

**SECTION 1**  
**Board Motion**

**Motion from your Board of Directors that approved the 2018-19 Annual Performance Report.**

<b>Date of Board Meeting:</b>	June 12, 2019
<b>Motion:</b>	To approve the Performance Report for 2018-19 as presented.
<b>Moved By:</b>	
<b>Seconded By:</b>	

**SECTION 2**  
**Executive Summary on Overall Performance for 2018-19**

**Please provide a short narrative (1/2 to one page) summarizing your organization’s overall performance, successes, challenges and issues for the past fiscal year.** Highlight any governance improvements undertaken (board training, new policies, etc.)

This year has seen CFTR continue its efforts to improve efficiencies and exceed client expectations. CFTR is pleased to report that they have exceeded all of the goals set for 2018/19. This is largely thanks to team work and creative use of resources undertaken by all CFTR staff.

Our Marketing and Communication Coordinator continues to far exceed expectations and brings a wealth of talents that our clients appreciate, as very few CF offices have anyone in this role. She has also progressed into developing training on her own.

Our Sr. Business Analyst continues to mentor new BA’s and is assisting several of our new GM’s as they assume their new duties.

The GM continues overseeing the CED portion of our portfolio. With the assistance of MC Analyst, CFTR has offered numerous training seminars across the region which have been phenomenally successful in raising awareness of our program offerings across the region. On a provincial level, CFTR is one of the pilot offices for the new suite of workshops available to all CF’s. The opportunity to be part of this program has allowed CFTR to position itself as a valuable resource to other CF offices, both for training development, and also for potential training delivery. CFTR is also pleased to be able to offer over 1100 online training courses. We were able to host a Beta Testing group and the majority found the content to be of very good quality.

At this time all senior staff members at CFTR have been with the organization for more than 10 years, and this continuity is allowing for deeper relationships and a higher level of trust with local municipalities, institutions and community members. The level of experience which our staff brings to the table is certainly reflected in our achievements this year. Currently our Sr. Analyst is working with a number of BA’s across the province in a mentoring role due to his expertise in his field. I believe it is fair to say that CFTR has a reputation for being the “go to office” for onboarding new hires.

CFTR continues to meet the needs of its existing clients and has seen several loans paid in full, and earlier than scheduled. Our continued successful involvement in various Chambers of Commerce, Economic Development Committees, regional/local trade shows and symposiums and other CED activities has contributed to our success in the past year, as well, both in the area of lending and client satisfaction.

CFTR was also able to undertake some board training. There was also the opportunity to provide staff training on multiple occasions both through CFNA and externally. Sr. BA continued to explore opportunities in Mentorship training as well as changes to collections/legal process. MC Analyst is receiving ongoing training in Social Media and Internet Marketing.

Youth in Business Coordinator now oversees not only BizKids, but also our Adulting classes and our offering of the Lemonade Day program which now extends across Northern Alberta involving 9 other offices. Our Adulting classes have also been shared across the north so that other office may deliver the program themselves.

The launch of the Head Start in Business program has been amazing well received, and several session have been delivered so far. We have had over 200 requests for programming in schools since we attended the teachers convention in February.

**SECTION 3**  
**Success Stories**

Please provide 3 success stories with a short description, the role your organization played and why you feel this is a success for your community. *Note: Client approval should be obtained to share information about them.*

WD uses these stories to demonstrate the impact of the CFs in western Canadian communities and to outline concrete examples of positive outcomes for western Canadian stakeholders.

Client Name	Service Provided (loan, bus. services, comm. planning & implementation)	Description should include: <ul style="list-style-type: none"> <li>• Did it align with GOC/WD Priorities? <ul style="list-style-type: none"> <li>• What role did the CF play?</li> </ul> </li> <li>• Describe how this project/loan/service/initiative made a difference in the clients organization and/or community? <ul style="list-style-type: none"> <li>• What were the final outcomes* from the activity?</li> <li>• How has this positively affected your community?</li> </ul> </li> <li>• How has this service enhanced the economy in your community? (6-8 sentences)</li> </ul>

\*Example of possible outcomes: jobs created, impact on the community, successfully assisted companies to enter global markets, new export sales for businesses, new office(s) opened in western Canada, investment attracted to a business, new product(s) created or new service(s) created, successful joint venture established, etc.

**SECTION 4**  
**Alignment with Government of Canada and WD Priorities in key areas**

Please describe the initiatives or project that your organization was involved in that aligned with WD 2018-19- operational priorities listed below:

**Inclusiveness:** Enhance economic well-being and prosperity of under-represented groups in Western Canada. WD’s primary focus for this priority is on supporting Indigenous peoples and women, with a secondary area of focus on youth and persons with disabilities.

**Cluster Growth:** Clusters are networks of interrelated companies, researchers, investors and other partners working in a specific industry or region. WD will focus on supporting select clusters within: clean technology; value-added agriculture; advanced manufacturing; digital industries; clean resources; and health and biosciences.

	Strategy	Planned Project/Initiative (2 – 3 sentences)	Outcome Achieved
1 (a)	Inclusiveness – primary focus on Indigenous peoples and women	To provide low cost training to women entrepreneurs that empowers them to scale up, expand or open their own businesses, with a focus on capacity development.	Over 90% of our training participants are women, almost exclusively those that are already operating small businesses or about to launch.
1 (b)	Inclusiveness – secondary focus on youth and persons with disabilities	To encourage youth to consider entrepreneurship as a career alternative and provide them with the opportunity to operate their own businesses while continuing their education.	1610 youth have participated in Lemonade Day, Adulting, and HSIB through CFTR.

<b>2</b>	Cluster growth – focus on specialized clusters within: clean technology; value-added agriculture; advanced manufacturing; digital industries; clean resources; and health and biosciences.	N/A	N/A
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**SECTION 5**  
**Performance Indicator Variance**

In the table below, please ensure a detailed explanation is provided if the organization did not meet the MPS for their group.

Performance Indicator	2018-19 Target	2018-19 Actual	If you did not meet the MPS for your Group, provide a detailed explanation and plans for ensuring the MPS will be met in 2019-20.
Indicate which Group the CF is in :		<b>Group 2</b>	
Total # of community based projects (New <b>PLUS</b> Ongoing)	2	5	
# of business training session participants	400	1925	
# of business advisory services			
\$ value of loans (*)	400,000	\$668,650.50	
# of loans (*)	<b>10</b>	12	
# of Projects/Initiatives that align with GOC/WD priorities and <b>(PLUS)</b> # of Loans that align with GOC/WD priorities	2	2	

\*Total value of ALL loans and other investments approved where initial disbursements made

**FOR REFERENCE ONLY:**

MPS	GROUP 1	GROUP 2	GROUP 3
Total # of community based projects (New PLUS Ongoing)	2	2	2
# of business training session participants	400	400	300
# of business advisory services			
\$ value of loans	\$600,000	\$400,000	\$200,000
# of loans	12	8	6
# of Projects/Initiatives that align with GOC/WD priorities and <b>(PLUS)</b> # of Loans that align with GOC/WD priorities	3	2	1

**SECTION 7**  
**CF Web Reporting**

Please provide the hyperlink to the 2018-19 Performance Results posted on your website. (The template for Performance Results 2018-19 was provided to you along with this document.)

2018-19 Performance Report on Website	<a href="http://tawatinaw.albertacf.com/performance-report">http://tawatinaw.albertacf.com/performance-report</a>
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**SECTION 8**  
**Loans over \$150,000**

Did your CF provide loans over \$150,000 in 2018-19? X Yes  No

If **yes**, then please provide a list of all loans given over \$150,000 and provide the reasoning/justification behind providing those loans. Please use your internal file or client number and **not client name**. *Note: your policy on loans over \$150,000 should have been provided to WD previously. If not, please attach to this report.*

File #	Amount	Rationale for Loans over \$150,000
R1819Q4#011	374,000	This was an existing client with great security, and a perfect example of the right person, with the right experience at the right time.

**SECTION 9**  
**Syndicated Loans**

Did your CF participate in any syndicated loans in 2018-19?  Yes X No

If **yes**, please provide a list of any syndicated loans your organization may have been a part of.  
 Note: As per the Contribution Agreement (Attachment B, Investment Fund Terms and Conditions), each participating CF may only provide up to \$150,000.

Lead CF	Which CF reported the loan in the reporting system?	Amount Contributed by your CF	Total Loan Amount	Number of Partner CFs

**SECTION 10**  
**Investment Fund**

**1. WD Investment Fund Activity as of March 31, 2019**

Total Value of Loans Receivable	Total Number of Loans Receivable	Total Value of Loans Receivable over 90 days	Number of Loans Receivable over 90 days
\$1,027,592.84	274	0	0
\$		\$	

**2. Equity Investment / Related Entities / Subsidiaries as of March 31, 2019**

Does your CF have investments in equity, related entities or subsidiaries as of March 31, 2019?  Yes X No  
 If yes, please list them below.

Company Name	Percentage of Shares	Dollar Value
NA		

**3. FOR THOSE WITH A 3 YEAR AGREEMENT : Interest Transfers up to \$50,000**

Did the CF transfer interest in 2018-19?  Yes  No

If Yes, please list all interest transfers amounts, the activities, and the WD Investment Fund type.

Activity	WD Investment Fund Source	Amount Transferred
Youth in Business & CF Training Program	Non-Repayable	50,000
	Choose an item.	
	Choose an item.	

**4. Interest Transfers above \$50,000 (not included in Section 3) and Interest Transfers for those with 1 year agreements**

Did the CF transfer interest in 2018-19?  Yes  No

If yes, please list all interest transfers amounts, the activities, the WD Investment Fund type, and WD approved date.

Activity	WD Investment Fund Source	Amount Transferred	Amount and Date WD Approved
Youth in Business & CF Training Program	Non-Repayable	25000	25000 April 2018
	Choose an item.		
	Choose an item.		
	Choose an item.		

**SECTION 11**  
**Appeals**

1. Please report on the number of appeals the CF received in 2018-19. If there were no appeals, please enter "0" in the boxes below.

Number of Appeals	0
Basis for the Appeals (please list all reasons)	
Number of Appeals Upheld	
Number of Appeals Denied	
Number of Appeals Pending Decision	

**SECTION 12 - OPTIONAL**  
**Highlights**

**CF NAME: ENTER CF NAME HERE**

**Fiscal Year: 2018-19**

**ANNUAL PERFORMANCE REPORT**

1. This section is optional and is provided for you to show case anything the CF does that you feel may be different from other CFs. This could include; best practices, interesting processes, unique services, meaningful community based projects or events, etc.

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