



# **NORTHWEST TERRITORIES COMMUNITY FUTURES PROGRAM**

**ANNUAL REPORT  
TO MARCH 31, 2009**

February, 2010



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contactez-nous.

UVANITTUAQ ILITCHURISUKUPKU INUVIALUKTUN,  
QUQUAQLUTA.

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

JII GEENJIT GWICH'IN ZHIIT GAVISHINDAI'  
NIINDHAN JI'. NIKHWETS'ÀT GINÒHKHII.

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Community Futures Program  
2008/2009 Annual Report  
(Department of Industry, Tourism and Investment)

## Minister's Message 2008/2009 Community Futures Annual Report



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

As we strive to provide our residents with a brighter future, Community Futures Development Corporations are helping our communities adapt to an ever-changing business environment. The NWT's seven corporations have been remarkably successful to date in helping our communities meet that challenge. These corporations accomplish this by providing a diverse range of services to our territorial entrepreneurs, including micro-lending and counselling services to small businesses, spearheading local partnerships, developing a vision for the future and much more.

Community-based leadership is a key to the success of many initiatives, which help local businesses grow and create jobs for NWT residents. Community Futures Development Corporations play a vital role in fostering that leadership.

I want to congratulate the many Community Futures Development Corporation board members who volunteer their time and provide the energy and new ideas necessary to help build a sustainable economic future for our communities and for our territory.

A handwritten signature in black ink, reading "Robert R. McLeod." The signature is written in a cursive, flowing style.

The Honourable Robert R. McLeod



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**NWT Community Futures Association**  
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January 20, 2010

Dear Minister McLeod,

The Community Futures Development Corporations (CFDCs) in the Northwest Territories continue to put forward their best efforts to assist small business and local entrepreneurs with business start-up, expansion and maintenance in this difficult period. We believe that the small business counselling, technical assistance, financing and other services provided greatly improve the chances of success for those who receive them.

The following annual report, prepared by the Department of Industry, Tourism and Investment, presents a summary of funds and support provided to CFDCs for the year ended March 31, 2009.

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

Sincerely,

C.J. Todd Noseworthy  
Chairperson  
NWT Community Futures Association

## **Introduction**

This 2008/2009 Annual Report provides performance data regarding the seven Community Futures Development Corporations in the Northwest Territories (NWT). The Government of the Northwest Territories (GNWT), through the Department of Industry, Tourism and Investment (ITI) Community Futures Program, currently funds six of the seven CFDCs.

ITI views this program as important to its economic development efforts and supports Community Futures Development Corporations through:

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

The corporations operate independently of government as community-based, non-profit organizations overseen by a volunteer board of directors drawn from the communities served by their respective organizations.

## **Program Highlights – 2008/2009**

- Community Futures Development Corporations operate in all 33 communities in the NWT, employing 13 people and the skills and judgement of 38 community volunteer board members.
- The activity of the Community Futures Development Corporations created and/or maintained 170 full-time and 93 part-time jobs in the NWT in the fiscal year.
- Community Futures Development Corporations awarded 113 loans totalling \$5.78 million during the 2008/2009 fiscal year. In 2007/2008 they awarded 103 loans totalling \$4.17 million. The average size of each loan was \$51,114 compared to \$40,500 in 2007/2008.
- Of the total loan disbursements, just over \$1.42 million were made in Level 2 communities (see page seven) in fiscal 2008/2009. In 2007/2008 that total was \$1.64 million.
- Overall, Community Futures Development Corporations held a total loan portfolio balance of \$9.46 million. In 2007/2008 the balance was \$9.85 million. This represents a slight decrease of \$0.39 million from 2007/2008.
- The total program funding provided by ITI to Community Futures Development Corporations was \$1.35 million in 2008/2009 compared to \$1.36 million in 2007/2008.
- The total low cost loan capital provided by BDIC to Community Futures Development Corporations was \$1.30 million compared to \$1.34 million in 2007/2008.

- Since their inception, Community Futures Development Corporations have been provided \$6.23 million in non-repayable capital funding and the GNWT has contributed \$3.73 million of that total.

## **Program Description**

The mandate of each Community Futures Development Corporations is that of community and business development through the creation and expansion of small and medium sized enterprises and the creation and maintenance of employment opportunities in NWT communities. To that end, Community Futures Development Corporations provide some or all of the following services:

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

Community Futures Development Corporations also have the flexibility to set their own priorities for economic development in their respective regions. This may include programs specific to the businesses in their regions, as well as special interest group initiatives such as targeted support for Aboriginal entrepreneurs, youth entrepreneurs and women in business.

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

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

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

## Program Background

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

In the NWT, the program started in 1987 in response to the closure of the Pine Point mine with the formation of the Hay River and Area Community Futures Society. This is now known as the Southwest Territorial Business Development Corporation. A second program was formed in Inuvik in 1988 following the closure of the military base there and a downturn in oil and gas activity.

In 1994, HRSD entered into negotiations to transfer the program to regional economic development agencies across Canada. In the NWT, where no federal economic development agency existed, the program was transferred to the GNWT. It is now administered by ITI.

At the time of the transfer, four Community Futures Development Corporations operated in the NWT. The transfer agreement provided annual funding of approximately \$900,000, of which \$819,000 was operational funding for the four Community Futures Development Corporations, with the remainder of the funding used for a community futures consultant.

On April 1, 1999, the Territory of Nunavut was formed. Two of the four Community Futures Development Corporations were located in Nunavut and this resulted in an annual funding decrease for the NWT Community Futures Program budget of approximately \$400,000.

Since 2000, the GNWT has funded the addition of five new community futures organizations. There are now seven Community Futures Development Corporations operating in the NWT and all 33 NWT communities now have access to the program. The seven organizations are:

|                                                        |        |              |
|--------------------------------------------------------|--------|--------------|
| Akaitcho Business Development Corporation              | ABDC   | Yellowknife  |
| Dogrib Area Community Futures                          | DACF   | Whati        |
| Deh Cho Business Development Centre                    | DBDC   | Fort Simpson |
| Sahtu Business Development Centre                      | SBDC   | Norman Wells |
| Southwest Territorial Business Development Corporation | SWTBDC | Hay River    |
| Thebacha Business Development Centre                   | TBDC   | Fort Smith   |
| Western Arctic Business Development Services           | WABDS  | Inuvik       |

Despite major challenges — high operating costs, limited operational and capital resources, the isolation of NWT communities and a shortage of qualified workers — Community Futures Development Corporations in the NWT have been remarkably successful in meeting the needs of small business. The GNWT considers them as a vital component in the economic development of the territory.

## LOCAL INVOLVEMENT – Serving the Community

Community Futures Development Corporations are overseen by a volunteer board of directors. The members are drawn from the communities served by the respective corporation. It is important to recognize that Community Futures Development Corporations expend considerable resources in the training, guidance and assistance of local entrepreneurs and community leaders.

### Board Member and Staffing Contingents

| REGION       | CFDC                  | BOARD MEMBERS  | STAFF          | # COMMUNITIES SERVED | POPULATION SERVED <sup>1</sup> |
|--------------|-----------------------|----------------|----------------|----------------------|--------------------------------|
| DEHCHO       | DEHCHO                | 7 <sup>4</sup> | 2              | 8                    | 3,046                          |
| INUVIK       | WESTERN ARCTIC        | 5 <sup>7</sup> | 2              | 8                    | 7,070                          |
| NORTH SLAVE  | AKAITCHO              | 7              | 3 <sup>2</sup> | 2 <sup>3</sup>       | 19,520                         |
|              | DOGRIB                | 4              | 1              | 4                    | 3,025                          |
| SAHTU        | SAHTU                 | 6 <sup>5</sup> | 2              | 5                    | 2,692                          |
| SOUTH SLAVE  | SOUTHWEST TERRITORIAL | 3 <sup>6</sup> | 1              | 3                    | 4,261                          |
|              | THEBACHA              | 6              | 1              | 3                    | 3,307                          |
| <b>TOTAL</b> |                       | <b>38</b>      | <b>13</b>      | <b>33</b>            | <b>42,921</b>                  |

### Notes from table:

- 1 Population statistics are drawn from the Annual Population Estimates, NWT Bureau of Statistics.
- 2 Akaitcho: This Community Futures Development Corporation actually serves three communities. However, N'dilo is not listed separately from Yellowknife by the NWT Bureau of Statistics for the purposes of the population estimates (see also Page 10).
- 3 Akaitcho: While four employees are listed on this Community Futures Development Corporation profile page (see also Page 10) only three are active employees. One is on extended leave.
- 4 Dehcho: One board position was vacant as of March 31, 2009.
- 5 Sahtu: The treasurer's board position was vacant as of March 31, 2009.
- 6 Southwest Territorial: One board position was vacant as of March 31, 2009.
- 7 Western Arctic: Two board positions were vacant as of March 31, 2009.

## LOAN ACTIVITY – Number and Value of Loans Approved

Economic development is a dynamic and evolving field of work. Demand for loan financing varies and not all loan applications are approved. All lenders, including those at Community Futures Development Corporations, must exercise prudent decision-making and good judgement.

### Number of Loans Approved

| REGION       | CFDC                  | 2008/2009  | 2007/2008  |
|--------------|-----------------------|------------|------------|
| DEHCHO       | DEHCHO                | 11         | 17         |
| INUVIK       | WESTERN ARCTIC        | 44         | 42         |
| NORTH SLAVE  | AKAITCHO              | 19         | 7          |
|              | DOGRIB                | 2          | 1          |
| SAHTU        | SAHTU                 | 9          | 11         |
| SOUTH SLAVE  | SOUTHWEST TERRITORIAL | 18         | 8          |
|              | THEBACHA              | 10         | 17         |
| <b>TOTAL</b> |                       | <b>113</b> | <b>103</b> |

### Value of Loans Approved

| REGION       | CFDC                  | 2008/2009           | 2007/2008           |
|--------------|-----------------------|---------------------|---------------------|
| DEHCHO       | DEHCHO                | \$ 438,205          | \$ 527,318          |
| INUVIK       | WESTERN ARCTIC        | 1,546,533           | 1,607,047           |
| NORTH SLAVE  | AKAITCHO              | 1,185,000           | 510,000             |
|              | DOGRIB                | 110,220             | 25,000              |
| SAHTU        | SAHTU                 | 500,008             | 626,478             |
| SOUTH SLAVE  | SOUTHWEST TERRITORIAL | 1,595,000           | 368,000             |
|              | THEBACHA              | 400,950             | 503,000             |
| <b>TOTAL</b> |                       | <b>\$ 5,775,916</b> | <b>\$ 4,166,843</b> |

## LOAN ACTIVITY – Some Comparatives

In 2008/2009 the seven NWT Community Futures Development Corporations made 113 loans with a disbursement value of \$5.78 million. The table below shows how these numbers compare to the rest of Canada (excluding Quebec and the Yukon).

| 2008/2009 | Average # of loans per operating CFDC | Average value of loans per operating CFDC |
|-----------|---------------------------------------|-------------------------------------------|
| NWT       | 16.71                                 | \$ 825,130                                |
| Canada    | 12.36                                 | \$ 986,936                                |

| 2008/2009 | Average # of loans per capita (by '000 people) | Average value of loans per capita (by '000 people) |
|-----------|------------------------------------------------|----------------------------------------------------|
| NWT       | 2.63                                           | \$ 137,522                                         |
| Canada    | 0.47                                           | \$ 21,915                                          |

## IMPACT ON COMMUNITIES – Loan Activity by Community Level

One objective of the Community Futures Program is to encourage increased business development in rural and remote communities. It does this by providing small business loans to small and medium sized enterprises. These funds may also be used to leverage other financing. The current and cumulative impacts of the Community Futures Development Corporations in the NWT are as substantial as they are positive.

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

### Level 1 Communities

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

### Level 2 Communities

- These are communities with less-developed business infrastructure and air/road transportation links.
- These are all the NWT communities not listed as Level 1.

### Loan Activity by Community Level (by fiscal year)

|                | CFDC                  | 2008/09             |           | 2007/08             |           |
|----------------|-----------------------|---------------------|-----------|---------------------|-----------|
|                |                       | Total Value         | #         | Total Value         | #         |
| <b>LEVEL 1</b> | AKAITCHO              | \$ 1,154,000        | 18        | \$ 510,000          | 7         |
|                | SOUTHWEST TERRITORIAL | 1,595,000           | 18        | 368,000             | 8         |
|                | THEBACHA              | 400,950             | 10        | 388,000             | 14        |
|                | WESTERN ARCTIC        | 1,208,047           | 37        | 1,260,792           | 36        |
| <b>TOTAL</b>   |                       | <b>\$ 4,357,997</b> | <b>83</b> | <b>\$ 2,526,792</b> | <b>65</b> |
|                |                       |                     |           |                     |           |
| <b>LEVEL 2</b> | AKAITCHO              | \$ 31,000           | 1         | \$ 0                | 0         |
|                | DEHCHO                | 438,205             | 11        | 527,318             | 17        |
|                | DOGRIB                | 110,220             | 2         | 25,000              | 1         |
|                | SAHTU                 | 500,008             | 9         | 626,478             | 11        |
|                | THEBACHA              | 0                   | 0         | 115,000             | 3         |
|                | WESTERN ARCTIC        | 338,486             | 7         | 346,255             | 6         |
| <b>TOTAL</b>   |                       | <b>\$ 1,417,919</b> | <b>30</b> | <b>\$ 1,640,051</b> | <b>38</b> |

## IMPACT ON COMMUNITIES – Jobs Created by Region

Community Futures Development Corporations in the NWT assist with the creation and maintenance of many jobs every year. Community Futures Development Corporations in fiscal year 2008-2009 created and/or maintained some 170 full-time and 93 part-time jobs in the NWT.

### Number of Full-time Jobs Created and Maintained (2008/2009)

| REGION       | CFDC                     | FULL-TIME JOBS<br>CREATED | FULL-TIME JOBS<br>MAINTAINED |
|--------------|--------------------------|---------------------------|------------------------------|
| DEHCHO       | DEHCHO                   | 2                         | 17                           |
| INUVIK       | WESTERN ARCTIC           | 30                        | 39                           |
| NORTH SLAVE  | AKAITCHO                 | 60                        | 0                            |
|              | DOGRIB                   | 0                         | 3                            |
| SAHTU        | SAHTU                    | 1                         | 43                           |
| SOUTH SLAVE  | SOUTHWEST<br>TERRITORIAL | 11                        | 12                           |
|              | THEBACHA                 | 3                         | 14                           |
| <b>TOTAL</b> |                          | <b>79</b>                 | <b>91</b>                    |

### Number of Part-time Jobs Created and Maintained (2008/2009)

| REGION       | CFDC                     | PART-TIME JOBS<br>CREATED | PART-TIME JOBS<br>MAINTAINED |
|--------------|--------------------------|---------------------------|------------------------------|
| DEHCHO       | DEHCHO                   | 0                         | 9                            |
| INUVIK       | WESTERN ARCTIC           | 20                        | 25                           |
| NORTH SLAVE  | AKAITCHO                 | 19                        | 0                            |
|              | DOGRIB                   | 3                         | 1                            |
| SAHTU        | SAHTU                    | 0                         | 0                            |
| SOUTH SLAVE  | SOUTHWEST<br>TERRITORIAL | 22                        | 23                           |
|              | THEBACHA                 | 5                         | 11                           |
| <b>TOTAL</b> |                          | <b>49</b>                 | <b>44</b>                    |

## ITI FUNDING

The following figures refer to ITI funding provided to Community Futures Development Corporations for fiscal years 2007/2008 and 2008/2009.

### Total Funding Provided to CFDC by ITI

| REGION       | CFDC                  | 2008/09             | 2007/08             |
|--------------|-----------------------|---------------------|---------------------|
| DEHCHO       | DEHCHO                | \$ 310,000          | \$ 310,000          |
| INUVIK       | WESTERN ARCTIC        | 200,000             | 200,000             |
| NORTH SLAVE  | AKAITCHO              | 248,000             | 252,000             |
|              | DOGRIB                | 139,500             | 143,500             |
| SAHTU        | SAHTU                 | 312,000             | 312,000             |
| SOUTH SLAVE  | SOUTHWEST TERRITORIAL | 0                   | 0                   |
|              | THEBACHA              | 139,500             | 139,500             |
| <b>TOTAL</b> |                       | <b>\$ 1,349,000</b> | <b>\$ 1,357,000</b> |

### Funding Provided to CFDC – Operational

(Contribution agreement and other contract based funding)

| REGION       | CFDC                  | 2008/09             | 2007/08             |
|--------------|-----------------------|---------------------|---------------------|
| DEHCHO       | DEHCHO                | \$ 202,000          | \$ 202,000          |
| INUVIK       | WESTERN ARCTIC        | 200,000             | 200,000             |
| NORTH SLAVE  | AKAITCHO              | 139,500             | 143,500             |
|              | DOGRIB                | 139,500             | 143,500             |
| SAHTU        | SAHTU                 | 192,000             | 192,000             |
| SOUTH SLAVE  | SOUTHWEST TERRITORIAL | 0                   | 0                   |
|              | THEBACHA              | 139,500             | 139,500             |
| <b>TOTAL</b> |                       | <b>\$ 1,012,500</b> | <b>\$ 1,020,500</b> |

### Funding Provided to CFDC – Economic Development Officer

(Community Transfer Initiatives)

| REGION       | CFDC     | 2008/09           | 2007/08           |
|--------------|----------|-------------------|-------------------|
| DEHCHO       | DEHCHO   | \$ 108,000        | \$ 108,000        |
| NORTH SLAVE  | AKAITCHO | 108,500           | 108,500           |
| SAHTU        | SAHTU    | 120,000           | 120,000           |
| <b>TOTAL</b> |          | <b>\$ 336,500</b> | <b>\$ 336,500</b> |

# NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

## AKAITCHO BUSINESS DEVELOPMENT CORPORATION

PO Box 427, Yellowknife, NT X1A 2N3

Tel: (867) 920-2502, Fax: (867) 920-0363

E-mail: [akaitcho@akaitchobdc.com](mailto:akaitcho@akaitchobdc.com), [rstarnau@akaitchobdc.com](mailto:rstarnau@akaitchobdc.com)

|                                   |                                                                                                                                                                                                                                                                                                          |                                                                                               |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Communities Served:</b>        | Yellowknife, N'dilo and Detah                                                                                                                                                                                                                                                                            |                                                                                               |
| <b>Population of Service Area</b> | 19,520                                                                                                                                                                                                                                                                                                   | (All population numbers came from 2008 Annual Population Estimates, NWT Bureau of Statistics) |
| <b>Services Provided</b>          | Commercial lending<br>Canada business-NWT access site<br>Business information and skills development<br>Small business counselling<br>Monitoring and aftercare services<br>Assistance with writing business plans<br>Assistance with applications to funding agencies<br>Self-employment options program |                                                                                               |
| <b>Staff</b>                      | Raymond St. Arnaud<br>Tanya Kasteel<br>Margo Rouble<br>Karina Mercredi                                                                                                                                                                                                                                   | General Manager<br>Senior Business Analyst<br>Business Analyst<br>Business Analyst            |
| <b>Incorporated</b>               | Not-for-profit corporation, <i>Canada Business Corporations Act</i><br>Designated as an Aboriginal financial institution by the Government of Canada                                                                                                                                                     |                                                                                               |
| <b>Board</b>                      | Seven member volunteer board<br><br>Chair: Darrell Beaulieu<br>Secretary-Treasurer: Shirley Tsetta<br>Directors: Eitan Dehtiar<br>Jonas Sangris<br>Roy Erasmus Jr.<br>Thomas Jarvis<br>Steve Meister                                                                                                     |                                                                                               |

## NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

### DEHCHO BUSINESS DEVELOPMENT CENTRE

PO Box 240, Fort Simpson, NT X0E 0N0  
Tel: (867) 695-2441, Fax: (867) 695-2052  
E-mail: [toddn@northwestel.net](mailto:toddn@northwestel.net)

|                                   |                                                                                                                                                                                                         |                                                 |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>Communities Served:</b>        | Fort Simpson, Fort Liard, Jean Marie River, Nahanni Butte, Wrigley, Trout Lake, Fort Providence and Kakisa                                                                                              |                                                 |
| <b>Population of Service Area</b> | 3,046                                                                                                                                                                                                   |                                                 |
| <b>Services Provided</b>          | Commercial lending<br>General business assistance<br>Small business resource centre<br>Video conferencing                                                                                               |                                                 |
| <b>Staff</b>                      | Todd Noseworthy<br>Sean Whelly                                                                                                                                                                          | General Manager<br>Business Development Officer |
| <b>Incorporated</b>               | Not-for-profit corporation, <i>Canada Business Corporations Act</i><br>Designated as an Aboriginal financial institution by the Government of Canada                                                    |                                                 |
| <b>Board</b>                      | Eight member volunteer board<br><br>Chair: George Tsetso<br>Secretary-Treasurer: Tim McClelland<br>Directors: Larry Campbell<br>Dolphus Jumbo<br>Yvonne Norwegian<br>Eva Hope<br>Albert Moses<br>Vacant |                                                 |

## NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

### DOGRIB AREA COMMUNITY FUTURES

PO Box 92, Whatì, NT X0E 1P0  
Tel: (867) 573-3140, Fax: (867) 573-3142  
E-mail: [donnamoore@tlicho.com](mailto:donnamoore@tlicho.com)

|                                   |                                                                                                                                                |                                                 |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| <b>Communities Served:</b>        | Behchokò, Whatì, Gamètì and Wekweètì                                                                                                           |                                                 |
| <b>Population of Service Area</b> | 3,025                                                                                                                                          |                                                 |
| <b>Services Provided</b>          | Commercial lending<br>Canada business-NWT access site                                                                                          |                                                 |
| <b>Staff</b>                      | Donna Moore                                                                                                                                    | General Manager                                 |
| <b>Incorporated</b>               | Society, <i>Societies Act</i> of the Northwest Territories<br>Designated as an Aboriginal financial institution by the<br>Government of Canada |                                                 |
| <b>Board</b>                      | Four member volunteer board                                                                                                                    |                                                 |
|                                   | Chair:                                                                                                                                         | Luke Grosco                                     |
|                                   | Directors:                                                                                                                                     | David Wedawin<br>Nora Simpson<br>George Nitsiza |

## NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

### SAHTU BUSINESS DEVELOPMENT CENTRE

PO Box 307, Norman Wells, NT X0E 0V0  
Tel: (867) 587-2016, Fax: (867) 587-2407  
E-mail: [exec.dir.sbdc@theedge.ca](mailto:exec.dir.sbdc@theedge.ca)

|                                   |                                                                                                                                                                                            |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Communities Served:</b>        | Norman Wells, Tulit'a, Délı̄ne, Colville Lake and Fort Good Hope                                                                                                                           |
| <b>Population of Service Area</b> | 2,474                                                                                                                                                                                      |
| <b>Services Provided</b>          | Commercial lending<br>General business assistance<br>Small business resource centre<br>Video conferencing                                                                                  |
| <b>Staff</b>                      | Gregor Harold McGregor Executive Director<br>Nicky Richards Economic Development Officer                                                                                                   |
| <b>Incorporated</b>               | Not-for-profit corporation, <i>Canada Business Corporations Act</i><br>Designated as an Aboriginal financial institution by the Government of Canada                                       |
| <b>Board</b>                      | Seven member volunteer board<br><br>Chair/Secretary –Treasurer: Tanya McCauley<br>Directors: Mark Modeste<br>Trudy Kochon<br>Sally-Ann Horassi<br>Dianne Bales<br>Morris Charney<br>Vacant |

## NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

### SOUTHWEST TERRITORIAL BUSINESS DEVELOPMENT CORPORATION

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|                                   |                                                                           |                              |
|-----------------------------------|---------------------------------------------------------------------------|------------------------------|
| <b>Communities Served:</b>        | Hay River, Enterprise and Kátlodééche<br>First Nation (Hay River Reserve) |                              |
| <b>Population of Service Area</b> | 4,261                                                                     |                              |
| <b>Services Provided</b>          | Commercial lending<br>Canada business-NWT access site                     |                              |
| <b>Staff</b>                      | Jeff Griffiths                                                            | General Manager              |
| <b>Incorporated</b>               | Not-for-profit corporation, <i>Canada Business<br/>Corporations Act</i>   |                              |
| <b>Board</b>                      | Three member volunteer board                                              |                              |
|                                   | Chair:                                                                    | Mike Maher                   |
|                                   | Directors:                                                                | Sharon Dragon<br>Bonnie Webb |

## NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

### THEBACHA BUSINESS DEVELOPMENT CENTRE

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

|                                   |                                                                                                               |                                                             |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>Communities Served:</b>        | Ft. Smith, Łutselk'e and Fort Resolution                                                                      |                                                             |
| <b>Population of Service Area</b> | 3,505                                                                                                         |                                                             |
| <b>Services Provided</b>          | Commercial lending<br>Small business resource centre<br>Video conferencing<br>Self-employment options program |                                                             |
| <b>Staff</b>                      | Westly Steed                                                                                                  | General Manager                                             |
| <b>Incorporated</b>               | Not-for-profit corporation, <i>Canada Business Corporations Act</i>                                           |                                                             |
| <b>Board</b>                      | Six member volunteer board                                                                                    |                                                             |
|                                   | Chair:                                                                                                        | Allen Schaefer                                              |
|                                   | Co-Chair:                                                                                                     | Tom Lockhart                                                |
|                                   | Directors:                                                                                                    | Earl Jacobson<br>Arthur Beck<br>Greg Heron<br>Raymond Simon |

## NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

### WESTERN ARCTIC BUSINESS DEVELOPMENT SERVICES

Suite 204, 125 Mackenzie Road, PO Box 2360 Inuvik, NT X0E 0T0

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

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

|                                   |                                                                                                                                                                                                                                        |                                                              |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| <b>Communities Served:</b>        | Inuvik, Tuktoyaktuk, Aklavik, Fort McPherson, Paulatuk, Ulukhaktok, Sachs Harbour and Tsiigehtchic                                                                                                                                     |                                                              |
| <b>Population of Service Area</b> | 7,070                                                                                                                                                                                                                                  | (2008 Annual Population Estimates, NWT Bureau of Statistics) |
| <b>Services Provided</b>          | Commercial Lending<br>Lines of Credit<br>Letters of Credit<br>Small Business Counselling and Advisory Services<br>Entrepreneurial Training<br>Canada Business–NWT Access Site<br>Video Conferencing<br>Self-Employment Options Program |                                                              |
| <b>Staff</b>                      | Brent Kay<br>Ron Rogers                                                                                                                                                                                                                | General Manager<br>Loans Officer                             |
| <b>Incorporated</b>               | Society, <i>Societies Act</i> of the Northwest Territories                                                                                                                                                                             |                                                              |
| <b>Board</b>                      | Seven member volunteer board                                                                                                                                                                                                           |                                                              |
|                                   | Chair:                                                                                                                                                                                                                                 | Clarence Wood                                                |
|                                   | Vice-Chair:                                                                                                                                                                                                                            | Terry Dubilowski                                             |
|                                   | Treasurer:                                                                                                                                                                                                                             | Vacant                                                       |
|                                   | Secretary:                                                                                                                                                                                                                             | Jen Hinze                                                    |
|                                   | Directors:                                                                                                                                                                                                                             | Grant Sullivan                                               |
|                                   |                                                                                                                                                                                                                                        | Joe Perry                                                    |
|                                   |                                                                                                                                                                                                                                        | Vacant                                                       |
|                                   | Ex-officio                                                                                                                                                                                                                             | Don Craik                                                    |



Community Futures Program  
2008/2009 Annual Report  
(Department of Industry, Tourism and Investment)