



# 2021 - 2022 ANNUAL REPORT



With the support of:



Prairies Economic  
Development Canada

Développement économique  
Canada pour les Prairies

## ABOUT US

**Prince Albert and District Community Futures Development Corporation** opened its doors in January 1997. For over 25 years our office has successfully helped local entrepreneurs obtain financing to make their dreams a reality. We are a non-profit organization guided by a volunteer Board of Directors and staffed with business professionals. We work with community partners to help foster, grow, and mentor entrepreneurship in our region.

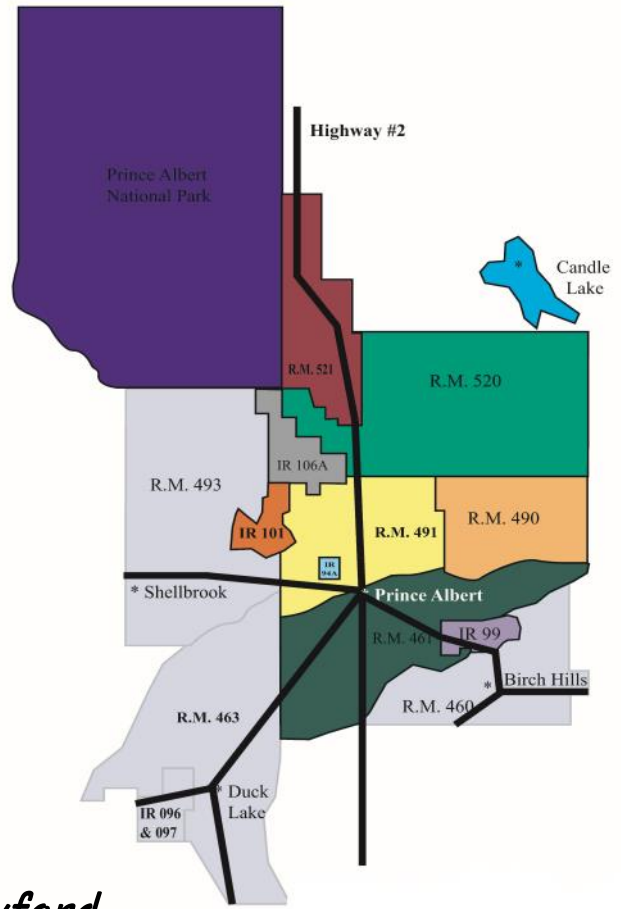
By partnering with other business lenders, educational institutions, not-for-profits, and municipal governments, we help grow and diversify the economy in our service area.

Our Community Futures office provides services and program supports to small and medium sized business owners and entrepreneurs throughout our region. We are developmental lenders. That means, we work in collaboration with conventional lenders like banks and credit unions, to assist individuals who want to start, expand, franchise, or sell a business in the community.



**The Community Futures Program is a grassroots renewal initiative created to strengthen rural economies by enabling entrepreneurship and by assisting economic development through Community Futures Development Corporations. It is funded by Prairies Economic Development Canada, Government of Canada and are non-profit organizations implemented to deliver community based programs and initiatives that benefit the area it services.**

# SERVICE AREA



WASKESIU

*Prince Albert*

*Prince Albert National Park*

*Paddockwood*

*Duck Lake*

*Christopher Lake*

**Shellbrook**

*Spruce Home*

*Birch Hills*

*White Star*

*Foxford*

CANDLE LAKE

*Brancepeth*

*Macdowall*

**Northside**

MEATH PARK

TWEEDSMUIR

Growing communities one idea at a time.

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Community Economic Development - In order to build community capacity, Community Futures PA & District works with individuals, businesses, and leaders in our region to expand rural economies. We work closely with communities to create innovative approaches to business development and to provide access to business resources.

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## *Sharon Muntain*

General Manager

I have worked with Community Futures Prince Albert and District for 4 years. I have over 40 years of lending experience. It gives me great joy in watching individuals turn their dreams into a reality and watch them grow and excel in those dreams. Helping Entrepreneurs create something special for themselves and for their community is an amazing feeling and that is why I enjoy working with the Community Futures Organization.

## *Dianne Hutchinson*

Office Administrator

I started working as Administrator/Bookkeeper for Community Futures Prince Albert & District in April 2005. I have enjoyed being part of the growth of this office and assisting entrepreneurs with starting/expanding their businesses for the past 17 years. It's rewarding to drive down the street and see new/existing businesses become successful because of our involvement with them whether it be a lending, advisory or business training component. I will continue to promote Community Futures Prince Albert as a valuable asset for our community.

## *Charlene Seidenthal*

Office Assistant

I have been a part of the Community Future's Team for over 10 years. It has been rewarding to work for an organization that contributes to the success of others through entrepreneurship. I enjoy watching people succeed.

# Staff

OF COMMUNITY FUTURES PA & DISTRICT

# We are thankful for their service

## WHAT MAKES A BOARD MEMBER

A volunteer Board of Directors oversees the operation of Community Futures PA and District. It is the responsibility of each volunteer Board Member to protect the integrity of the organization's finances and maintain the innovative initiatives developed by the organization. The Board Members provide governance for the organization, represent the organization in the community, and ultimately accept legal responsibility for it. Board Members act on behalf of the Community Futures' constituents – the citizens of North Central Saskatchewan. The Board has the responsibility of carrying out the organization's mission, vision, and strategic objectives.

## DIRECTORS



Steve has spent the last 40 years in small business management and the prior 7 years in the banking industry. Steve has a long history of volunteerism. He is currently a Board Member of the Community Initiatives Fund, and President of the Prince Albert Pistol and Rifle Club. Steve also sits on the Community Futures Saskatchewan Board. Steve values connecting with others, spending family time at the lake and various outdoor sporting endeavors.

*Steve Jeffers*

Chairperson

Betty is retired after a 30 year career in post-secondary education, the last several years as Program Head of the Entrepreneurship and Small Business Program at Saskatchewan Polytechnic. She volunteers in the community being a member of both the Mont St Joseph Care Home foundation board and parish council of St. Joseph church. Her hobbies are reading, walking her dogs, and spending as much time as she can with her daughters and granddaughters.



*Betty Makelki*

Vice Chair



*Teresa Hanson*

Director

Teresa Hanson has been on the PACF board since 2019 and sits on the credit committee. Supporting entrepreneurs on their business ventures is of utmost importance as she too is an entrepreneur. In addition to being a small business owner Teresa has spent her career in the construction industry in Saskatoon and for the last number of years in Prince Albert.

Teresa has 3 young children with her husband. She enjoys cooking and baking throughout the winter, camping and fishing in the summer.



Born and raised in Prince Albert, Tyler has been with the Jim Pattison Group Prince Albert for 20 years, with experience in traditional and digital marketing/ advertising, business strategy, community relations, and employee training. Prior to a career in the broadcast industry, Tyler was a manager in the hotel industry.

*Tyler Kinash*

Director

Patty has been an active volunteer for Community Futures program and serving it for the past 14 years. She has held the position of Chair at her local board and continues to serve on the Audit and Finance Committee. As well, Patty volunteers as the Chair for Community Futures Saskatchewan, Vice-Chair for Pan-West Community Futures and President for the Community Futures Network of Canada.

Patty continues to actively serve in her community supporting local organizations and fundraising initiatives. She is a Director with Saskwater as well as with Hatchet Lake Development Limited Partnership and serves on both of their Audit and Finance committees.

Patty recently completed her Corporate Board designation with the Institute of Corporate Directors with Rotman Directors Education Program.



*Patty Hughes*

Director

Born and raised on a farm near Prince Albert, but traveled extensively throughout North America and Europe. Tyler has worked in the trucking industry, the motorsports industry, and most recently an executive for a hockey company. He is now back on the farm serving as a councillor in the RM of Prince Albert. Tyler is a board member on the PA Historical Society and the North Central Mutual Aid Association. Tyler has a flock of Icelandic sheep and three dogs that guard them.



*Tyler Hazelwood*

Director



Kristie is a CPA, CA who specializes in tax and focuses on serving small/medium owner managed clients. She grew up in Prince Albert and has been working as an accountant for 10 years. Kristie enjoys spending quality time with her family and being outdoors, specifically at the lake.

*Kristie Stead*

Director





Ryan has been in the Electrical Trade for 27 years. He has been a co-owner of Asiil Enterprises Ltd. for the last 8 years. He has been on the Prince Albert Constructions Association board for 12 years with 2-years as President. He has also been on the Saskatchewan Bid Depository Inc. for the last 5 Years and is a long-time member of Saskatchewan Construction Safety Association. When he spends his time away from work he is with his wife and 3 boys – hunting, fishing, camping and cooking.

*Ryan Court*

Director

Sarah is a CAIB 1 insurance broker and has been in the insurance industry for 7 years now. She specializes in making personal connections with clients and finding the best solution for all their home, travel, auto and motor licensing needs. Sarah was born and raised in Prince Albert and loves supporting local businesses throughout the province. She spends her down time gardening and spending quality time with family, friends and her two dogs.



*Sarah Naytonhow*

Director



## MESSAGE FROM THE CHAIRPERSON

*Steve Jeffers*

Chairperson

Community Futures PA and District is very proud to be part of the Community Futures National Network. Serving North Central Saskatchewan as a proud promotor of our province and our people since 1997.

As we slowly transition out of the COVID 19 pandemic, Community Futures PA and District continues to make a huge difference in the region. During 2021-2022, PACF assisted 366 individuals including small and medium-sized business clients. The credit committee approved 9 loans for a total of \$474,840.

We have continued to grow our relationships with other Organizations, contributing overall sustainability of the North Central. Our organization will continue to focus on helping Entrepreneurs reach their goals and create new businesses and jobs for our service area.

I look forward to the accomplishments and would like to thank the volunteer board members and staff for their tireless work and commitment towards the Prince Albert and District Community Futures Development Corporation. As a Community Futures organization, we are very fortunate to have such strong working relationship with the Government of Canada. I would like to thank the regional development agencies, the Government of Canada as well as the Government of Saskatchewan for ongoing support and assistance. As the province continues the journey of transitioning away from the pandemic, I see PACF playing a vital role in providing financing and resources to assist the small business community in rural communities across Prince Albert and District.



## **COMMUNITY FUTURES PA & DISTRICT**

*provides loans, advice and support to entrepreneurs and businesses in North Central Saskatchewan.*

### **MISSION**

*Prince Albert & District Community Futures Development Corporation fosters, grows and mentors entrepreneurship.*

### **VISION**

*Prince Albert & District Community Futures Development Corporation is recognized as a leader in innovative business lending and supporting sustainable economic growth of our region.*

### **VALUES**

*We believe in integrity, honesty and professionalism with respect to our clients, communities and the interactions among staff and Board at PACF.*

*We believe in effective, timely delivery of services.*

*We will be accountable in relationships with all stakeholders.*

*We believe in effective communication at all levels.*

*We believe in positive and professional leadership, teamwork and partnerships.*

*We believe that education is a fundamental cornerstone in small business development.*

*We believe in encouraging entrepreneurship within our region.*

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## **WHAT WE STAND FOR**

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**Dollars Leveraged in Community Projects**

*\$6548*

**Number of Community Projects**

*16 in Total*

**Number of Community Project Partners**

*14 Partnering Organizations*

**Dollars Contributed to Community Projects**

*\$4,548*

**Dollars Leveraged in Lending**

*\$27,425*

**Dollars Contributed in Lending**

*\$474,840*

**Jobs Created/Maintained**

*10.5 for the year*

**Total Lending Portfolio Amount**

*\$2,695,960*

**Business Advisory Service - Clients Served**

*366 for the year*

**2021 - 2022  
ACCOMPLISHMENTS**

## **SPONSORED EVENTS**

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*Community Futures PA & District*

Opening Doors for Tomorrow Career & Job Fair - Sponsor

Saskatchewan Polytechnic Career Fair – Sponsor

Samuel Mcleod Awards – Young Entrepreneur Award  
Sponsor

Prince Albert & District Chamber of Commerce –  
Professional Summit Sponsor

Community Futures PA & District believes in contributing to our community by investing in our partnering organizations' projects. We are proud to be able to sponsor those events.



Community Futures PA & District

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With the support of:



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