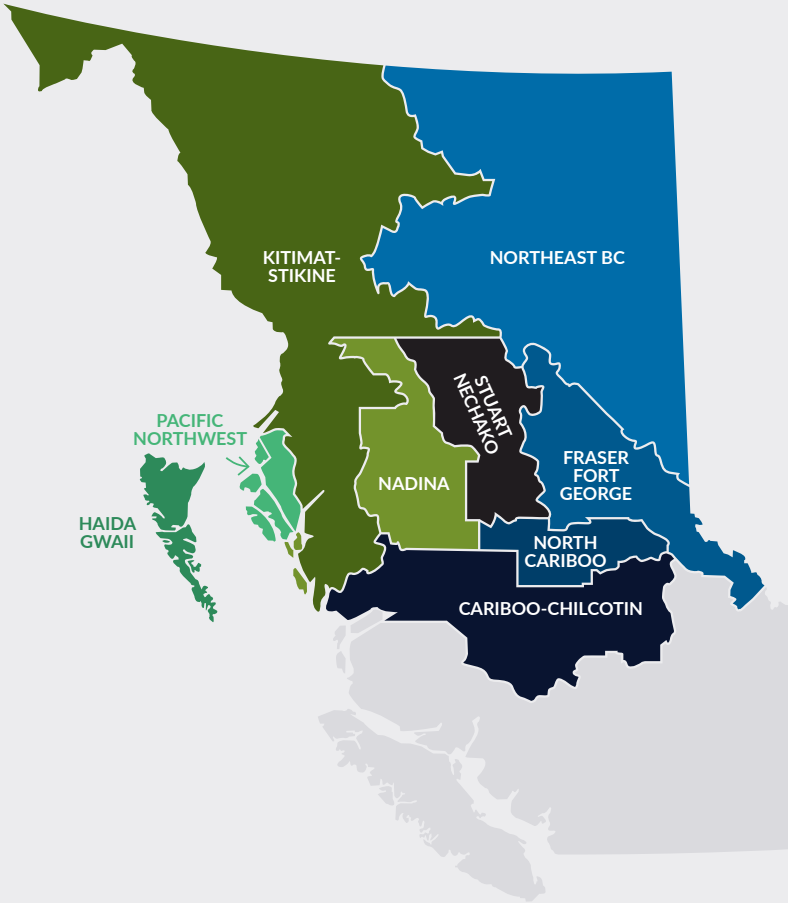
# IMPACT

Invested  
in BC's  
North



## OUR REGIONAL COMMUNITY FUTURES OFFICES

We have nine Community Futures offices across northern BC. You can find us here:

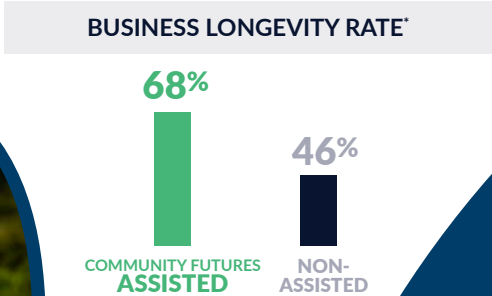
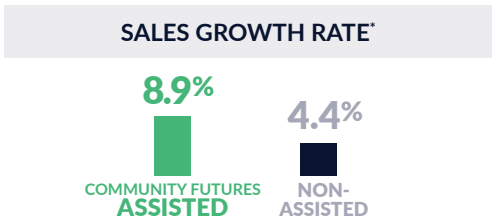
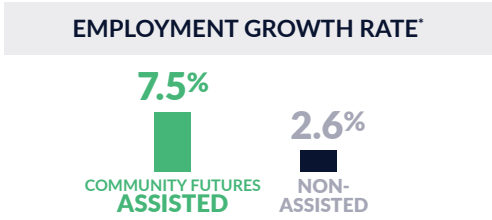


Community Futures acknowledges the territories of First Nations around BC and is grateful to carry out our work on these lands. We acknowledge the rights, interests, priorities and concerns of all Indigenous Peoples - First Nations, Métis, and Inuit - respecting and acknowledging their distinct cultures, histories, rights, laws and governments.

## NUMBERS & STATS 2022-23

Our nine offices take a grassroots approach to community and economic development.

Community Futures' activities make a true impact in supporting businesses with their long-term growth and community development.



\*Resource: Western Economic Diversification Canada (2010-2015)



In the northern reaches of British Columbia, people live close to the land and far from big cities. Here, we do things differently, including how we go about our business. We look to each other to help make the communities we call home a better place to live and work.

# THAT'S WHERE COMMUNITY FUTURES COMES IN

We are a supportive non-profit partner who walks with aspirational and seasoned entrepreneurs from business startup to succession planning. We are small and local where it counts, but with decades of experience and legacy to support your small business journey.

Grounded within nine different regions in Northern BC—from the Yukon border to South Cariboo—Community Futures provides support and mentorship with a northern point of view and a business approach that fits your aspirations. We offer more than loans and standard business models. Our teams know what it's like to live and do business in the north—we give you the support, connections and resources for your business' unique situation and needs.

While we work locally, we also make big things happen, such as improving Canada's third biggest seaport in Prince Rupert and working with UNESCO to transform a wild and beautiful section of Tumbler Ridge into a global geopark. We don't go big or go home; we go big because we are home.

Strong and connected as the people who make up this region, we are invested in BC's North.

Our 2024 Impact Magazine highlights the stories of clients who walked through our doors looking for business support, and demonstrates the major impact that Community Futures has on local entrepreneurs and the communities we serve and operate in.



**LIZ WATSON**  
CO-OWNER

## PALISADES CAFE

While Liz Watson worked in a cafe as a high school student, she dreamed one day she'd have one of her own. It was quite a few years later when she moved to Houston when that dream was awakened.

Liz's experience leading a painting business paired well with her passion for traveling and cafe culture, and she was inspired to make the big step alongside her husband Kyle. Together, they opened Palisades Cafe.

"I told one of my closest friends I wanted to start my own business," she recalls. "The bank was hesitant to support the food industry right after the pandemic. It just so happened that my friend worked for Community Futures so she set me up with a business analyst who helped me to get the ball rolling."

Together with Community Futures, Liz and Kyle found a way to confidently make the dream reality. "Truly understanding all the numbers behind the scenes was important to me," Liz says. "The accountant helped me with my bookkeeping and legal questions. My cafe wouldn't have happened if Community Futures wasn't willing to invest in my operations and financial management."

### EXPANSION TO SHOP LOCAL

Palisades Cafe celebrates its two-year anniversary in 2024, and Liz recently worked with Community Futures on an expansion of the business: in the form of a loan for a coffee truck. "I was impressed by the many questions the Community Futures team asked. There were a lot of logistical pieces I didn't consider. We also had a look at my



year-end numbers and any areas for improvement. Now, I have all of that captured in my business expansion plan."

The cafe has become an integral part of the growing small business community in Houston. "It's exciting to see more business activity here," Liz adds. "The access to Community Futures loans has helped a lot to promote activities to shop local."

Community Futures has helped Houston's small business community for decades, and Liz believes its network is a key to local success. "The team has a huge network of local connections that you can tap into as a small business owner. They are an integral part of Houston's community."

*"What I really love about Community Futures is that they take a holistic approach to assessing the feasibility of your business. Keeping your personal motivation, family situation and finances in mind, as well as all the logistical operations to see if this can be a successful enterprise."*



## HIGHLANDER MARINE SERVICES NORTH PACIFIC TIMBER CORPORATION HIGHWATER HOUSE (SK'WA KANSGAD NAA) K'YUU ENTERPRISE CORPORATION PROVIDENCE1903 CHARTERS

### DANNY ROBERTSON CO-OWNER

Captain. Operator. Business Strategist. Landlord. Danny Robertson and his wife Nika wear many hats as co-owners of five companies. Bound by their commitment to honour, preserve, and celebrate all that Haida Gwaii and the Salish Sea offer, they established these businesses in pursuit of creating a better world.

“We don’t see our companies as an economic generator for just ourselves—but rather as a means to which we can contribute to our community in a positive way,” shares Danny. “Whether that’s through local employment opportunities, sustainable forestry and maritime innovations or Haida culture and language revitalization.”

*“If you’re an entrepreneur, regular lending or financial institutions can be intimidating. Their environments and practices can feel a bit sterile and closed off. The Community Futures teams—regardless of which community you’re in—are like-minded in that they are open to your ideas and committed to work with you to find the right solution for you and your business.”*



### A WARM NEST

Danny’s relationship with Community Futures goes back many years. “They have been a huge part of our success,” he explains. “Especially because our organizations are rooted in the same set of standards and morals when it comes to support for the local economy and community, and creating a culture and environment that makes people want to work for and with you.”

“When you’re just starting out as an entrepreneur, you’re risking so much on so many levels,” Danny continues. “Community Futures is that warm nest that provides a supportive network, lending access and solid business advice. They recognize what the community needs and facilitate it, whether that’s a grant opportunity, a local business networking mixer or specific training.”

**HighlanderMarine.ca  
NorthPacificTimber.com  
HighwaterHouse.ca  
Providence1903.com**



**JESSICA LABERGE**  
OWNER



**Coastal Assurance**



# PACIFIC PARAMEDICS COASTAL ASSURANCE

It's been over a decade since Jessica Laberge first stepped into the Community Futures office in Prince Rupert. She was looking to build a business plan for Pacific Paramedics, a Métis-owned business offering medical and safety services across BC. Her hope would soon turn to action.

## HOME AND LOCAL

"I wanted to bring my experience in oil and gas back to Prince Rupert, where I grew up," says Jessica. "We primarily operate with medical and safety contracts—providing personnel and equipment to remote sites where there's construction or when emergency situations come up. We've been increasingly busy on the Northwest coast, which has kept me home and local."

As more contracts for large-scale projects and Crown corporations became available, Community Futures helped Jessica with short-term capital. The team created loans to cover payroll increases as she brought more people on her team. Jessica is grateful for the help. "Prince Rupert is such a small community, so everyone is very familiar with the work that the Chamber of Commerce and Community Futures are doing to support small businesses: from coaching and training to fun events and sharing information".

*"Knowing that Community Futures believed in me, kept me going during tough times. I had a responsibility to them to be successful and pay back the loans they provided me to help grow and expand my business."*

## GAPS IN THE MARKET

With Community Futures' support and network of business professionals, Jessica has jumped into gaps in the local market. "Through Coastal Assurance, my team provides local pre-employment testing services, so that people from remote communities don't have to travel all the way to Terrace or Kitimat."

Jessica also noticed how many people in the North Coast and Bulkey Valley regions were looking for rides to get to their medical appointments. "I recently completed a business plan for non-emergency care and transportation. We currently use mobile treatment centers, but are looking to purchase two vans with wheelchair access," explains Jessica. The additional vehicles will accommodate a larger group of people, expanding Pacific Paramedics' role in the community.

"It's been many years of steady business growth," Jessica shares. "A lot of my success comes from the support that I've received from the Community Futures team in Prince Rupert."



**MARSHA STEWART**  
CO-OWNER

# THE MEAT DOCTOR

Food has always been a big piece of how Marsha Stewart and her husband, John, celebrate and bring people together. Being new to Dawson Creek after moving from Ontario, they invited their neighbours over for dinner. It was a success.

Shortly after they helped prepare food for a friend's wedding, people started reaching out for catering services. What had started as a side hustle on the weekends was soon turned into a promising business opportunity.

## HOMETOWN SUPPORT

"As we got request upon request to cater events, we became more serious about turning our passion into a commercial business," says Marsha. "At that time, we both worked full-time jobs and did The Meat Doctor on the side of our desks."

Still, the parties kept coming and The Meat Doctor delivered. They'd soon need help. "The challenge of living in the north is that events often take place in rural or even remote places," she says. "We decided it was time to get our licensing, and invest capital in a trailer with a professional kitchen."

Marsha didn't have experience with business loans or grants, so she turned to the internet for guidance and was surprised to find help right in her hometown. "Community Futures' measurables for success and stability are very different from those of the banks," Marsha shares. "With our clientele lined up, and our calendars blocked with events, they saw our potential and helped us visualize our business plan."



*"Community Futures takes their role in the community seriously. To them, you're not just another loan number—they truly care to set you up for success through their resources, training programs and connections in the business community."*

They even provided the loan to secure cash flow. "When the hospitality and event sectors got hit hard during the pandemic, Community Futures reached out right away to see what support and relief we needed to keep the business going and pivot our services."

## COMMUNITY CONNECTION

By hiring people new to town, employees that learn differently, or speak another language, The Meat Doctor's initial concept of connecting people is now a full circle approach. They even source locally-grown products. "As a community, we have to stick together and give back to the Peace Region economy," says Marsha. "It's been great seeing Dawson Creek businesses prioritize their neighbouring entrepreneurs over big-box retailers. The strong shop-local culture here wouldn't have been possible without Community Futures' dedication to small business owners like ourselves."



**AMELIA HAMILTON**  
OWNER



# THE DEN AND MOONSHINE COFFEE ROASTERS



Growing up in Montreal, coffee lover Amelia Hamilton always had a craving for being around people. So when the former owner of Moonshine Coffee Roasters in Quesnel put the business up for sale, she jumped at the opportunity to not only buy it, but to learn the art of coffee roasting in the process.

“I was working with someone who had dealt with Community Futures before and they suggested I reach out,” shares Amelia. “Working with the Community Futures team is like having your own personal business coach. They helped me with my business plan, gave me new ideas, provided me with a loan to get me started and even trained me on how to use social media to promote my business.”

## COMMUNITY CONNECTION

While still at her full-time job as a forestry technician, Amelia slowly debuted Moonshine Coffee at farmers’ markets and into grocery stores and shops. A few years in, she experienced a ‘now-or-never-moment’, and decided to fully dedicate herself to the business. “I wanted to create a safe, fun and welcoming place for people to come together and celebrate local talent,” Amelia says. That venture became The Den, an add-on lounge space to the existing Moonshine Coffee micro-roaster.

The key to success for Amelia’s businesses is adapting to local tastes, plus knowing what the community needs. “We’re constantly updating our menus and events based on the seasons and holidays”, she explains. “Our menus come from a nearby catering company, we have local artists who showcase their work in the shop, and invite musicians to perform throughout the year. Part of the reason I built this business is to share those opportunities for connection and entrepreneurship with others.”

Having a strong support network was and continues to be important for Amelia. “That’s why it’s been so great working with Community Futures,” she adds. “To have that team that you can always reach out to at any time. They care about our local economy and want to see you grow and succeed. The advice and resources they provide are truly invaluable for any entrepreneur.”

*“What I value in Community Futures is that they build a relationship with you that appreciates you as a human being and looks at the full picture for your business. They don’t only look at the numbers and your financial position, but also recognize your strengths and boundaries.”*





**CRISTINA BOND**  
OWNER



## PG PORTABLE TOILETS

While it's been in business for over 40 years and has gone through a few owners, PG Portable Toilets' current owner, Cristina Bond, had a head start. She began her journey at the company as the operations manager, but was soon asked to take the reins along with her husband.

"Being one of the largest suppliers of portable toilets in the region makes it an interesting business to work in," Cristina says. "Our client base ranges from family backyard barbecues to massive community events and industrial projects. We've been lucky to be part of larger initiatives in and outside of Prince George, and have tripled the size of our team in the last few years."

The growth has been inspiring. Cristina sees a bright future for the business by expanding staff and the inventory with specialized equipment. "One day, we'd love to have a fully staffed and operational shop at a second location so that we can continue servicing smaller communities in the region."

### HANDS-ON BUSINESS

As the previous owners were helped by Community Futures in securing the business, they shared what to expect with Cristina. "They said, 'If you're not prepared-like we were-you can underestimate how lengthy and complicated the process is.' "

"The team at Community Futures in Prince George was hands-on in supporting us with our business plan," she shares. "I've reached out countless times and they would always help me right away."

The knowledge and experience that exists in-house at Community Futures provides a huge benefit in supporting small business owners. "It's really impressive," says Cristina. "I don't think we could have pulled this off in under a year without their support."

### COMMUNITY RELATIONSHIPS

One thing that Cristina values most about Community Futures is the relationships. "Even years after we bought the business, the team continues to check in to see how things are going, and if there's anything we need support with," she recalls. "Occasionally, we run into each other at local business events. They have such amazing, caring staff. It's great knowing that they want to see you succeed."

*"Community Futures is very well-known in the Prince George area; they are always in the community to meet with and support small business owners. When I come across people that are looking to buy a local business, I always recommend that they see the Community Futures team as they helped us setting up our business and expanding our fleet."*



**JESSE WILSON**  
OWNER



**PAT VINJE**  
OWNER



# J&P MACHINE WORKS

Pat Vinje and Jesse Wilson went from colleagues to business partners quickly. When the duo heard that the owner of a machine shop in Williams Lake was looking to retire, they wanted to purchase the business. “It was important for the previous owner to keep local business local,” says Pat. “His biggest concern was him needing to sell his place to someone that didn’t have any connection with the trade, industry or the community.”

## SUCCESSION PLANNING

Jesse and Pat had no idea how to take over an existing business, but the former owner had a great relationship with Community Futures, so he introduced them to the regional office in Williams Lake.

“Community Futures basically held our hand the entire way; from finding lawyers and accountants to figuring out funding and taxes,” says Jesse. “Our first conversation was fantastic. They provided a list of action items and resources to get things in motion.”

“When the interest rates were at an all-time high and banks wouldn’t even consider us, Community Futures was open-minded and willing to take a chance on us,” adds Jesse. “They were the only reason we were able to pull this off. It’s because of their experience that we managed to take over the business in under a year.”

*“Community Futures has been part of this machine shop for over 30 years. The former owner got help from Community Futures when they started up the business; we got their full support when we planned to take over the shop.”*

## BUSINESS DEVELOPMENT

The two business owners remain in touch with Community Futures as they are exploring expansion of their shop and their team. “While we’re servicing the same industries as the former shop owner did, our hope is to have a bigger shop space one day,” says Pat. “To better serve larger industries in the area, we need the extra space to house specialized equipment and more employees.”

Pat and Jesse encourage aspiring business owners to get in touch with Community Futures. “Being part of the local business community ourselves, we now hear so many stories from small businesses that were helped by Community Futures, either through training, business advice or direct funding for their operations.”



**BRYAN WALLACE**  
OWNER / CO-OWNER



# HMI ROBOTICS GUARDIAN AEROSPACE

When fire destroyed the Vanderhoof Flying Services hangar at the local airport, Bryan Wallace and his colleague Eric Stier were left without employment. Knowing how essential a flying service was to the area, they approached the local Community Futures office to help set up Guardian Aerospace. Within a few months, they were providing air charters, flight training, and aircraft repair and maintenance.

“That was the start of our long-standing relationship with Community Futures”, Bryan explains. “When we started over 20 years ago, the finance industry was difficult and banks weren’t interested in a start-up business. With Community Futures, we were able to bounce our ideas around, make them into a solid business case, and apply for the funds to get the company going.”

## EMBRACING TECHNOLOGY

For Bryan, the aircraft maintenance led to other endeavours with the startup of HMI Robotics several years later. “Because of the season-dependency in the aerospace industry, I decided to embrace the future of technology and branch out into the field of robotics and automation,” says Bryan. “With HMI Robotics, we provide product design, prototyping and manufacturing for small businesses and light industry in sectors such as agriculture, forestry and mining.”

## SUCCESSION PLANNING

While Bryan is not ready to retire yet, he recognizes the need to look into succession planning. “The challenge in small rural communities like ours is that it’s really difficult to get the right staff at the right time with the right expertise, and retain them,” Bryan explains. “Dealing with all the variances of ebb and flow in a local economy—including small labour pools—Community Futures has kept both businesses functioning and afloat. When times were tough, they had our back.”

Community Futures’ can-do attitude has helped a lot of other entrepreneurs at uncertain times, according to Bryan. “Since there is no real entrepreneur school where you learn all the different facets of doing business, you have to learn as you go. Community Futures has a great method of providing you with the opportunities and resources to get started and succeed.”

*“What not a lot of people may know is that Community Futures provides so much more than funds and loans alone. The team helps entrepreneurs in many different ways, whether it’s access to training programs, business management resources or experts to further explore your business ideas with.”*

# Invested in BC's North

Community Futures **Haida Gwaii**  
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1587 McLeod Street, Masset  
250-626-5594

Community Futures **Peace Liard**  
1212-103 Avenue, Dawson Creek  
250-782-8748

Community Futures **Nadina**  
2430 Butler Avenue, Unit A, Houston  
250-845-2522

Community Futures **Fraser Fort George**  
1566-7th Avenue, Prince George  
250-562-9622

Community Futures **Pacific Northwest**  
100-515 Third Avenue West, Prince Rupert  
250-622-2332

Community Futures **North Cariboo**  
335A Vaughan Street, Quesnel  
250-992-2322

Community Futures **16/37**  
101 - 4734 Lazelle Avenue, Terrace  
250-635-5449

Community Futures **Stuart Nechako**  
2750 Burrard Avenue, Vanderhoof  
250-567-5219

Community Futures **Cariboo-Chilcotin**  
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