

ANNUAL REPORT

COMMUNITY FUTURES NORTH FRASER

A photograph of a bell tower in the foreground, with a snow-capped mountain in the background under a sunset sky. The bell tower is made of metal and has a large bell hanging from it. The mountain is covered in snow and is surrounded by a forest. The sky is a mix of orange, yellow, and blue.

2024-25

A MESSAGE FROM OUR CHAIR AND EXECUTIVE DIRECTOR

Community Futures North Fraser (CFNF), funded by Pacific Economic Development Canada, continues to empower local entrepreneurs and small businesses across Mission, Kent/Agassiz, Harrison Hot Springs, and surrounding areas. We offer business advisory services, self-employment training, business plan development, lending, and lead or support community economic development initiatives. Our organization is led by a dedicated volunteer board and an engaged, passionate staff team committed to helping our communities thrive.

This past year, we're proud to report strong outcomes and growth across all service areas. We provided 789 business advisory services, supported 325 business training session participants, disbursed \$994,300 in loans across 9 clients, and helped create 36 new jobs through our lending and advisory efforts. We also participated in 29 community-based projects, reflecting our commitment to long-term community impact.

We are also incredibly proud of our volunteers, who contributed a remarkable 742.5 hours across our Board of Directors and key committees. This includes 504 hours from the Board alone, as well as contributions from the Loans and Investment, Business Plan, and Finance Committees. Their time, leadership, and insight have been foundational to our success.

CFNF also saw exciting changes in governance this year, welcoming two new board members, and a new leadership team, with Janessa Derksen stepping into the role of Chair and Jenna Sholinder as Vice Chair. Their leadership brings new energy and direction to our strategic vision.

Internally, we continued to build momentum with a strategic focus on youth and entrepreneurship, hosting presentations at Mission Senior Secondary, Riverside College, and expanding our collaboration with University of the Fraser Valley. Our partnership with Community Futures South Fraser and Sto:lo CF has strengthened regional representation and shared learning.

Looking ahead, CFNF is focused on expanding our reach through larger community-impact projects and building financial sustainability. We continue to explore new opportunities, to grow our capacity and create lasting change.

Thank you to our board, staff, volunteers, and community partners for another impactful year. Together, we are building stronger, more resilient communities.



Janessa Derksen, Chair



Gwen Schmidt,
Executive Director



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BOARD OF DIRECTORS

Janessa Derksen
Mission, BC
Chair

Jenna Sholinder
Mission, BC
Vice Chair

Nancy Maclean
Harrison Mills, BC
Director

Karen Hoekstra
Mission, BC
Director

Tom Osterberg
Mission, BC
Director

Tabitha Ewert
Mission, BC
Director

Alex Rocco
Mission, BC
Director

Dan Schubert
Mission, BC
Director

Kevin Allan
Mission, BC
Director

Josh Bruniski
Mission, BC
Director

OUR STAFF



Sim Brar
Business Analyst



Jeanette Calderone
Administration Director



Holly Seeley
Marketing Coordinator



Amanda Meggait
Program Director



OUR VOLUNTEERS

LIAISONS

Carol Hamilton
Mission City Councillor

Mark Schweinbenz
Village of Harrison Councillor Liaison

Duane Post
District of Kent Councillor Liaison

Cory Cassel
FVRD Liaison

Mel Waardenburg
FVRD Liaison

BUSINESS PLAN COMMITTEE

Jenna Sholinder (Chair)
Lexi Richards
Kevin Allan
Josh Bruneski
Graham Assels
Rachel Devine
Becci Corder

LOANS AND INVESTMENT COMMITTEE

Tom Osterberg (Chair)
Dan Schubert
Alex Rocco
Kevin Allan
Manny Deol
Nicole Norden
Karen Bungar
Kendra Redekop



STRATEGIC PLAN FOR 2023-26

Our Mandate

We help entrepreneurs and businesses grow, start and succeed.

Our Vision

Our vision is economic wellness for businesses and communities in our region.

Our Guiding Principles

Integrity We act ethically, honestly, and responsibly in all our actions, without compromise.

Respect We treat each other and everyone who works with us with dignity and professionalism.

Equity and Inclusion We value all types of differences, backgrounds and lived experiences in the development of our organization so that people who come to us feel safe and empowered to succeed.

Transparency We are committed to earning trust and credibility through good governance, ongoing evaluation, and open, accurate sharing of information with our oversight bodies, community partners, clients, and the public.

COMMUNITY IMPACT

Unlock your community's potential with the Community Futures (CF) Program. Our mission is to support local communities in creating and implementing solutions that reflect their distinct needs and opportunities. We're dedicated to fostering sustainable growth through targeted economic development and capacity building.

Community Futures North Fraser proudly serves the communities of Mission, Kent/Agassiz, Harrison Mills, Deroche, Dewdney, and Harrison Hot Springs. More than just a lender, we're a committed partner to local businesses, offering tailored loans and advisory services to help small and medium-sized enterprises grow and succeed. Our focus is on driving economic diversification, strengthening the local economy, and supporting a vibrant business environment. Let's work together to build a strong, resilient future for our region.

INVESTMENT IN OUR COMMUNITY



MARKETING INITIATIVES

Community Futures North Fraser: Supporting Growth and Community Well-Being



This year, our involvement in community events and support for local programs has continued to grow in exciting new directions! We proudly supported Riverside College's Youth Explore Trades Sampler Program, a *SkilledTradesBC* initiative that introduces students to hands-on experiences in carpentry, plumbing, electrical work, and more. With a \$1,800 contribution from Community Futures North Fraser, the program was able to purchase additional ladders and scaffolding to ensure a safe and enriching learning environment. The tiny dwellings built by students will be auctioned off in June to help fund future programming—a creative way to keep this impactful initiative going strong.



This past fiscal year, Community Futures North Fraser proudly backed initiatives that strengthen local economies and foster vibrant communities. We sponsored Winter Night Lights in the District of Kent, a festive event that welcomed over 1,000 visitors with family activities and a dazzling display in Pioneer Park. Our support for Lights by the Lake in Harrison Hot Springs helped deliver a stunning fireworks show that energized winter tourism and boosted local businesses.

We also contributed to the success of the Harrison Festival of the Arts, helping the festival expand its organizational capacity and continue its celebrated ten-day showcase of arts and culture. At TEDx Abbotsford 2024, we partnered as a Silver Sponsor with Community Futures South Fraser and Stó:lō Community Futures, supporting a platform that sparks innovation and inspires new economic opportunities across the Fraser Valley. Finally, our Seasonal Community Support donations to St. Joseph Food Bank and Agassiz Community Services helped ensure critical resources reached families during the holiday season.



Through these initiatives, Community Futures North Fraser continues to create impact by supporting local spending, driving innovation, and building stronger, more resilient communities.



CONNECT WITH US
NORTHFRASER.ORG



SUCCESS STORY

LITTLE KINGDOM CHILDCARE



We aspire to provide exceptional childcare services to families in the City of Mission. In 2020, Sanam Mubarak and Mubarak Hyder, the Directors of Little Kingdom Childcare, made the charming city of Mission their home and launched a multi-age childcare center within a leased residence, accommodating eight children. Shortly after our doors opened, we forged meaningful connections with families, leading to full enrollment at our facility within a few months. Thanks to the power of word-of-mouth referrals, we continued to receive inquiries from families that surpassed our licensed capacity of 8 Children.

In 2022, we took a significant step by leasing a spacious commercial building on Mission 1st Avenue, initiating a journey marked by intense emotional and financial challenges that would overwhelm many. Despite these obstacles, we remained steadfast and, in November 2023, successfully obtained a license from the City and Fraser Health for just 24 children - less than half of our intended capacity. This situation truly tested our emotional resilience and financial stability to their extreme, impacting our ability to operate effectively. However, our unwavering determination propelled us forward, keeping our focus on our primary goal: to provide exceptional childcare to families in the City of Mission. Our vision remained steadfast as we committed ourselves to finishing the project and obtaining a full capacity license, a goal we successfully achieved in July 2024. Our facility boasts cutting-edge infrastructure, live streaming classroom cameras, and an interactive childcare app.

We prioritize play-based, age-appropriate learning methods that focus on developing both fine and gross motor skills. Currently, we are nearly at full capacity, and we extend our heartfelt thanks and appreciation to the families in Mission City, as well as to the Community Futures North Fraser and Vancouver City Savings Credit Union. Their unwavering support has been invaluable, providing financial assistance whenever we needed it and encouraging us to persevere. We are deeply grateful to everyone for their incredible trust in our capabilities and our commitment to expanding our services to care for even more children in our community. We are dedicated to ensuring that every child in our care feels like they are part of a nurturing kingdom.



Get in touch with us at:

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Connect with us on Facebook:

<https://www.facebook.com/littlekingdomchildcare.ca>



Jereymi Longpre – Founder, UpNorth Athletics

SUCCESS STORY

UPNORTH ATHLETICS

I started UpNorth Athletics to guide people through the same transformation I experienced, but without all the trial and error. My goal is to educate, support, and walk alongside my clients as they build the confidence and consistency it takes to create real, lasting change. “Community Futures supported me when I was just getting started, and that belief gave me the confidence to build something real. I’m incredibly grateful.”

One quote that’s stuck with me throughout this journey is: “Never get so focused on the end destination that you miss the joy of the adventure along the way.” That’s what this is all about. The process should be something you enjoy, even when it’s hard, because that’s where the growth happens.

If sharing my story helps even one person feel less alone or more capable of change, then it’s worth it.

You can find out more about UpNorth Athletics at <https://linktr.ee/upnorthathletics>

My fitness journey started back in August 2015. I was getting ready for a college baseball season and didn’t like how I looked or felt. I thought getting in shape would make me a better athlete, but what I discovered was something much bigger. I fell in love with the process of training and improving myself, and that passion eventually led me away from baseball and into fitness and nutrition coaching.

Since then, I’ve lost 75 pounds and gone through just about every struggle you can imagine—yo-yo dieting, binge eating, burnout, frustration. But through it all, I learned that fitness is about so much more than looking good. It’s about feeling empowered. It’s about learning how to take care of your body in a way that’s sustainable, enjoyable, and doesn’t take over your entire life.

These past few years have been the most fulfilling part of my journey. I’ve learned how to train and eat in a way that supports both my goals and my lifestyle, and that’s exactly what I help others do now.



S.E.P. SELF-EMPLOYMENT PROGRAM (SEP)

The Self-Employment Program (SEP) empowers individuals to turn their entrepreneurial aspirations into reality. Designed to support those transitioning from unemployment or underemployment, the program offers guidance, resources, and mentorship to help participants build sustainable, self-directed careers through business ownership. In 2024–25, we supported 13 clients at various stages of business development. We're proud to report an 85% success rate: only one client exited the program due to illness, while two others have successfully balanced their new ventures by supplementing with part-time employment. These results show the hard work and determination of our clients, and how the SEP program is helping people build stronger futures for themselves and their communities.



Murray Maid Services

murraymaidservices.com | [Murray Maid Service on Google](#)

Krysta, a lifelong motorsports enthusiast, joined the Self Employment Program in search of greater balance and flexibility in her life. With the program's support, she launched Murray Maid Services—a cleaning business known for its reliable, affordable service and personal touch. SEP gave Krysta the tools and confidence to turn her passion into a sustainable venture, allowing her to grow a business she loves while still spending weekends at the racetrack. Today, she successfully balances entrepreneurship with her love for racing, and Murray Maid Services has quickly earned a trusted reputation within her community and beyond.



Finding Your Stride

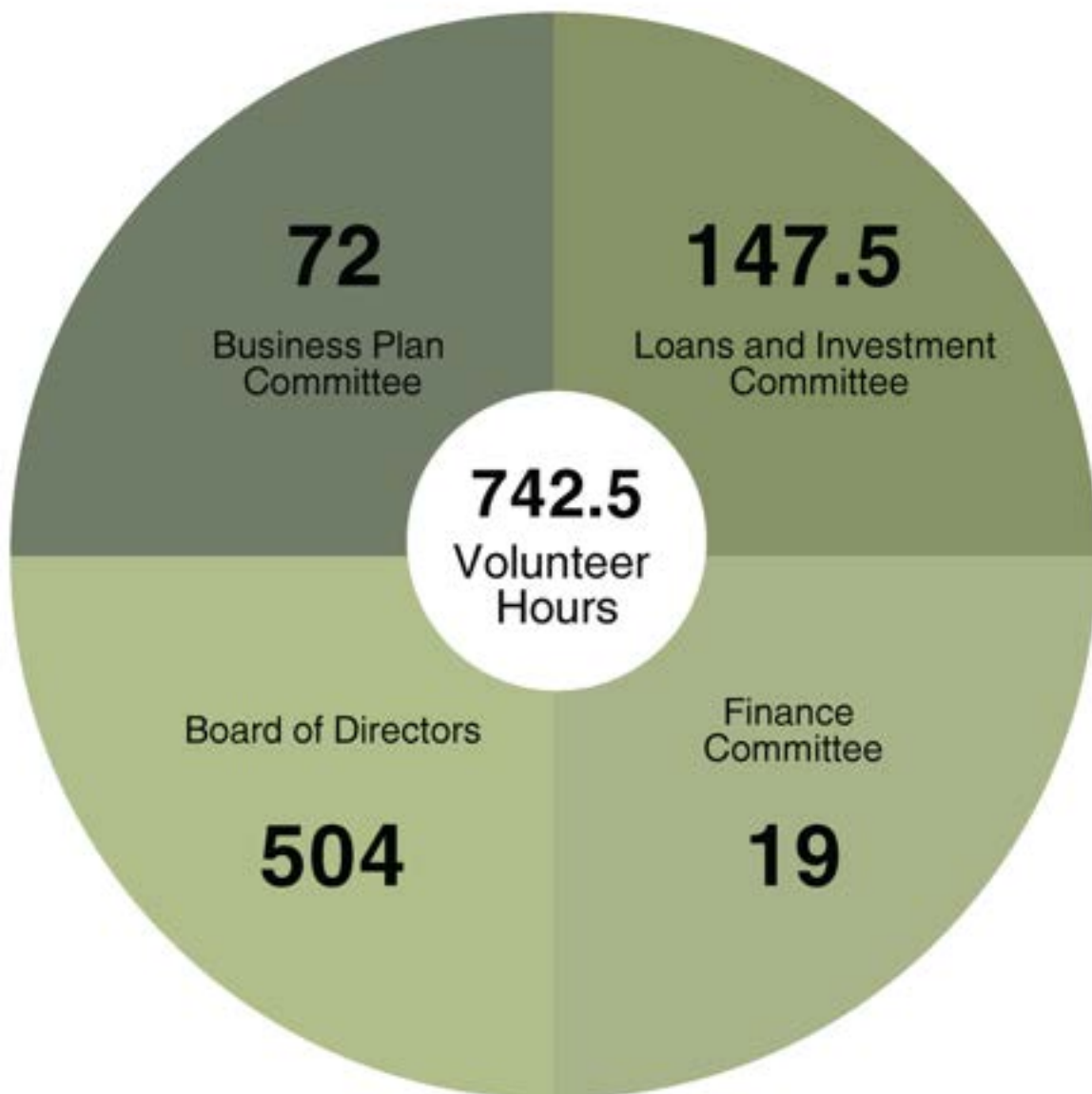
www.FindingYourStride.ca | facebook.com/FindingYourStride

Jenn had the vision, the horses, and the heart—but needed support to turn her passion into a business. Through the SEP program, she built the foundation she needed to launch Finding Your Stride, an equine-assisted learning practice based in Deroche, BC. Jenn now offers programs for youth, teens, and adults that use the wisdom of horses to build confidence, support emotional regulation, and help people reconnect with themselves. SEP gave her not just the tools, but the clarity and confidence to grow her business with purpose—transforming lives, one stride at a time.

GIVING BACK

We extend our heartfelt gratitude to our Board and Committee members for their unwavering dedication and volunteerism. Their commitment to our organization and the success of our clients is truly invaluable. This past year, we are proud to recognize an outstanding contribution of over 750 volunteer hours, exceeding last year's impressive total, from our Board of Directors, Finance Committee, Loans and Investment Committee, and Business Plan Committee. Thank you for your remarkable service, time, and continued support.

VOLUNTEER HOURS





Strengthening Entrepreneurs

At Community Futures North Fraser, we are proud to be active contributors to the success of the **MyCommunityFuturesBC.ca** platform. Since its launch, the platform has provided our clients with valuable access to tools, training, and support designed to foster business growth and community economic development.

Regional Impact and Engagement

Over the past year, the adoption and engagement in the North Fraser Region have been outstanding:

- **57 active users** representing a 100% engagement rate among our platform clients.
- **75.4%** of users identifying as women, and strong participation from underrepresented groups including **Indigenous (12.3%), Disabled (15.8%), and LGBTQIA2S+ (7.0%)** entrepreneurs.

The platform's accessibility and ease of use have made it an indispensable tool for our business community. Entrepreneurs across diverse demographics have found a space where they can connect with resources tailored to their unique needs and aspirations.

Training & Workshops

This platform has been pivotal in delivering essential workshops and training.

- **457 workshop sign-ups** with **53 unique businesses** participating.
- **79.2% of workshop participants** were women, highlighting the platform's significant role in supporting female entrepreneurs.
- Webinar attendance showed promising engagement, with **31.5%** attending live sessions and an additional **16.8%** accessing recordings for flexible learning.

Business Resilience and Recovery Support

Businesses accessed critical recovery resources:

- **80.7% approval rate** for Disaster Recovery Eligibility Applications.
- **61.5% approval rate** for Business Training Reimbursement Applications, with over \$11,000 paid out to support upskilling efforts.
- **30 consulting intakes** processed, resulting in **20 approved engagements** and over **61 hours of consulting time** delivered to local businesses.

This direct support has strengthened the resilience of our local economy, helping businesses pivot, adapt, and thrive in an ever-changing environment.

The success of **MyCommunityFuturesBC.ca** in the North Fraser region speaks to the power of providing accessible, targeted support to small businesses. As we continue to build on this momentum, we look forward to further expanding the platform's reach and deepening its impact in our community.

COMMUNITY PARTNERS

