

# Progress

North East

Growing communities one idea at a time



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## "The Road Ahead Campaign" Codie Prevost

Codie Prevost was 19 when his dad suggested he audition for a talent contest in Zenon Park, Saskatchewan. Codie's successful audition sparked interest with his current manager, Al LeBlanc. A partnership was quickly formed, songs were composed, and an album recorded. Codie wanted to go to Nashville but wasn't sure how he was going to come up with the funding to do that so he took his dream to Community Futures Newsask in Tisdale, Saskatchewan. Although Codie wasn't your average business loan client, Community Futures isn't your average business loan lender. Codie had a solid business plan and a ton of determination and drive. He submitted his business plan and brought in his guitar to back up what he wanted to do. Blown away by the young man's talent and business orientated personality, Community Futures called him back and told him he got the loan. Codie is now in full swing with recording and playing shows; he's also working with Community Futures as a spokesman for the new "Road Ahead Campaign." The campaign is to introduce seven new loan products designed to meet the needs of a wide variety of rural entrepreneurs.

Each of the seven loan products aims to fulfill a particular need. There is a short term loan, a line of credit loan, and a loan specifically designed to finance innovation, marketing and/or training- investments that are crucial to growing and improving a business, but that traditional financial institutions often won't cover. Interested entrepreneurs can start the loan application process online at "www.roadahead.biz", and a response is guaranteed within 10 business days of submitting a completed application.

Codie is excited for his future in entertainment and we're excited for him too! We are looking forward to the diversity in clients created by the new campaign.

"You've got to have the drive and the dream." – Codie Prevost

# Regional Success

## LF Electric

Lorne Froescul specializes in commercial, residential, and industrial electrical services. Lorne has a heart for the community and wants to work where he lives. Lorne is a certified Journey man Electrician and has been in the business for about 10 years. He does new construction, old construction, repair and maintenance – anything electrical. What makes Lorne different from every other electrician is his strong work ethic; he will take emergency calls 24/7 and prides himself on his quick response time to all other calls. Lorne feels there is no job too big, no job too small, he'll do them all! Working in rural Alberta where it isn't all new construction Lorne finds many "rat nests situations" but he's quick to unscramble them all.



Lorne discovered Community Futures when he drove by and seen the sign. He became interested and made an appointment with Paul Pelletier. He soon discovered the personal relationship Community Futures develops with its clients, helping them develop a business plan, giving advice on how to advertise, and basic skills for owning and operating a successful business.

Lorne has experienced great success and in the future Lorne would like to expand in order to serve a larger part of the community with a shorter turn around time. At current he has one part time employee. When asked if he had any advice for entrepreneurs contemplating going into business, Lorne said this: "Never give up, if you have a dream; go for it! Because if you don't, you'll never know."



## Working Together...

Community Futures St. Paul – Smoky Lake Region held the Semi – Annual Lenders Luncheon in Smoky Lake on January 21, 2009. In attendance were representatives from the local CIBC, ATB Financial and AFSC. Great feedback and discussions were had; we look forward to future meetings and on-going collaboration.

# Eye on Progress

## From the Manager's Desk...

Community Futures continues to grow and streamline the services offered to the region. January 2009 is the month the new loans marketing program is initiated. You will hear new radio spots advertising the program and hear from a successful client just how important the program is for new start up companies.

We strive to be there in a timely manner to help you plan your business venture. Your CF has adopted a policy that strives for a ten-day turn around for loan approvals. So from the time the final loan application is submitted to the time the board deals with the request, ten days for a response is what they want.

We have been reaching out to our partners in the financial community to help us find access to more capital that can be invested in the region. So, if you are considering a business venture in our region, please drop by one of our offices and discuss them with us. If we can't do it alone we have partners that can help. The growth and diversification of the region is our primary goal.

We welcome the addition of Desarie Stahl and Diane Pruneau to the CF Team. Desarie is our Community Development Officer and she looks after the office in Smoky Lake and Diane is the corporation's new Executive Assistant in St Paul. Drop by and say hello some time.



*It has been my observation that most people get ahead during the time that others waste time.*

*~Henry Ford*

## Community Futures St. Paul – Smoky Lake welcomes the following employees:

### COMMUNITY ECONOMIC DEVELOPMENT COORDINATOR

Desarie joined the Community Futures team in October. Desarie enjoys providing timely, helpful service in a casual and comfortable environment. Desarie extends an open invitation to all to come in to our Smoky lake office and say hi! If there is an opportunity for a good business deal it will be found!



### EXECUTIVE ASSISTANT

Diane joined us in January and already has made a positive impact in the St. Paul office. Diane is a helpful, courteous and friendly face answering calls, directing customers and filling in wherever she can!



*What you do speaks so loudly that I cannot hear what you say.*

*~Ralph Waldo Emerson*

# Entrepreneur Training

## Small Business Brown Bag Presentations ~ Spring 2009

**FREE!**  
**12 noon – 1pm**

- Feb. 2 ..... Transform Your Business Process Results
- Feb. 24.... Evaluating and Developing Your Idea
- Mar. 2 ..... Improving Productivity through Innovation
- Mar. 24 .... Protecting Your Innovation
- Apr. 6..... Measure Up!
- Apr. 28..... Designing Products and Services
- May 26..... Financing Your Innovation Venture
- May 27..... Building Your Business

## Small Business Seminars ~ Spring 2009

- Feb. 4 ..... Starting Your Business
- Feb. 17 .... Finder Keepers: Employee Retention Strategies
- Feb. 18 .... Income Tax Basics for Sole Proprietors and Partnerships
- Mar. 3 ..... The Business Benefits of Corporate Responsibility
- Mar. 4 ..... Promotional Strategies: Create Buzz for Your Business
- Mar. 11 .... Do-It-Yourself Incorporation
- Mar. 25 .... Establishing a Competitive Supply Chain
- Apr. 1 ..... Selling a Business
- Apr. 8..... E-Business Considerations

Visit your local Community Futures office or  
[www.cfpsl.ca](http://www.cfpsl.ca) to find out more  
about what services we have to offer.



**Get started now!**  
**Contact 780-645-5782**  
**to register today.**



## ENTREPRENEURS WITH DISABILITIES PROGRAM

### What does the program offer?

The program makes it easier for entrepreneurs with disabilities to pursue their business goals and contribute to the economic growth of their rural communities.

Business services such as the following can be accessed through this program:

- help developing customized business plans
- mentoring and counseling services
- training in business development
- one-on-one assistance
- help to identify needs for specialized equipment and the assistance needed to acquire it
- access to capital

### Who is eligible?

Western Canadian entrepreneurs meeting the following basic criteria may be considered for funding:

- have been unsuccessful in acquiring funding for business from other sources
- are restricted in the ability to perform at least one of the basic activities of entrepreneurship or self-employment
- are disabled due to physical or mental impairment, have a viable business plan and are a new or current small business owner with a disability, reside in the CF Region, and are legally entitled to work in rural Western Canada
- have a reasonable personal investment and provision of suitable collateral
- prepay loan application, mortgage, caveat, search & registration fees, etc.