

ANNUAL REPORT

2024/ 2025



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Board Chair



As the Chair of the Board for Community Futures Boundary, I am proud to share this message of appreciation and recognition in our annual report. Our organization thrives because of the dedication, passion, and expertise that our volunteer board members bring to the table. Each member of our board plays a vital role in helping shape the future of the Boundary region, and their voices are at the heart of our work.

Our board is comprised of individuals from diverse backgrounds, representing all corners of the Boundary region. With expertise spanning business, agriculture, hospitality, and retail, we bring a wealth of experience and a range of perspectives to the decisions we make. This diversity ensures that we make informed decisions that benefit our clients, staff, and community.

The commitment of our board members is essential to the continued success of Community Futures Boundary. Their hard work and dedication is amazing. I want to express my sincere gratitude for their time, energy, and the invaluable contributions they make to our organization.

Additionally, I want to take a moment to recognize the incredible staff at Community Futures Boundary. Their dedication to the mission and vision of the organization is unmatched, and their expertise and tireless work ensure that we are able to serve our community effectively and efficiently.

Together, our board and staff form a dynamic and resilient team that is committed to supporting businesses, entrepreneurs, job-seekers, and we remain committed to doing what we can to ensure the well-being of the Boundary region. We look forward to another year of growth, innovation, and meaningful impact.

Thank you to everyone who plays a part in our success – your efforts are deeply appreciated.

Sincerely,

A handwritten signature in black ink that reads "Amber Esovoloff". The signature is written in a cursive, flowing style.

Amber Esovoloff
Board Chair

Our Board



AMBER ESOVOLOFF
BOARD CHAIR
GRAND FORKS



KEVIN MAFFIOLI
VICE CHAIR
GRAND FORKS



JOAN THOMAS
TREASURER
RURAL GRAND FORKS



KEELY DEVRIES
SECRETARY
RURAL GRAND FORKS



JEANNE CAMPBELL
DIRECTOR
ROCK CREEK



LISA HOUSTON
DIRECTOR
CHRISTINA LAKE



KAYLA SEBASTIAN
DIRECTOR
GRAND FORKS



RICK HANSON
DIRECTOR
VILLAGE OF MIDWAY

Board 2024/2025

Community Futures Boundary (CFB) is part of a network of 34 offices in British Columbia and 267 across Canada. Each Community Futures is focused on building local capacity as a means of facilitating growth.

Community Futures' are locally autonomous, non-profit organizations led by community volunteers who, together with their professional staff, are actively engaged in helping their communities develop and implement community-based economic development strategies and supporting small businesses through high-relationship lending.

The Board is comprised of local business people, and other professionals who have extensive knowledge of the Boundary and what makes our economy tick. We are grateful for their time, energy, and commitment to CFB and to the Boundary Region as a whole.

Throughout the 2024/2025 fiscal year, the Board of Directors attended several workshops, governance training events, and conferences. In total, our Directors spent more than 100 hours on professional development.

Interested in becoming a Board Member?

If you live in the Boundary Region, have a passion for entrepreneurial leadership and are interested in serving as a Board Director, we invite you to visit our website

<https://boundarycf.com/about/#board>



Community Futures National Conference May 4-6th, 2025



NEWFOUNDLAND AND LABRADOR ASSOCIATION
L'ASSOCIATION DU TERRE-NEUVE-ET-LABRADOR



community futures
NETWORK OF CANADA



General Manager



2024 was another outstanding year for CF Boundary. As I reflect on the past year, two recurring themes stand out for small businesses across the Boundary Region: change and resilience. I am incredibly proud that CF Boundary has once again been ready to support businesses in every way we can.

This year, we saw small businesses face rising inflation, cash flow challenges, and ongoing difficulties in staff retention. Yet, in true Boundary fashion, most found a way to persevere. We are honored to be part of the network of stakeholders and programs working together to build a stronger, more resilient regional economy. Organizationally, CF Boundary continues to be a leader in the CF Network across the province. We play a key role in driving and supporting programs and projects that make a real difference. Our well-established loans program remains committed to finding creative solutions for businesses looking to start, grow, or pivot. Our loans team always goes above and beyond to find ways to say “yes” whenever possible.

Our WorkBC team plays a vital role in strengthening the regional workforce by supporting both job seekers and employers—helping ensure a strong, healthy labor market. Meanwhile, our Community Economic Development department remains focused on initiatives that align with our mandate of facilitating “local solutions to local problems.” As always, we are passionate about working with entrepreneurs, businesses, and community partners to help build and sustain a thriving Boundary Region economy. I believe it shows!

Of course, none of this would be possible without our incredible volunteer Board of Directors. We say it often, but it is worth repeating – we truly have the “best Board in the West.” Each Director brings extensive small business experience and unique perspectives that strengthen our organization. They challenge us to do more, support us strategically, and help us be the best we can be. Personally, I am deeply grateful for their guidance, commitment, and the time they dedicate to CF Boundary.

Thank you to everyone who supports CF Boundary. We are honored to continue playing an important role in this region. Please stop by and see us—we’d love to catch up!

Best Wishes

Jennifer Wetmore
General Manager

Our Staff



JENNIFER WETMORE
GENERAL MANAGER



SUSAN GREEN
BUSINESS ANALYST



LORI WAKEFIELD
FINANCIAL ADMINISTRATOR



SARAH DINSDALE
ECONOMIC DEVELOPMENT



SAMANTHA VAUGEOIS
EXECUTIVE ASSISTANT &
SPECIAL PROJECTS



VALERIE ALEKSON
LOANS ADMINISTRATION



CAROLINE TODORUK
CASE MANAGER/
SELF EMPLOYMENT PROGRAM



ELIZA FLANAGAN
OPERATIONS SUPPORT



JEN BOOSE
RESOURCE ADVISOR



ANDREA ZIBIN
CASE MANAGER



LENA HOLMES
CASE MANAGER



Staff Highlights 2024/2025

At Community Futures Boundary, our dedicated staff have been actively engaging with the region through a range of community outreach and development initiatives.

From business walks in Grand Forks, Greenwood, Midway, and Rock Creek to recognizing and celebrating local small businesses, our team is committed to fostering strong relationships and supporting economic growth. Staff regularly participate in local events and community activities, ensuring we stay connected and responsive to the needs of the area. Additionally, over 300 hours of professional development training this year have equipped our team with the skills and knowledge to better serve our communities.

Business Loan Program

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Pacific Economic
Development Canada

Développement économique
Canada pour le Pacifique

The logo for Community Futures Boundary, featuring the text "Community Futures" in a bold, sans-serif font, with "Boundary" in a smaller font below it. To the right is a stylized green leaf icon.

BUSINESS LOANS

How can we help?

- Microloans up to \$25,000
- Loans up to \$150k for regular loan process and up to \$1Million with other CF partners
- Flexible Payments
- Repayable without penalty
- Open to start-ups, expansion, equipment and real estate purchases

boundarycf.com

Business Loan Program



Loan Activity

- \$705,344 in total loans advanced
- 7 clients served
- \$295,000 leveraged in additional capital

Client Impact

- 4 Women
- 4 Youth
- 1 Indigenous entrepreneur

Program Enhancements

- Micro Loan Program redesigned and simplified
- New loan cap: \$25,000
 - Better aligned with client needs and growth goals

Business Development Highlights

- 1 Diversification Loan
 - Enabled an existing business to add a new income stream
- 2 Succession Planning Loans
 - Helped retain businesses and employment in the community
- 1 Expansion Loan
 - Client purchased a commercial building and is now leasing space to other professionals



Community Economic Development 24/25

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This year, Community Futures Boundary played a key role in several community economic development initiatives across the region. We continued to maintain and contribute to the Imagine Kootenay website on behalf of the RDKB, helping to promote investment opportunities throughout the area. Our team also successfully completed an economic development contract for the City of Grand Forks and Area D, which included the maintenance of the *InvestGrandForks.com* website. Additionally, we began a new contract with the RDKB to prepare a \$500,000 grant application to the Province of B.C. for the next round of REDIP (Rural Economic Diversification and Infrastructure Program) funding, further supporting long-term regional growth and resilience.



The Village of
Midway



imaginekootenay



Pacific Economic
Development Canada

Développement économique
Canada pour le Pacifique

Community Economic Development Special Partnerships

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This service is a Community Futures initiative developed in collaboration with government and non-governmental partners. Our personalized, comprehensive program is led by experts in business advising and transitioning and is the only service of its kind in BC. Our job is to help people buy businesses and help business owners sell their businesses.



A program aimed to increase employer awareness about how people with disabilities are a talented part of the workforce. As a key collaborator, we work with Hire for Talent to connect local businesses to provide input through surveys one-on-one sessions.



In October 2024, WEBC partnered with Community Future offices across the region to invest in events that supported women entrepreneurs. CFB used the funding to partner with the local Boundary Women's Coalition for their annual event to celebrate women across the Boundary.

WorkBC Update

WorkBC
Centre



Clients Served

138 – Total New Service Plan Starts

341 – Total Active Clients

2 – Businesses through the Self-Employment Program

\$232,735 – Financial Support to Clients

\$46,599 – Wage Subsidy

Wage Subsidy

The Crow's Collection Grand Forks



As a new business owner in my first year, I genuinely didn't think I'd be able to hire anyone so soon. I was fully prepared to take on everything myself, assuming it would be a long while before I could afford support. But the WorkBC Wage Subsidy Program changed that. The subsidy gave me the boost I needed to bring on my first employee much earlier than I expected. Having that support meant I could delegate key tasks and focus more on growing my business, rather than just maintaining it. It helped me maximize my time and allowed me to push the business further than expected in the first year. I'm incredibly grateful for this program. It gave me confidence and capacity when I needed it most. I highly recommend it to other small business owners just getting started — it made a bigger impact than I ever anticipated.

Alicia, Owner – The Crow's Collection



BRITISH
COLUMBIA

WorkBC



GRAND FORKS
CAR SHOW

Growing Communities Fund

Community Futures Boundary is a long-time stakeholder in the Boundary region and has a mandate to support both economic and small business development. Put simply, the economic wellbeing of the Boundary Region is our priority.

In 2024, we provided over \$20,000 to 21 local groups.

Community Futures Boundary's Growing Communities Fund provides funding for projects or events that align with Community Futures Boundary's Strategic Priorities.

To find out more information please visit our website at <https://boundarycf.com/growing-communities-fund/>



Future Outlook and Goals

Coming for 2025/2026

- A total of 10 staff and board members represented Community Futures Boundary by attending the Community Futures National Conference held in St. Johns Newfoundland in May 2025. Over 900 delegates from across Canada attended the conference.
- The Community Futures Boundary Board will develop a new three-year strategic plan, with an in-person session scheduled for late May 2025.



Contact Us



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CommunityFuturesBoundary



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