



# ANNUAL REPORT

---

2025 - 2026

**Phone** 250-724-1241

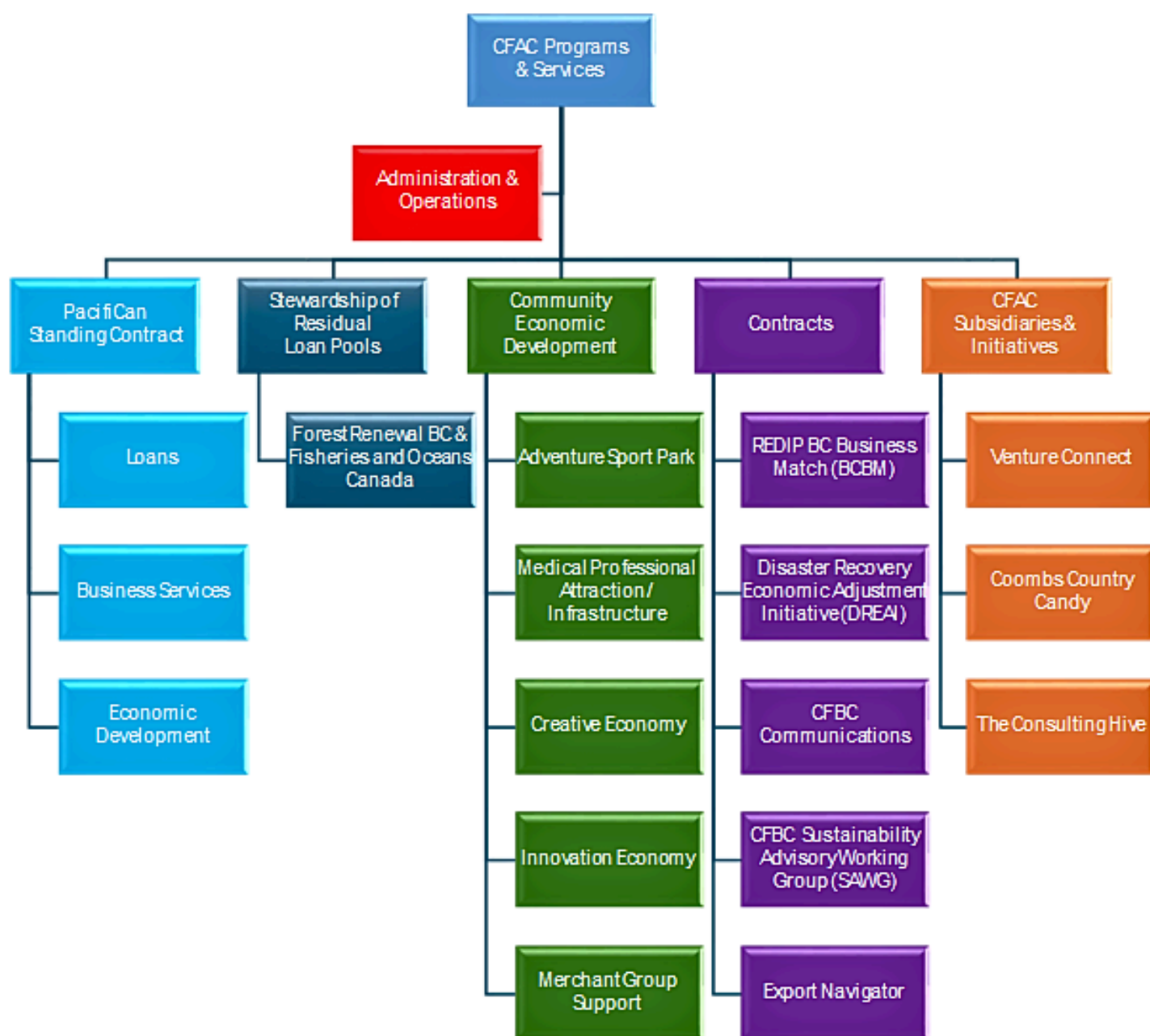
**Website** [www.cfac.ca](http://www.cfac.ca)

**Email** [info@cfac.ca](mailto:info@cfac.ca)

**Address** 4757 Tebo Ave, Port Alberni



# Community Futures Alberni-Clayoquot





### CFAC Staff



**Lori Camire**  
Executive Director  
Team Member for 28 Years



**Ashley Van Vliet**  
Executive Assistant  
Team Member for 5 Years



**Susan Payne**  
Finance & Accounts  
Officer  
Team Member for 4 Years



**Meena Rai**  
Commercial Loans Officer  
Team Member for 5 Years



**Reana Miller**  
Communications &  
Community Development  
Team Member for 6 Years



**Rachael Corry-  
Danieluk**  
Communications  
Team Member for 3 Years



**Darrell Goertzen**  
Business Consultant  
Team Member for 14 Years



**Brady Calancie**  
Export Navigator  
Team Member for 6 Years

### Board of Directors & Committee Members

#### Geoff Lindsay

Board Chair & Investment  
Committee Member  
Volunteer for 10 Years 3 Months

#### Jerry Linning

Board Chair & Investment  
Committee Member  
Volunteer for 7 Years 8 Months

#### Norm Donald

Board Chair & Investment  
Committee Member  
Volunteer for 14 Years 2 Months

#### Mary Dolen

Board Chair & Investment  
Committee Member  
Volunteer for 3 Years 11 Months

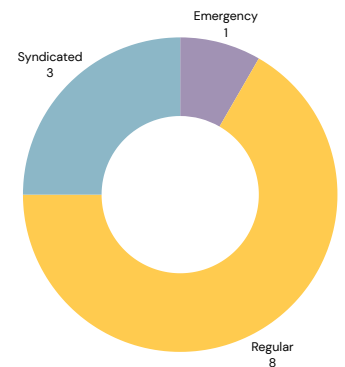


During the 2025/26 fiscal year, Community Futures Alberni-Clayoquot maintained a robust lending portfolio, receiving 21 direct loan applications and 3 syndicated opportunities through the British Columbia Community Futures network. Of these, 12 loans were approved, 6 were declined, 5 were withdrawn, and 1 was carried forward to the following year. While 9 loans were disbursed during the current fiscal year, 3 approvals were scheduled for disbursement in 2026/27.

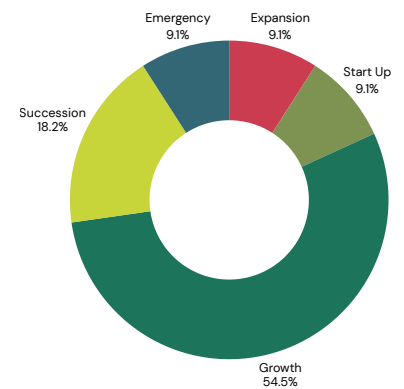
In partnership with local financial institutions and stakeholders, we disbursed more than \$1 million in financing to support business acquisitions, expansions, equipment purchases, working capital, and succession initiatives. These investments empowered local businesses to scale while ensuring established enterprises remained locally owned. The average loan value increased this year due to one client where we facilitated a significant transaction enabling that client to become the sole owner of a business and its associated property.

Our impact extends beyond capital. We take a hands-on, approach assisting clients with business planning, cash flow projections, and financing structures. By addressing practical challenges alongside our entrepreneurs, Community Futures Alberni-Clayoquot continues to serve as a trusted development lender dedicated to sustainable economic growth across the Alberni Valley and West Coast.

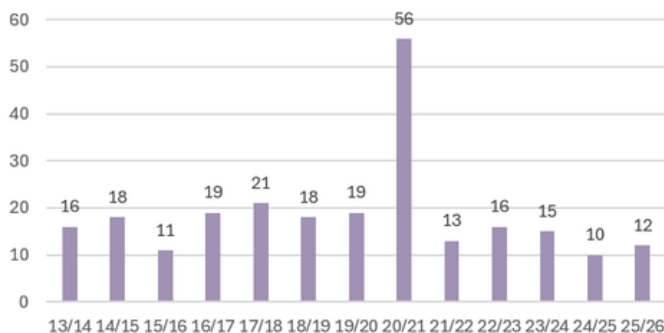
## Loan Products for Approved Loans



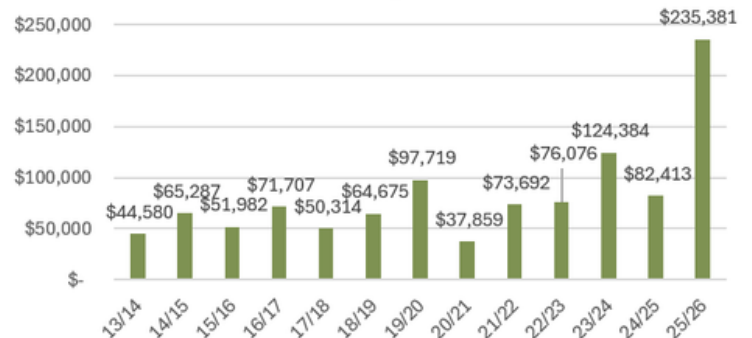
## Purpose of Loan



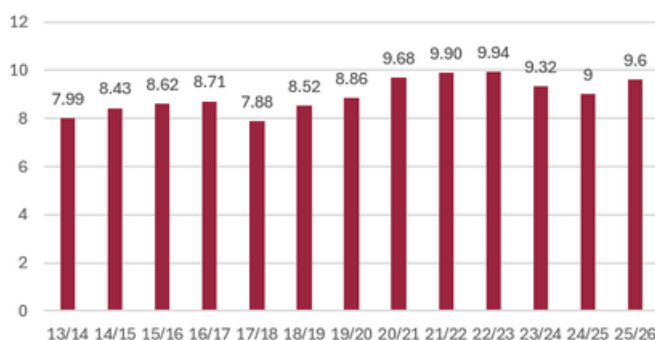
## Volume of Authorized Loans



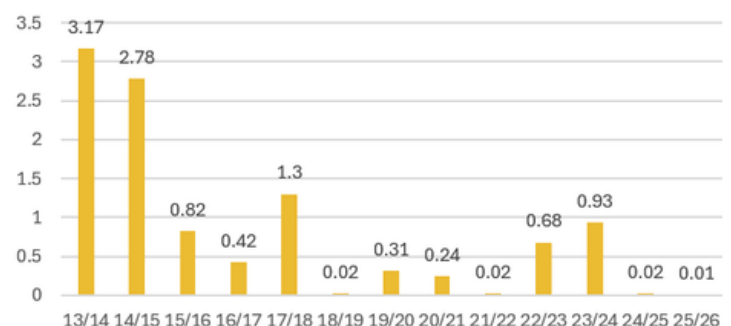
## Annual Average Loan Value



## Portfolio Value in Millions



## Write-off Percentages







### Adventure Sport Park Initiative

Project Partners: City of Port Alberni Parks, Recreation & Culture,  
City of Port Alberni Economic Development,  
Riders of the Alberni Valley (ROAV)



This project continues, though at a slower rate due to fewer funding opportunities. A presentation was made to the ACRD with application to a grant-in-aid (not successful), and an application was made to the AV Community Foundation (not successful). The Alberni Valley Community Foundation provided funding for a site survey of the proposed mountain bike jump line area and McGill engineering donated site assessment services in-kind. The City continues to prioritize the project in their master planning.

### Campus of Care

Project Partner: City of Port Alberni  
Alberni Valley Low Energy Housing Society



A brand was produced and communication services rendered for a webpage, community meeting, presentations, print advertisements, bifold, flyers, stickers, and survey.

### Economic Emergency Supports

Project Partner: Community Futures British Columbia  
Community Futures Boundary



2 CFAC staff participated in the Rural Resiliency Initiative's training sessions to build capacity to assist local governments and emergency managers for an economic emergency affecting our service area. CFAC has since started a working relationship with the ACRD's Emergency Manager.



### Community Arts Council



CFAC continued to provide supports to Port Alberni's Arts Council as they navigated financial challenges, strategic challenges, operational challenges, hiring/training challenges, membership relationship challenges, and a move to a new space.

### CFBC Communications Contract

Project Partner: Community Futures British Columbia



This was the third year CFAC managed communications for CF British Columbia. Under our contract, we delivered social media management, monthly internal and external newsletters, Business Examiner articles, website updates, and revisions to the Membership Contract Handbook and Organizational Milestones document.

In addition, we provided communications support beyond the contract, including photography and social media coverage at provincial and national events, communications for myCommunityFutures, Accessible Entrepreneurship Services (AES), and the Rural Resiliency Initiative (RRI), cross-promotion for PacifiCan and Export Navigator, development of two chatbots, Spring Training branding and committee support, and communications for the Managers' Retreat and Wendy McCulloch's retirement event.

The 2025/26 communications strategy focused on building on previous years' success to further strengthen the Community Futures brand and increase awareness of the Network and its impact.

### Other Communication Contracts

Project Partner: Community Futures British Columbia  
Community Futures Boundary, Community Futures Cariboo  
Chilcotin, Community Futures Southern Fraser



CFAC was contracted to produce reports for CFBC's Network Financial Services, Rural Resiliency Initiative, Disaster Recovery & Economic Adjustment Initiative, and Sustainability Fund projects, including case studies for RRI and DREAL.

CFAC also managed the "Celebrating Entrepreneurial Success Across BC" Sustainability Fund project on behalf of CF Boundary, producing a province-wide video series and marketing toolkit. Additionally, the City of Port Alberni contracted CFAC to manage its website and the monthly Business Examiner Movers & Shakers CED roundup.





# The Consulting Hive



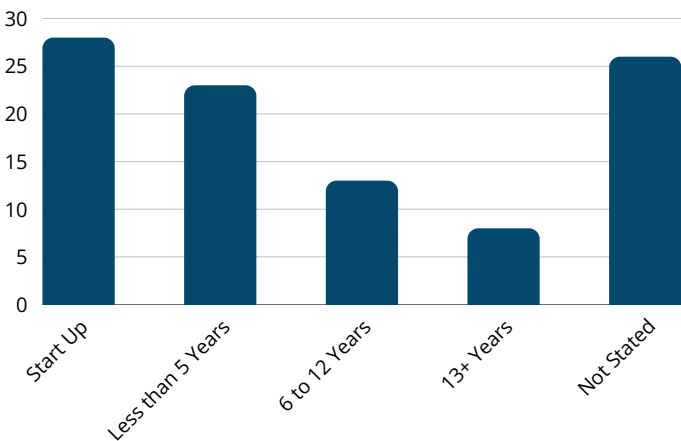
The Consulting Hive was originally launched during the COVID-19 pandemic to provide free, timely business consulting services in areas such as insurance, legal, marketing, and other critical business functions. The initiative strengthened the support available to Community Futures (CF) offices across British Columbia and quickly became a valued resource for entrepreneurs and small businesses. Over time, the Hive evolved into a highly desirable service delivered through various CFBC contracts, with this report focusing specifically on programming funded through the Sustainability Fund.

The Consulting Hive’s value lies in its ability to provide Community Futures offices with on-demand access to subject matter experts, enhancing the level of support available across the network and delivering greater value to businesses throughout the province.

A total of **454** clients accessed Consulting Hive services during the reporting period.

As expected, start-up entrepreneurs were the most active users of the service, followed closely by businesses in their early years of operation. Similarly, the most frequently requested areas of support were bookkeeping and accounting, general business consulting, and technology and marketing, reflecting the practical and operational needs of entrepreneurs as they establish and grow their businesses.

**Business Usage by Years in Business**  
Quick View Full Contract





# Export Navigator



Export Navigator helps B.C. small and medium-sized businesses expand into interprovincial and international markets by providing access to local advisors for export guidance and support. Delivered by Community Futures BC since 2016 and funded by provincial and federal governments, the program expanded province-wide in 2023. Its community-based model emphasizes personalized, in-person support and connections to business development services.

As has been the case since the program's inception, the Vancouver Island Coast region has consistently ranked among the top regions for export activity. Other notable findings include that the majority of assisted businesses fall well within the SME category, with 68% generating annual revenues of \$500,000 or less and 59% employing four or fewer people.

Figure 1: Active SMEs by B.C. Economic Region

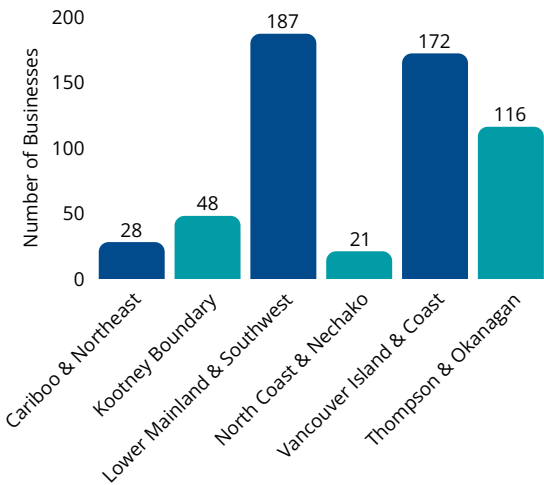


Figure 2: Active SMEs by Revenue Bracket

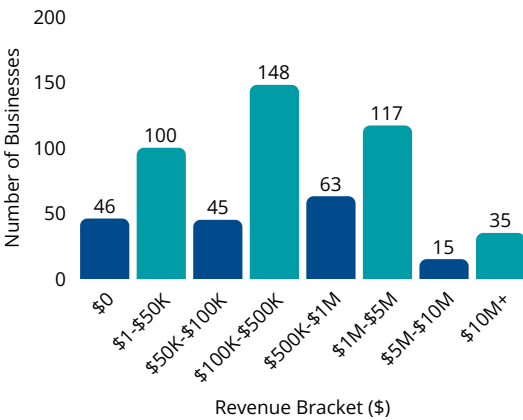
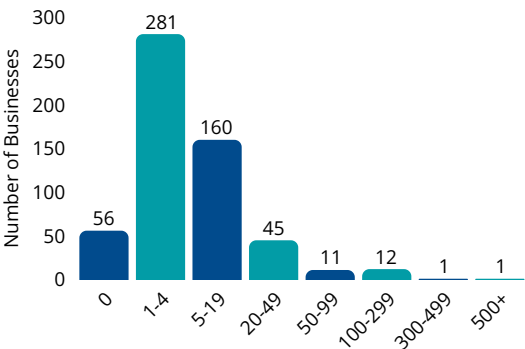
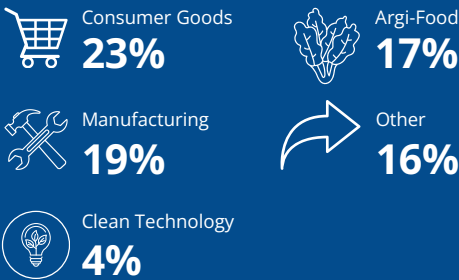


Figure 3: Active SMEs by Number of Employees



Active SMEs by Primary Sector







## Venture Connect & BCBM



BCBM ran its second and final year of the Rural Economic Diversification and Infrastructure Program (REDIP) contract which enabled Venture Connect to continue to offer its most in-demand services at no cost to business owners throughout the province.

Through this contract highlights are:

| Objective                                                  | Target       | Actual              | % Change |
|------------------------------------------------------------|--------------|---------------------|----------|
| Communities educated through workshops.                    | 20           | <b>36</b>           | +80%     |
| Buyers supported through education and 1-on-1 services.    | 180          | <b>329</b>          | +83%     |
| Sellers supported through education and 1-on-1 services.   | 400          | <b>529</b>          | +32%     |
| Community stakeholders educated through workshops.         | 100          | <b>248</b>          | +148%    |
| Businesses successfully sold.                              | 125          | <b>174</b>          | +39%     |
| Jobs maintained through successful business transitions.   | 775          | <b>1,026</b>        | +33%     |
| Jobs created through business sales and subsequent growth. | 150          | <b>193</b>          | +29%     |
| Combined selling price for all successful sales.           | \$53,000,000 | <b>\$72,498,711</b> | +37%     |

*"It's pretty crazy when you do the math. 700 businesses thinking about selling, most, 80% likely, will actually sell in within the next 5 years, probably something close to half in the next 2 years. Even taking that 80% (560 businesses) over 5 years (60 months) means 10 businesses a month for the next 5 years. More likely 12-15 a month for the next couple years then tapering off. Plus likely 1 or 2 will close a month as well. That's without adding any new businesses into the mix. Just keeping track of that is a part time job."*  
~ BCBM Business Advisor

**72% of survey respondents rated BCBM as 10 out of 10 with an average rating of 94%.**



### Coombs Country Candy



Since purchasing Coombs Country Candy in October 2020, the business has doubled in size, with growing staffing levels and production volumes quickly outpacing the capacity of the existing 500-square-foot production facility. After determining that the site's water and septic infrastructure could not support further expansion, the company pursued an off-site solution.

In late 2025, Coombs Country Candy completed a major expansion into a new 2,500-square-foot production facility located less than five minutes from the retail store. The move significantly increased manufacturing capacity and positioned the business for continued growth. Following the transition, the company undertook a comprehensive refresh of the retail store, enhancing the customer experience and modernizing the space through early March 2026.



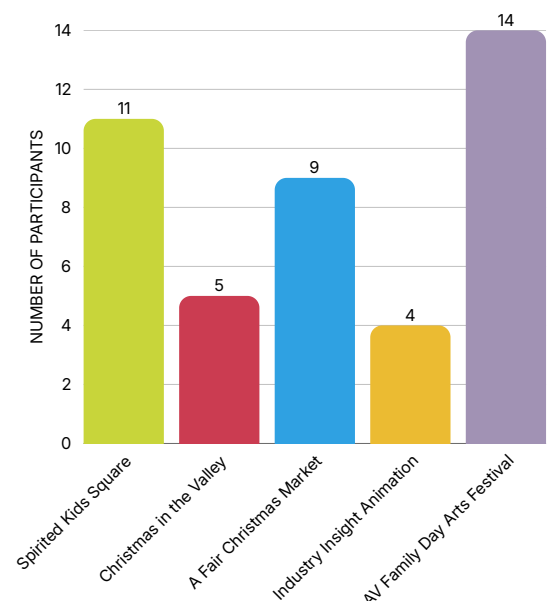
### Youth Initiative

CFAC's Youth Initiative, launched in August 2025, created opportunities for youth entrepreneurs to gain hands-on business experience through local markets, mentorship, and industry engagement. Between August 2025 and March 2026, 43 youth participated in events including the Spirit Square Farmers Market, Christmas in the Valley Market, A Fair Christmas Market, and the Alberni Valley Family Arts Festival.

Many participants attended multiple events, building confidence in customer service, financial management, leadership, and collaboration while growing their businesses and expanding their brands, including onto online platforms. In December 2025, CFAC also launched a pilot Industry Insight Session, connecting four youth interested in film and video game animation with industry professionals.

Overall, the initiative fostered entrepreneurship, built confidence, and strengthened connections between youth and the local business and creative communities.

Number of Youth Participants at CFAC Events  
August 2025 to March 2026





## Performance Results 2025-2026

Community Futures (CF) is a national program that fosters entrepreneurship and community economic development in rural Canada. There are 34 CF offices in British Columbia, mandated to deliver a variety of services ranging from strategic economic planning, technical and advisory services to businesses, loans to small and medium-sized businesses, self-employment assistance programs, and services targeted to youth and entrepreneurs with disabilities. CF offices are non-profit corporations run by salaried staff and guided by volunteer boards of directors.

| Community Futures Program Results                                                                 |  | Results as of 2025-2026 |
|---------------------------------------------------------------------------------------------------|--|-------------------------|
| <i>Strong rural community strategic planning and implementation</i>                               |  |                         |
| 1. Number of community based projects                                                             |  | 2                       |
| 2. Number of local and regionally based community strategic plans developed and/or updated        |  | 0                       |
| <i>Rural access to business development services</i>                                              |  |                         |
| 3. Number of business training session participants                                               |  | 64                      |
| 4. Number of business advisory services                                                           |  | 450                     |
| <i>Rural access to capital and leveraged capital</i>                                              |  |                         |
| 5. Value of loans                                                                                 |  | \$1,335,050             |
| 6. Number of loans disbursed                                                                      |  | 9                       |
| 7. Number of jobs created/maintained/expanded thorough leaning *<br>*estimated at time of lending |  | 43                      |

