Engaging Youth in Community Futures
The Rural Youth Research Internship Project

David Thompson and Ashleigh Sauvé

A research report prepared for the Northern Ontario, Manitoba, and Saskatchewan Regional Node of the Social Economy Suite

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the Community Development Corporation of Sault Ste. Marie and Area,
and Superior East Community Futures Development Corporation

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LIST OF ACRONYMS

AWIC — Algoma Workforce Investment Committee
BR&E — Business Retention and Expansion
CDC — Community Development Corporation
CFP — Community Futures Program
CFDC — Community Futures Development Corporation
EACFDC — East Algoma Community Futures Development Corporation
ELNOS — Elliot Lake and North Shore Corporation for Business Development
LIF — Local Initiatives Fund
NAFTA — North American Free Trade Agreement
NOHFC — Northern Ontario Heritage Fund Corporation
NORDIK — Northern Ontario Research, Development, Ideas and Knowledge Institute
RYRIP — Rural Youth Research Internship Project
SSAI — Searchmont Ski Association Incorporated
SEB — Self-Employment Benefit Program
SSM — Sault Ste. Marie
SCSA — Superior Community Skate Park Association
BACKGROUND

In the spring of 2008, FedNor provided funding to the University of Guelph to conduct research into the Community Futures Program (CFP). The CFP supports sixty-one Community Futures Development Corporations (CFDCs) serving rural Ontario through a wide variety of programs that support community economic development and small business growth. The Rural Youth Research Internship Project (RYRIP) was designed to engage up to ten youth as summer interns with multiple CFDCs across Ontario to collect and analyze new data about CF programs and to make interpretative reports. One of the research assumptions was that the community impact of the CF program would best be gauged by assessing the effectiveness of community development activities sponsored or supported by the CFDCs.

The RYRIP had two main goals:

• to report on the community impact of FedNor’s Community Futures Program
• to engage rural youth and assist them to develop their capacities to conduct research

Four main lines of inquiry guided the achievement of these goals in the Ontario context, and all youth researchers were encouraged to address them in their reports:

• What is the impact of the CFDC’s community development programming?
• What is the impact of the CFDC’s loans and business programming?

1. For more information, see http://www.ic.gc.ca.

“FedNor is a federal regional development organization in Ontario that works with a variety of partners, as both a facilitator and catalyst, to help create an environment in which communities can thrive, businesses can grow, and people can prosper.”
• What are the youth perspectives on the CFDC’s role and performance?
• Has the CFDC program contribution to multi-community identity been effective?

Co-ordinated by Dr. Tony Fuller from Guelph University, the Rural Youth Research Internship Project is supported by FedNor (Industry Canada) and has partnerships with three other universities in Ontario (Lakehead, Algoma, and Carleton). The NORDIK (Northern Ontario Research, Dialogue, Ideas, Knowledge) Institute is a community-based research institute associated with the Community Economic and Social Development program of Algoma University. In collaboration with Dr. Fuller, NORDIK provided supervision for the research in the Sault Ste. Marie and Area and Algoma District. NORDIK’s approach is to work with the community to develop research questions, investigate the answers, and build the community’s capacity to conduct its own research. NORDIK’s interest in the RYRIP was also piqued by the opportunity to conduct research on a financial program related to the social economy, an area in which researchers at NORDIK and Algoma University have been engaged in conjunction with a number of other universities and community groups. With funding from this large social economy project, Linking, Learning, Leveraging: Social Enterprises, Knowledgeable Economies, and Sustainable Communities, supported by the Social Sciences and Humanities Research Council of Canada,2 NORDIK engaged two youth interns, David Thompson and Ashleigh Sauvé, to work on the project throughout the summer of 2008.

David Thompson (BA Hons.) is from the rural Northern Ontario community of Thessalon, located in the East Algoma CFDC region. Recently graduated from Algoma University’s Community Economic and Social Development program, David also has a diploma in Computer Networking and Technical Support and had previously participated in a government-funded program for youth entrepreneurs called Summer Company, during which he created a computer company. His business, “OK Computers,” provided technical support to local businesses and individuals in the Thessalon area. David also assisted in the creation of business plans for a local business and nonprofit during his internship with NORDIK. His research interests include information technology, community economic development, and entrepreneurship. The RYRIP attracted him because of its potential to increase his capacity to do qualitative research and his ability to contribute his own perspectives as a youth in the East Algoma area. David is a member of the Sault Youth Council in Sault Ste. Marie.

Ashleigh Sauvé was born in Sault Ste. Marie and has lived there most of her life. She is currently working towards a BA at Algoma University and previously earned two college diplomas in natural resource programs. She is planning a career in community-based social development with a focus on environmental sustainability. Ashleigh’s family includes many small-business entrepreneurs, and while living in Guelph, Ontario, in 2001, she participated in the Youth Entrepreneurship Program; a six-month course that gives youth skills development training in market research, rules and regulations, sales, marketing plans, promotion, and business action-plan development. Her work experience includes a variety of forest management contracts in Northern Ontario as well as service industry positions. She has worked with several grassroots social justice groups, and is serving her second term on the Algoma University Students’ Union board of directors. The RYRIP internship gave Ashleigh a broad range of skills and knowledge from people and resources in the community economic development field. Since the majority of her previous research had been quantitative and scientific, she appreciated the opportunity to develop her qualitative research skills. Like David, Ashleigh is a member of the Sault Youth Council in Sault Ste. Marie.

The population of Northern Ontario has recently seen a dramatic net out-migration of youth (ages fifteen to twenty-four). The number of people in this age group declined significantly in previous years, but this trend changed during the 2000–2004 period. From 1990 to 2000, the number of youth in Sault Ste. Marie dropped by -12.2 percent, but from 2000–2004, it increased by 3.1 percent. Northern Ontario’s problems include small local markets distant from larger markets, lack of economic diversification, an aging population, youth out-migration, government dependency, and lack of investment potential. Northern Ontario communities share a similar history of boom and bust economies, a dependency on global markets, and population loss to southern Ontario and western Canada. The sustainability of the region should be a shared focus.

RESEARCH METHODOLOGY

The project was a joint undertaking between East Algoma Community Futures Development Corporation and the Community Development Corporation of Sault Ste. Marie and Area.

All the RYRIP interns participated in a training session with faculty from Guelph University and academic advisors Gayle Broad, Tony Fuller, and Jenn Burnett. FedNor representatives Lori Seeley, Ellery Leitch, and John Devlin delivered presentations on the Community Futures Program.

The Guelph training session focussed on providing the interns with an understanding of research techniques and the CFP in relation to the lines of inquiry. The advisors emphasized that the human story of key respondents and loan recipients was necessary to understand the effectiveness of the CFP. They also highlighted qualitative research techniques, which include key informant interviews, journaling youth perspectives, and gathering/analyzing data. The interns discussed the lines of inquiry in relation to the research methods presented by staff members from the Wellington-Waterloo CFDC in the neighbouring community of Elora.

The research guidelines distributed by Dr. Fuller indicated specific details regarding the interviews to be setup with each CFDC:

- ten interviews with loan applicants/recipient: three current loan holders; two with loans paid off; two unsuccessful applicants; three successful loan recipients but with failed businesses
- five interviews with key informants (staff, board members, and CFDC partners)

There were both practical and intrinsic benefits for David and Ashleigh to work collaboratively on the project. It allowed them to divide their time and work on separate tasks, such as conducting interviews in two communities at once, or have someone continue working on the project if the other was away. Researching two CFDCs gave the interns a broader understanding of their operations. They were able to discuss and debate their individual impressions and arrive at mutual conclusions. And with two perspectives contributing to the research, they established a different kind of validation.

David, from Thessalon in the East Algoma CFDC region, and Ashleigh, from Sault Ste.
Marie, both felt a personal connection to the research. They designed the research questions with oversight from their advisor. The CFDC executive directors and investment managers chose the interview respondents, who were contacted ahead of time to confirm their willingness to participate. The interns requested that there be an effort to adhere to the research guidelines concerning the loan client profiles (current clients, client with failed business, and unsuccessful applicant) and that there be an attempt to include youth.

Dr. Gayle Broad suggested that the interview data collection method be augmented by focus groups in order to provide further validity and additional data to the research. As a result, the interns conducted two focus groups, one with two key informants from the East Algoma CFDC who were partners in a community economic development project titled Business Retention & Expansion, and a second with the three CFDC managers in the region (see Appendix 6).

Research Limitation and Challenges

East Algoma CFDC and the CDC of Sault Ste. Marie and Area were chosen rather late in the process, after the RYRIP interns had been hired and trained. Further, as the research was being financed partially by their own funder, FedNor, the CFDC managers felt somewhat obligated to participate. This was further complicated by the fact that the research was taking place during the summer, when most people take vacations. If the participation of these two groups had been secured earlier, the interns would have had greater opportunities to recruit interview and focus-group respondents.

Significantly, the researchers discovered that the CFDC’s loan recipients have a 95 percent repayment rate. This skewed the research design, which called for interns to interview seven out of ten loan recipients who had been unsuccessful in one way or another. Once this problem was identified, the CFDCs attempted to get a more representative sample of loan recipients, but this decision came too late in an already compressed time frame and resulted in a low response rate.

Both the time frame and the vacation issue were problematic for the research. The interns made multiple attempts to contact loan recipients for interviews. Some commented that meeting in the summer was inconvenient because of vacation time or that their business was more active during the summer.

During an interview, one of the CFDC executive directors raised a concern over a number of questions:

- youth in the mandate of the CFDC
- youth and the composition of the board
- youth-specific programming (loans, CED)
- youth out-migration and the CFDC’s role

His concern was that the questions did not seem to align with the Memorandum of Understanding signed at the beginning of the project. He had understood that the third line of inquiry — youth perspective — dealt strictly with the youth research intern’s perception of the CFDC’s work, not youth as a target group for the CFDC. In addition, he had not been given the opportunity to review the interview questions before the researchers began their interviews with loan clients and key informants, as had been promised in an earlier meeting. The researchers explained that understanding how the CFDC catered to youth, how it related to youth in the community, and whether it felt that youth were an important factor in community development would help shape their perspective of the corporation. The parties reached an agreement to remove the questions pertaining to youth inclusion in the CFDC from later interviews as there was already sufficient data to answer the questions. The remaining questions on youth would deal primarily with out-migration.
Research Findings — Community Futures Development Corporation Regional Context*

Community Economic Development OR Community Economic Development?

The Canadian Community Economic Development Network shares this definition of CED:

CED is action by people locally to create economic opportunities and better social conditions, particularly for those who are most disadvantaged. CED is an approach that recognizes that economic, environmental, and social challenges are interdependent, complex, and ever-changing. To be effective, solutions must be rooted in local knowledge and led by community members. CED promotes holistic approaches, addressing individual, community, and regional levels, recognizing that these levels are interconnected.

The CFDCs promote CED as a community-driven process, which may get overlooked when examining the scope of their work through a strictly economic lens. This issue was addressed in the focus group with the CFDC executive directors, as well as by interns David Thompson and Ashleigh Sauvé. The CFDC’s CED process was identified as more than just the dedicated projects like the LIF grant, the discretionary fund, and the Business Retention & Expansion program. The process also includes building capacity, establishing partnerships, sharing knowledge, ensuring regional representation through a diverse board of directors, empowering entrepreneurs, encouraging alternative financing, diversifying the economy in sustainable ways, bringing people to the table, and looking at the “big picture.”

The CFDC manager from East Algoma expressed the view that community economic development could have a big “C” and little “e,” or it could have a little “c” and a big “E.” The managers of East Algoma and the CDC of Sault Ste. Marie and Area shared the same view that the work they were doing emphasized the economic aspect of community development.

* The summary of both CFDC regional contexts are attached as Appendices 1, 2, 3, and 4.
Lacking Resources for Community Economic Development

A central theme that developed during the focus group (see Appendix 6) dealt with the CFDC’s capacity for CED given their work environment, which is hampered by a lack of resources (funding and staff), time restrictions, and the inordinate amount of work that goes into community development. With FedNor’s focus on economic development, the loans program absorbs most of the resources, making it difficult for the CFDCs to develop a holistic approach to community economic development. Furthermore, because of this lack of resources, the CFDCs are limited in how proactive they can be in planning for the community’s future since their efforts are concentrated on reacting to current economic issues.

The increasing complexity of tasks resulting from the necessarily reactive nature of the corporation leads to a problem staying focused. One CFDC executive director described it as a battle of “doing things very well vs. doing a lot of things,” noting in addition that the complications around roles and responsibilities lead to a problem with the CFDC’s sense of identity. The issue is compounded by what one CFDC executive director described as “constantly having to validate the program” in order to protect their funding.

Some board members also mentioned that volunteers play a critical role in how their communities function. A Blind River board member commented that a strong base of volunteers is essential in an economically challenged area.

Encouraging Regional Identity

“Communities need to start to realize that they are not just a nucleus of people any more. They need to broaden their scope of what a community is.” — East Algoma CFDC board member

East Algoma Community Futures Development Corporation

East Algoma CFDC (EACFDC) has had a history of competition among communities. The creation of Elliot Lake was a contentious issue between community leaders and the general public. Many people thought the City of Elliot Lake should not have been created, feeling that the infrastructure should have been expanded to let the community of Blind River ser-
vice the mines. Since the closure of the Elliot Lake mines, a lot of the territorial competition has died down. East Algoma CFDC and ELNOS (Elliot Lake and North Shore Corporation for Business Development) have consistently attempted to build trust among communities in order to ensure everyone is moving forward.

From the perspective of EACFDC board members and partners, the corporation has acted apolitically to bridge communities in the area around common concerns. Board members feel that the CFDC looks out for the entire area and does not show favouritism to one particular territory.

"You have to realize that success in a neighbouring community spells a positive influence on them as well. Rivalries between communities aren’t productive. We’re trying to keep that message out there. You’re far better to support a neighbour and their efforts if it’s something that they are better equipped to deal with, at least right then.” — Vyrn Peterson, EACFDC board member

"I think a lot of it went back to those days when the political patronage, and depending on where your Member (of Parliament) sat and that sort of thing, you would apply for money for jobs and that sort of thing, and that is what I find East Algoma CFDC has set aside — the political arena — and we’re given the opportunity to deal with things in a more a realistic fashion.” — EACFDC board member

The Community Development Corporation of Sault Ste. Marie and Area

The signing of the North American Free Trade Agreement (NAFTA) in 1988 impacted manufacturing sectors across Ontario throughout the 1990s. The impact was particularly harsh in Sault Ste. Marie because of the lack of economic diversity in the community, which relied mainly on the steel and lumber industries. Algoma Steel saw massive layoffs, and by 1996, Sault Ste. Marie had an unemployment rate of 12.9 percent compared to today’s 8.1 percent and the Ontario average of 6.4 percent. Between 1990 and 2000, the area saw a drastic decline in the number of children and youth (-18.4 percent and -12.2 percent respectively).

"I would say that I am a pretty positive person, you know, an entrepreneur is that way. I am about opportunities, I am about growing, I am about achieving something. So when you live in a community where the nature of that community is pessimistic … when there were challenges all around, it became kind of depressing.” — CDC loan client

8. Ibid.
The economic recession of the 1990s left some community members demoralized and feeling discouraged about recovery. With the realities of globalization, Sault Ste. Marie can no longer see itself in isolation.

Elliot Lake’s demographics are skewed by a high population of retirees, which brings unique economic opportunities. And Cameco — a large uranium refinery in Blind River that provides over one-hundred jobs — is another economic driver in East Algoma.

The Community Development Corporation of Sault Ste. Marie and Area
The economic challenges facing the Sault Ste. Marie area have led to the creation of a number of public and private sector community development organizations — FedNor; the Northern Ontario Heritage Fund Corporation (NOHFC); the Economic Development Corporation (EDC); the Community Futures Development Corporation (CFDC); the Innovation Centre; and the Northern Ontario Research, Development, Ideas and Knowledge (NORDIK) Institute. Together, these organizations have contributed to the stabilization of the local economy and improved the quality of life of community members.
The area has seen improvements, but there are some critical issues that still need to be addressed. There remains a need for increased funding for community development in order to attract and retain people, although there appears to be a shortage of progressive or proactive people in the community, which makes this a challenge. In addition, despite strategies being developed, no action on them is taking place. Another concern is a lack of opportunity to grow professionally in a progressive or nontraditional career, or one that is not labour oriented. As a result, a shift towards a diversified and sustainable economy through small business development is viewed as an unrealistic future for Sault Ste. Marie.

**Regional Collaboration**

The three CFDCs in the region, including Superior East, have a close working relationship. They share resources and information and also develop long-term strategies. They partnered to develop a Youth Entrepreneurship Camp, an idea that had its origins in South Timiskaming Shores and Kirkland and District CFDCs. They have worked with other northeastern Ontario CFDCs to develop a youth camp, a week-long summer camp held at Algoma University for young people aged nine to twelve. This collaboration brings experience and knowledge of other CFDCs to community organizations and businesses involved in various CED activities.

According to the CFDC managers, one of the most significant regional initiatives is the Northern Ontario Investment Pool, which is able to advance up to $500,000 in loans to businesses. This pool has provided an opportunity for more strategic investment in regional business and often ensures that private sector projects get implemented.

Other examples of regional co-operation include working together to develop broadband Internet services across the Algoma region — a key element of business infrastructure — and the reconstitution of a local training board for the Algoma region.
Leadership Development

The structure of the CFDCs as nonprofit corporations with volunteer boards of directors contributes to leadership development. Both CFDCs identified the crucial role the boards play in linking the CFDC to other organizations, reviewing loan applications, contributing knowledge and skills to the CFDC, and augmenting the work of the staff. The CFDC repays this debt to its board volunteers by providing them with the opportunity to learn from one another and from the work of the corporation, and to develop their skills in committee work.

One of the CFDC managers indicated that his board of directors had almost disappeared after the last municipal election because so many of them had become mayors or councillors in their various municipalities. The CFDCs’ creation of the youth entrepreneurship camp is contributing to building leadership among young people. And their support for small business, together with the mentorship program, plays a significant role in building business leadership within their communities.

Partnership Development

Partnerships

East Algoma Community Futures Development Corporation

In earlier competitive environments, there was a perception that having a partner would be a liability because of longstanding distrust in the community. With the support of EACFDC, community partners are coming to the table.

“I think the community as a whole, the more partners they see at the table, the more willing they are to participate, more willing to support, because they go back to this belief that this is really a community project; it’s not an ELNOS project, or a city project. We’re all in the same boat.” — William Elliott, general manager of ELNOS

Community leaders in the public sector may see the opportunities to partner and understand the advantages of doing so, but there is a gap among businesses and individuals who may not see the potential of creating partnerships. Most community leaders are aware that
communities need to set aside their differences to work together. They see that individual communities have particular strengths and that communities are better off supporting a neighbour who is well equipped to provide economic benefits.

**The Community Development Corporation of Sault Ste. Marie and Area**

In Sault Ste. Marie, the partnerships with other community-based organizations, such as the Algoma Workforce Investment Committee (AWIC) and Sault Ste. Marie Innovation Centre, are critical to the development of the CFDC’s work. The collaboration can help fill in gaps that cannot be fully addressed by any one organization. In working together they can establish a “big picture” of the community, by identifying the priority issues, and then strategizing towards a common goal.

Partnerships have become an important facet of community development work. The CFDCs understand the benefits to collaboration and they have been engaging the public and private sector through their CED activities.

**Business Retention & Expansion:**
**A Case Study in Partnership Development**

The Business Retention & Expansion (BR&E) project is an excellent example of the importance of developing partnerships in rural areas and the role of CFDCs in encouraging the development of social capital. BR&E is a community based, volunteer driven, economic development tool to encourage the growth and stability of local businesses. BR&E was undertaken in different communities in East Algoma, all with some EACFDC involvement. The Elliot Lake BR&E partners included the EACFDC, the Elliot Lake and North Shore Corporation for Business Development (ELNOS, see Appendix 8), the Elliot Lake Chamber of Commerce, the Ontario Ministry of Agriculture, Food and Rural Affairs, the Ministry of Northern Development, Mines and Forestry, and the City of Elliot Lake. In Elliot Lake, the BR&E project interviewed one hundred businesses, which identified short-term (red flags),

9. For a full description of BR&E, see Appendix 7.
and long-term issues that affect the success of area businesses. Long-term issues included the following:

- **Training and Labour**: recruitment, retention, and general human resource needs of the business community; a shortage of skilled and unskilled labour
- **Energy**: rising cost of fuel, availability of grants and technicians
- **Infrastructure / Municipal Services / Processes**: land and zoning issues, taxes, by-laws, parking, approval processes, relationship and communication with government
- **Networking**: improve communication between businesses and the chamber of commerce
- **Quality of Life**: community image, beautification initiatives, trails, signage
- **Business and People Attraction**: recruitment strategies for labour shortage

Studies can often have negative connotations, but the community started to see definitive steps taken through the BR&E process.

The partners are already seeing the effects of the BR&E process. As a result of its participation, the chamber of commerce has been strengthened as the business community has become more aware of its presence. And communication between ELNOS and the City of Elliot Lake has become stronger. The evidence shows that the rest of the region shares some of the issues raised by the BR&E process. Labour shortages and the rising cost of energy are key issues in East Algoma; they must be addressed through key partnerships.

> “I don’t know how many times I heard ‘A waste of money, another study, nothing’s going to happen.’ But once they started to see some of the implementation, I think it dramatically changed the mindset of the business community, and they said, ‘You know what, maybe something is going to happen.’ I think the work we’re doing to put together the labour study, the retail leakage study, the Community Improvement Plan, they are all very definitive things. You can show the link between the study (the info that you gave us) has resulted in this program now being implemented.” — William Elliott, general manager of ELNOS

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**Searchmont Ski Resort:**
**A Case Study in Partnership Development**

In 2001, after being in bankruptcy for a year, the not-for-profit corporation Searchmont Ski Association Incorporated (SSAI) formed a volunteer board of twelve members to save the Searchmont Ski Resort. Their goal was to re-establish the operation over the course of one year, as an interim rescue group, and then sell it. Board members were hand-
picked based on their business experience. They recognized that if the resort shut down, they would be at risk of losing their customer base, the equipment would not be maintained, and assets would disappear as the trustees and banks recovered as much money as possible.

Negotiations with the banks were complicated because it was the CIBC that foreclosed on the previous owners (the Hilsinger Group) and bank officials were doubtful that the board could run the resort responsibly.

“We spent from April 2001, and dealt with someone from the bank, and he didn’t want to talk to us. He was trying to sell it and didn’t want us to get in the way. I don’t mean that in a negative sense. I understand his position, but it was on into the fall before we finally went to the city and asked for their assistance.” — board member of the Economic Development Corporation

The SSM City Council was resistant to investing money in the resort at first, despite Searchmont’s estimated $8–$10 million annual impact on the community. In the end, the city lent the board $250,000 (repaid the following spring). Sault Ste. Marie Chief Administrative Officer Joe Fratesi and Mayor John Roswell lobbied the CIBC to lease the resort to the board for the ski season; the bank eventually agreed. The City of Sault Ste. Marie, Tourism Sault Ste. Marie, FedNor, and the CDC worked together throughout the year to keep the resort in operation. In the spring of 2002, the board sold the resort to a buyer from Chicago. By 2004, after operating it for three seasons, the owner had lost money and wanted to close the resort. Once again, the SSAI began negotiations to keep it alive, and the ski resort is currently fully owned and operated by the SSAI.

The SSAI continues to maintain important partnerships on their volunteer board of directors and community stakeholders, which include the CDC, the City of Sault Ste. Marie, the Sault Ste. Marie Economic Development Corporation, Tourism Sault Ste. Marie, Searchmont Ski Runners and Chalet Owners, the Ministry of Northern Development, Mines and Forestry, FedNor, and Alpine Ontario.  

“It’s been a shoestring; it’s the toughest project I’ve ever worked on. It’s been so tenuous and time-consuming that we never knew from month to month whether we were going to make it through the next season or not…. We don’t have the community behind it in a sense that they aren’t putting tax dollars in to support it…. To me it would make sense if the ski operation was owned by the city and perhaps have an organization such as the Searchmont Ski Association operate it…. It really needs a sugar-daddy.” — board member of the SSM Economic Development Corporation

10. See http://www.searchmont.com
“Of all the agencies around, the CDC has been most valuable. I really don’t think we could have done it without them. It’s as simple as that.” — board member of the SSM Economic Development Corporation

Where the banks were not interested in allocating resources for Searchmont, the CDC saw the value in protecting an integral component of the community’s identity, and an important tourist location. The CDC was central to bringing members of the community together to discuss the economic relevance of the resort and its intrinsic values.

**Community Futures Development Corporation**  
**Partnerships Build Credibility**

*East Algoma Community Futures Development Corporation*

Making sure everyone comes to the table and providing the environment for the establishment of trust is another important part of how the CFDCs do community development work. The BR&E partners have found the EACFDC helpful not only for the wide breadth of knowledge it offers, but also for the additional credibility it adds to a project.

With the help of the EACFDC, the BR&E partners have increased communication among organizations and also with the community. The EACFDC is seen as a facilitator in enabling organizations and communities to work together, providing at the same time the necessary resources.

“A lot of the projects that we’re running, we’re trying to make an effort to consult the public, we’re having public meetings and we’re having stakeholder sessions, something that before BR&E we weren’t doing a lot of.” — Daniel Gagnon, Economic Development Officer, Elliot Lake

“And now we are all co-dependent. We each rely on the other organizations to be at the table for these things. For human resources, technical resources, financial resources, but also to provide that credibility foundation to actually implement this stuff.” — William Elliott, general manager of ELNOS

EACFDC and ELNOS have a strong working relationship and share office resources because of the distance between Elliot Lake and Blind River. This relationship provides added awareness of what the CFDC offers, both internally and externally.
The Community Development Corporation of Sault Ste. Marie and Area
Destiny Sault Ste. Marie is a CDC project established in 2003 that develops strategies focused on the future of the community by co-ordinating public and private sector partnerships to work together towards economic diversification. Destiny is currently working on a project with the Algoma Workforce Investment Committee (AWIC) to address issues surrounding workforce shortages in sectors that are affected by high retirement and youth out-migration.

“The Algoma Workforce Investment Committee is a community-based organization funded by the Ministry of Training Colleges and Universities consisting of members who are knowledgeable about the labour force development issues in the District of Algoma. The mandate of AWIC is to act as a catalyst for change in the Algoma District’s labour market by partnering with labour market groups in addressing training and adjustment issues.”

By completing the comprehensive profile of key human resource issues and gaps, Destiny and AWIC hope to meet the goals of the Sault Ste. Marie Attraction and Retention Growth Strategy. Destiny and the CDC have acted as a conduit to bring social, cultural, economic, and political organizations together.

Community Futures Development Corporation Programming Builds Capacity

Community Economic Development

East Algoma Community Futures Development Corporation

Strategic Planning: EACFDC’s strategic plan included hiring WCM Consultants to write a report on economic opportunities through research with local stakeholders in East Algoma. With the help of individuals, public organizations, and small businesses, the consultants’ analysis identified four fields of issues that needed to be addressed:

1. Investment Readiness
2. Labour and Training

11. See http://www.destinyssm.com
12. See http://www.awic.ca
3. Small Business Support and Retention

4. Communication

Board members consistently commented that not enough people from the general public participated in the strategic planning session, though a good effort was made.

“The consultants that were hired were experienced and indicated they would spend a fair bit of time meeting with individuals, and I know they did some of it. But do I think everything possible was done to get people to come out of the woodwork? No.” — Vyrn Peterson, EACFDC board member

A lot of knowledgeable people from the government/public sector participated, but there was a lack of individuals from the private sector. Some board members felt that the consultants failed to connect the opportunities with the communities. The EACFDC has kept everyone informed through newsletters. It has a strategic planning committee that is looking at ways to make the information gathered more accessible to the communities.

The board members on the strategic planning committee are positive about the opportunities that have been identified and know that the EACFDC has the initiative to see the process through.

“We didn’t let them come out just once and then drop them. We want to make the information in there better available to as many as possible. So we’re looking at setting up something on the Net. It could be a benefit to the region.” — Vyrn Peterson, EACFDC board member

Support for the Non-Profit Sector: The EACFDC delivers another CED activity — financial support for the non-profit and social economy sector through its discretionary fund, which supports CED activities by community organizations. The fund offers a maximum of $3,000 for each applicant. In the past it has been a source of funding for trade shows, special events, bike races, and other community-based projects. The fund raises the EACFDC’s awareness in the community as event holders place its name and logo on promotional materials and posters.

This fund also plays a key role in leveraging other financial support for development opportunities. The EACFDC assisted local farmers, for example, in accessing money both from its discretionary fund and the Sault Ste. Marie and Area CFDC’s Local Initiatives Fund (LIF) to support business-plan development for marketing local beef. The resulting business formed by eight local farmers, Penokean Hills Farms, is fast becoming a highly successful enterprise, doubling its sales of beef to local consumers in the past year.
The Community Development Corporation of Sault Ste. Marie and Area

Local Initiatives Fund: The LIF grant supports CED activities by community organizations, allowing for a maximum loan of $5,000. Some of these events can be social and cultural development activities, with economic spin-offs. The program is accessible to not-for-profit corporations or organizations, including youth groups. Since 2001, the LIF program has supported 107 community projects with total funding of $348,000.

A LIF grant supported a youth endurance competition hosted by Sault College that attracted people from Toronto and other areas to experience the educational institutions and communities of Northern Ontario.

Investment Profiles

East Algoma Investment Profile

The EACFDC loans program supports small businesses, most of which would have difficulty getting a loan through the banks. As lenders of last resort, the CFDCs are prepared to support any viable business idea that can generate an income.13

The EACFDC provides labour-market information through its networks and is skilled at assessing potential clients. In East Algoma, three out of the four businesses interviewed were in operation. Interviewees reported that the EACFDC exceeded their expectations in accessibility and in providing information. Two of the clients with successful businesses noted that they would like to see their children take on the business when they retire or find another career.

The CFDC’s business advisory services provide significant support to clients. These services include assisting with the creation of a business plan, assessing the market, and

13. See Appendix 5 for EACFDC loan statistics.
recording financial information. Even if the enterprise is not successful, the process of developing a business plan gives the client an awareness of what works and what does not work.

“The number of businesses and jobs created is one indicator of the effectiveness of the loans program. However, the process an individual goes through with the CFDC may spur another business idea, it may increase their desire to continue their education, and it may provide skills for further career development.

**Self-Employment Benefit (SEB) Program:** This program was a successful tool operated by Human Resources and Social Development Canada in conjunction with EACFD C. The SEB provides financial assistance to unemployed individuals to help them create jobs for themselves by starting a business.

Although the program was highly successful, it was difficult for EACFD C to continue with the operation due to a lack of human resources. The program is a good fit for the EACFD C since it has both a wide breadth of knowledge and an established presence in the area. The community development corporation now delivers the program throughout all of Algoma and EACFD C refers clients on a regular basis.

**Community Development Corporation of Sault Ste. Marie and Area Investment Profile**

The CDC loans program is funded through a $3.9 million investment fund and can offer businesses $1,000 to $150,000. According to the CDC Fact Sheet (September 1986 to March 2008), the program has made $10.4 million in loans or investments to 291 local businesses that have created 1,724 jobs. An additional $16.5 million has been leveraged from banks, owners’ equity, government, and nontraditional sources.  

We were able to arrange interviews with only three loans clients during the research period, which restricted our analysis of the loans program. We were able to develop several themes, however, through the interviews with loans clients, key informants, and the literature review.

The loans program empowers entrepreneurs to start businesses and gives them support during the business development process through counselling, mentoring, and financial assistance. They are able to be flexible and creative with their loan distribution and repayment procedures, and promote diversity and sustainability by funding smaller and nontraditional businesses. This flexibility offers an opportunity to those who would have difficulty securing a loan through a bank, suggesting that many of the businesses funded through the CFDC might not have opened or been sustained without its financial assistance.

Because the CFDC is taking a higher risk with its clients than traditional lending institutions, its interest rate is slightly higher.

Their interest is very high. Too high. Ten percent — that’s ridiculous. But when you find out that they literally are the last resort, and when you find out that you have no other option, you just deal with it.” — CDC loan recipient

Few youth apply for business start-up funding through the CFDC. This could be because youth tend not to make career choices until after they have completed postsecondary school or spent several years in the workforce.

Self-Employment Benefit Program: The SEB program funded by the Ministry of Training, Colleges and Universities provides fifty weeks of funding for entrepreneurs while they develop their business plan. Since 1988, the program has provided more than $11 million to 868 businesses that have created 922 jobs.
The Youth Environment

Youth out-migration has slowed over recent years compared to the drastic decline seen in the 1996 census, though problems surrounding youth labour and training, and political cultural, and social perceptions of youth remain barriers to achieving a youth-friendly environment.

Youth Environment — Labour and Training

East Algoma Community Futures Development Corporation

In East Algoma, youth out-migration is a labour issue. The EACFDC strategic plan identified youth entrepreneurship as a key priority. Youth are moving out in great numbers because there are few well-paid jobs available, but the evidence shows that there are significant labour shortages. One EACFDC board member said:

“Without young people, this place will die. It’s inevitable.” — CDC loan client

“My other son he lives in southern Ontario, because to get a job in what he wanted, he had to leave, so this is the only thing, myself personally, that I feel I have lost, is that my children did not have the opportunity, and I don’t think my grand-children are going to have the opportunity to necessarily stay in the community.” — EACFDC board member

Youth often leave for educational purposes, which does not prepare them well for local jobs. Young people are growing up with the pressure of a rapidly changing environment responding to the forces of globalization, shifts in the labour force and family composition, the proliferation of media, and an abundance of information technology. In more populated areas like Elliot Lake, youth are starting to return. Recognizing that it must address the labour shortages, Elliot Lake has made efforts to increase training opportunities with educational institutions in the area. Colleges, universities, and organizations in East Algoma need to collaborate further in order to meet the labour demands.
“It’s unfortunate, but we don’t get a lot of submissions from young entrepreneurs, but hopefully because of what we do, it provides an atmosphere where they will think about setting up shop here.” — EACFDC board member

Not many young entrepreneurs have gone through the CFDC loans program in East Algoma, but there are businesses run by youth that have accessed EACFDC business advisory services. There are also other programs such as the Summer Company in Sault Ste. Marie, led by the Enterprise Centre of the city’s Economic Development Centre. EACFDC also offers bursaries to high school graduates in the area who have demonstrated a commitment to community service.

**Community Development Corporation of Sault Ste. Marie and Area**

Based on the interviews with both loan clients and key informants, local educational institutions have not had a strong presence in the community and there is a need for increased collaboration. Interviewees frequently responded to questions about youth out-migration by explaining that young people need to leave for postsecondary school, because a community college diploma or university degree from a local institution is undervalued, not recognized, or the program offerings are misunderstood.

“We tell our young people to leave at the dinner table. We say ‘you will not be anything in this world unless you go get an education, and the place you need to get that education is not here. It’s out there.’ So we send them to London, we send them to Waterloo, we send them to Toronto, we send them to Guelph; we send them to all those other communities where there is an educational institution which will give you a better chance of succeeding in this world supposedly…. It’s crap. It’s garbage.” — CDC loan client

There is also a problem when youth leave the community to get educated and return to Northern Ontario and can’t find a job in their chosen field because of limited employment opportunities in Sault Ste. Marie. There is also a mismatch between local postsecondary programming and job opportunities within the community. In co-operation with other community-based organizations (the Algoma Workforce Investment Committee, the NORDIK Institute, the SSM Innovation Centre), the CFDC is in a position to identify the gaps and take a leadership role in addressing the issues of training vs. labour with local postsecondary institutions.
It is possible that Algoma University’s recently acquired independence from Laurentian University, which has led to increased flexibility and funding, will make it more attractive to local youth. An increase in enrolment will create a stronger presence within the community and a movement towards the notion of a “university town” — a sustainable diversification strategy for what has traditionally been a steel town, and a move towards a knowledge-based economy.

**Youth Environment — Political**

A number of the interviews revealed that the more progressive people within the community perceive local leaders as stagnant or regressive in areas that require a proactive approach to change.

“We’ve come into a knowledge-based economy, right, so with the knowledge-based economy … if the Sault has a strong academic presence it will have a strong economic presence.” — CDC loan client

“There is a lack of proactive nature among the people who are working to lead the community forward, or strategic thinking, you know, the big picture for the future. It’s hard to get people in that mindset because they are just kind of concentrating on the here and now and not really looking to progress. So that has affected me personally because I am very proactive, so it’s kind of like I am always going against the grain trying to move things forward that people are not really ready to see or they can’t comprehend.” — CDC partner

It was also perceived that for systemic reasons, Sault Ste. Marie does not foster an environment for attracting youth, retaining youth, or encouraging them to come back once they’ve left. Youth programming is underfunded and not considered a priority, despite a recognition that out-migration is an issue.

“If you’re not taking care of our future, and if youth are our future, and you’re not engaging them in how great and amazing this community is and how they can contribute, then when they go away to school, chances are they won’t come back because they didn’t see any value in the community in the first place. So now we’re in a position where we need to create a strategy to attract and recruit new people … or in the future we won’t have enough population to support our existing services…. In the past, if they would have taken care of youth, they might not be in this situation ’cause youth would naturally want to return to an area that they felt part of, that they felt heard, that they felt they were provided for. Right? ’Cause you usually remember a place…. If there was nothing for you here, why would you want to come back?” — CDC loan client
Sault Ste. Marie City Council declared 2008 “The Year of the Youth” to create an image of a youth-friendly community. Many residents, including youth, see this declaration as fairly insignificant, since little has materialized from it beyond establishing a fifty cent bus fare for high school students (set to expire at the end of the year). The declaration is, however, being used to leverage other youth-driven initiatives.

The Superior Community Skate Park Association (SCSA), a committee of local skate-park advocates from all ages and professional demographics, is carrying on the work of youth who have been lobbying the city council for decades to build a skate park. The topic has been readdressed in recent meetings, with the SCSA requesting that city council commit to investing the remaining funding so the project can move forward. “The Year of the Youth” may result in a feeling of obligation from the councillors.

Youth Environment — Cultural and Social

“Everybody in this community was saying how much they didn’t want young people to leave, yet no one was willing to take the chance to hire them. So I had to create my own opportunity to stay here. I had to make work to be here.” — CDC loan client

“It’s desirable to have experience on the loans/business front. It’s desirable to know what the world is like, and it’s a challenge for young people who have not been involved in business to bring that kind of knowledge; they don’t have it, haven’t gained it. On the CD side, it would be much more relevant.” — CDC board member

Interviewees frequently identified another reason for youth out-migration: youth need to leave rural areas and move into urban settings to gain knowledge and life skills — a sort of “coming of age” experience. While this may explain why youth move away from home for a variety of reasons when younger, the problem is not so much that they leave; it is whether they come back.

To treat out-migration as a requirement for maturity could contribute further to the negative perception of gaining a local community college or university degree and perpetuate a less than positive association with staying within one’s own community.

“I don’t think there’s anything wrong. I’m not one that says we shouldn’t have out-migration of the youth…. People who live in Sault Ste. Marie need to see the world and come back with a variety of experiences / greater knowledge. To be a little older.” — CDC board member
Youth Perspective — David Thompson

Youth who would like to stay in the East Algoma area and have come back, like me, appreciate the quality of life and want to plant their roots back home with their families. It is easy for me to find my sense of history and place in East Algoma, as my family has been in the area for over one hundred years. My family has always focussed on self-employed ventures in East Algoma. My father has his own chartered accountant practice; one of my grandfathers started McDougall Fuels, a distributor of oil and gas; and my other grandfather was a dairy farmer. I grew up with a sense of security and connectedness to an economically disadvantaged area, in which you have to be resilient to live and make it work, even though the odds are stacked against you. As a teen, I had a view that was shared among my peers that the area was boring and the people were nosy and unflinching in their unwillingness to change. Community projects that had an emphasis on youth were put to the wayside, such as the long-contented construction of a skateboard park in the Sault. With the increased sense of alienation, youth often turn to crime and violence out of sheer apathy and ignorance for their communities. If I did not have the sense of belonging to my family and the community, I never would have stayed. It would be youth who are at a socio-economic disadvantage or who have a lack of family cohesion that would be most likely to leave the area.

I do not think you can call youth out-migration just a labour issue, as there are more external and internal social, cultural, and political forces at work. The work of community economic development (CED) recognizes that economic, social, and environmental development are interdependent, complex, and ever-changing. If there are to be any solutions, they have to use a holistic approach that addresses youth retention. If there is only a CED (big “E,” little “c”) focus, it detracts from the “big picture” projects identified and supported by youth (and parents) of the community to make youth feel like they belong and matter. These community projects can range from programs to physical spaces that are conducive to youth interests. Projects fitting the needs of youth would create a number of volunteer opportunities for young people looking to gain practical experience, as well as for adults interested in giving back to their community. Youth who take active roles in community organizations gain skills, build confidence, and see themselves, and are seen by others, as positive contributors. By taking on active roles, youth will be more inclined to give back in the future in the form of support and volunteering.
Youth Perspective — Ashleigh Sauvé

While travelling to Guelph for the project orientation on my first day of work, Gayle sarcastically said, “Who would have thought you could learn things from talking to people!” while discussing the negative perception of qualitative, as opposed to quantitative, research. It stuck with me when I was reading her joint article “Speaking for Ourselves: A Colombia – Canada Research Collaboration,” when I came across a section about nonstructured learning environments. Such a simple concept that I had never considered: I can talk to someone and I can learn from them. It doesn’t have to be typed in ten point Arial in an overpriced textbook. I don’t have to see their proofs or references. We learn from our relationships with others, and we learn from listening to others’ stories.

When we started the interview process, some of the people we spoke with deeply affected me, in both good and bad ways, when discussing the youth environment in our community. Some discussed youth issues in a way that affirmed things that I would have otherwise gone on thinking I had exaggerated or distorted as a leftist youth activist. There was one loan client that I particularly identified with. We were discussing the lack of being proactive within the community, not just as a problem with our current leaders, but also as a problem with our youth, who are not making an effort to take on leadership roles within the community, and who passively participate in the broken system.

“‘We’ve set up a system where the cost of living is out of control. You take two young people, you put them together, and you tell them to succeed in this world. They come out of high school, they get this massive loan to get educated. You take two of these loans and take two of these people and tell them that they need to buy a house, buy reliable vehicles, because they are now both working. It compounds the problem, because they are going to have children, and now we have to pay someone to take care of them for us. You end up living a lifestyle that is completely dysfunctional on every level. In my opinion, you are going to see that there are a lot young people who loathe the lives they live — and that is the urban drama. It is the urban reality. That is not life. It’s basically — we work to keep this machine going. And debt rules everything.’”

— CDC loan client

“It is worth considering that the reason why youth may not be taking on leadership roles is because they are not being empowered to do so. Again, it is an issue of capacity. We can—
not expect people to be able to rise up from being held down. It is not a local problem, or a rural problem; it is a systemic problem with our society. Youth are expected to be passive organisms in a system that seems to be building up its immunity so that it can reject us, or cope with us being here without noticing us. The people we need to think critically about this — our community leaders — seem to accept it as a hopeless reality and a life lesson.

There were other interviews that scared me. I listened to adults discuss “realities” about youth that I found so negative that I didn’t think people would admit to feeling them — and professionals for that matter, people who could use their positions to make a difference with youth issues if they wanted to. I remember one conversation where someone said that the youth who haven’t left East Algoma to go and get an education and life experience are “not exactly the type of people we want in our community.” I will also revisit the quote from the CDC board member who said: “I don’t think there’s anything wrong. I’m not one that says we shouldn’t have out-migration of the youth…. People who live in Sault Ste. Marie need to see the world and come back with a variety of experiences, greater knowledge. To be a little older.”

So the problem with youth is that they are not old. Let them leave and come back as taxpayers. We have done nothing to ensure that they will want to come back, but we will assume that they will. Despite having gone through the cycle myself, I still find it frustrating to hear it being described as a cookie-cutter for a well-rounded citizen, as though suggesting that we can’t gain valuable knowledge and experiences from within our own towns. And in fact maybe they are partially correct, insofar as there is limited room for growth here for those who don’t have the capacity to create their own opportunities. Then maybe they do have to go to someone else’s city to grow into a decent citizen; but if that is the case, then I think it speaks volumes about the youth environment in this community.

I can’t remember why I left, but I know that I hated being away. I came back a few years later, tired of searching for a prefabricated community, and I was prepared to create my own, the way youth generally are after about age twenty-three. By getting involved in community-based social activism locally, I found my place, I found the value of community, and I found hope for change in the amazing network that I became part of.

This summer internship gave me real tools for my future work within my community, not just another line item on my resumé. The anxiety that I had with this project was that I had learned so much more than I could fit into twenty pages of a report about CFDCs. Not
to negate the important role that the CFDCs play in our communities — in fact “important role” is an understatement — but the real knowledge I will take away with me comes from the research process within the framework of Community economic and Social development — with a big C and a big S.

**Conclusions**

The Rural Youth Research Internship Project lacked a certain structure in that its focus shifted with regard to the selection of loans clients and the exploration of the youth perspective. Lacking loans clients, the researchers missed a core function of the CFDC’s operations and focussed instead on lines of inquiry 1, 3, and 4. More in-depth interpretive reporting could have been gathered by contacting clients who went through the Self-Employment Benefit Program.

The evidence reveals that the CFDCs are suffering from a great lack of resources. The staff is too busy being reactive to be proactive. East Algoma is recovering from a period of distrust and competition, while Sault Ste. Marie recovers from isolation, though a general apathy still permeates the leadership and community at large. The case studies on the Searchmont Ski Resort and the Business Retention & Expansion program are two examples that show how partnerships sustain the lives of communities. The activities of the CFDCs consistently show that communities must be the leaders of their own projects.

East Algoma CFDC and CDC’s Youth Entrepreneurship Program (ages nine to twelve) is the vehicle for including youth in the CFDC’s mandate. The Rural Youth Research Internship Program has identified older youth (ages fifteen to twenty-nine) in Northern Ontario as a diminishing group that is critically important to the life of communities. The lack of professional postsecondary educational institutions in the area has contributed to the exodus. Even with many labour opportunities available, communities have only begun to develop solutions. The CFDCs are in a position to communicate economic opportunities and establish partnerships for tomorrow’s youth, but they must be assisted by businesses, individuals, and agencies in the communities where they operate.

15. 1. What is the impact of the CFDC’s community development programming?
3. What are the youth perspectives on the CFDC’s role and performance?
4. Has the CFDC program contribution to multi-community identity been effective?
Appendix 1 — East Algoma Context Report

The East Algoma Community Futures Development Corporation (East Algoma CFDC) and Partners, with its grassroots economic development initiatives, represents communities from the townships of Hilton, Jocelyn, Johnson, Plummer Additional, St. Joseph, Tarbutt & Tarbutt Additional, and North Shore as well as the towns of Blind River, Bruce Mines, Thessalon, and Spanish, the City of Elliot Lake, and three First Nations — Mississauga, Serpent River, and Thessalon. All are located along the Northern Shore of Lake Huron. The total population is approximately 24,599. East Algoma covers a vast distance — a three-hour drive from east to west — with many additional communities north of Highway 17 on small secondary roads. The area is 16 percent Francophone and has relied heavily on natural resources to support the local economy. Elliot Lake, the largest community in the region, was established as a planned community for the uranium mining industry in 1955. By the early 1990s, however, depleted reserves and low prices contributed to the closure of the last mines in the area. The base of the economy shifted from the primary sector to the service industry and the government sector in the early eighties and into the nineties. Today, East Algoma is experiencing an economy on the rise. Out-migration is slowing significantly, although there is still a widespread shortage of both skilled and unskilled labour, a lack of succession planning, and an under-representation in the twenty-four to forty age group. In addition, the population has a higher median age than the province as a whole (forty-six years in Blind River compared to thirty-nine in Ontario).

17. Ibid.
18. Ibid.
Appendix 2 — East Algoma Community Futures Development Corporation

The East Algoma CFDC (EACFDC) has an office in Blind River and its board of directors consists of eleven volunteers drawn from different geographic areas. The CFDC’s mission is to work towards a stronger regional economy while preserving the quality of life. The organization has five objectives:

1. to create jobs
2. to maintain quality of life
3. to forge strong community partnerships
4. to encourage new ventures
5. to improve human resources

The CFDC’s four staff undertake administrative work, business services, and community economic development (CED) services. The EACFDC offers a variety of tools to individuals seeking a self-employment venture through advice, mentorship, and loans. The business services assist small businesses to attain advisory services, counselling, and investment. In coordination with community residents, the board of directors and staff pursue CED activities to determine the needs of communities and then conduct strategic planning to pursue identified economic development projects. CFDCs also offer financial support for the nonprofit and social economy sector through the discretionary fund or local initiatives fund. EACFDC board members are well connected to their communities. Most of them have been committed volunteers for community organizations and municipal governments. They have a strong knowledge of self-employment issues, since the majority of those interviewed were self-employed through a family farm or small business. With a few of the board members becoming mayors in the last municipal elections, the CFDCs clearly contribute to leadership development.
Appendix 3 — Community Development Corporation of Sault Ste. Marie and Area

The Community Development Corporation of Sault Ste. Marie and Area was established in 1986 and services an area from Lake Superior Provincial Park in the northwest to Laird Township in the southeast. It includes the City of Sault Ste. Marie, the townships of Macdonald, Meredith, Aberdeen Additional, Laird, and Prince, as well as two First Nations — Batchewana and Garden River.

The CDC has seven staff members and nine volunteer seats on their board of directors. The responsibilities of the board include budgeting, investments, strategic planning, policy development, and general operations. The board also has two standing subcommittees — the Investment Committee, which makes recommendations regarding loan investments, and the Community Development Committee, which co-ordinates the CDC’s strategic planning through examining local labour issues and community needs. The board members come from a variety of business backgrounds and are active volunteers within their communities. Those interviewed reported that the benefits of belonging to the CDC include contributing their expertise to community development initiatives, enjoying being an active participant in the community, and feeling more connected through sitting on the board.

There are no youth currently sitting on the board to offer a youth perspective in meetings, and there are no youth on staff. There are, however, staff members who were hired as youths and who are still working for the CDC.

“The CDC works with individuals, businesses, and community partners to facilitate the creation and maintenance of jobs and to build healthy, sustainable communities.” — CDC mission statement
Appendix 4 — Sault Ste. Marie and Area Context Report

Economic recession to a period of stabilization: The signing of the North American Free Trade Agreement in 1988 impacted the manufacturing sectors across Ontario throughout the nineties. The impact was felt particularly in Sault Ste. Marie, which relied mainly on the steel and lumber industries, because of the lack of economic diversity. Algoma Steel saw massive layoffs, and by 1996, Sault Ste. Marie had an unemployment rate of 12.9 percent compared to the 2006 rate of 8.1 percent and the Ontario average of 6.4 percent.  

Area Overview: As noted above, the CDC services an area from Lake Superior Provincial Park in the northwest to Laird Township in the southeast (see further details in Appendix 3, above). The vast area occupied by unorganized townships and the woodland of northern Algoma accounts for the bulk of the area’s land mass. The population has dropped from 85,950 in 1996, to approximately 75,000 today.  

Sault Ste. Marie is the third largest city in Northern Ontario after Thunder Bay and Sudbury. It is located within the Great Lakes / St. Lawrence forest region and sits on the banks of the St. Mary’s River. Sault Ste. Marie is the urban centre for the CFDC areas of East Algoma and Superior East and is home to two postsecondary institutions — Algoma University and Sault College of Arts and Technology. Manufacturing and retail make up the largest sectors of the local economy. The retail sector has the highest number of establishments, reflecting the growing impact of the service economy. Fifty-one percent of establishments are classified as “small,” which is remarkably higher than the Ontario average of 38 percent. Sault Ste. Marie and Area has a lower labour force participation rate (59.5 percent) than Ontario (67.1 percent).  

Income in the area is also lower, with an average after-tax household income of $43,515 as opposed to the Ontario average of $52,117. Dependence on Employment Insurance and Social Assistance is higher than the provincial average, at 2.42 percent and 3.04 percent respectively in 2004. Essar Steel Algoma (formerly Algoma Steel) is

20. Ibid.
21. Ibid.
22. Ibid.
the largest single employer, with 3,400 employees. Forestry is another important industry, serviced by St. Mary’s Paper and Flakeboard Ltd. The city has three call centres that together employ around 2,500 people. And when combined with the Casino, the Ontario Lottery and Gaming Corporation employs approximately 900 people.

Between 1990 and 2000, the area saw a drastic decline in the population of children and youth (-18.4 percent and -12.2 percent respectively), while the proportion of people over the age of sixty-five increased substantially (32.7 percent). The period from 2000 to 2004 saw an easing of this trend; the youth population increased by 3.1 percent, while the population of children and seniors continued to decline and increase respectively, each at a significantly reduced pace.

According to the 2006 Census, approximately 4.3 percent of area residents are of Aboriginal ancestry. Among language groups, Anglophones account for 83.7 percent of the population, Francophones, 3.8 percent, and Italian speakers, at 6.1 percent, represent the largest non-official language group. Italy also represented the most common birthplace among immigrants to the area.

### Appendix 5 — East Algoma CFDC Investment Statistics

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Percent of Loans Declined by Board: 5.88 percent

Percent of Loans Declined by Client: 1.76 percent
Appendix 6 — Focus Group #2 Framework

The faculty advisor for the research project, Dr. Gayle Broad, conducted a focus group for the managers of the East Algoma CFDC, the Superior East CFDC, the CDC of Sault Ste. Marie and Area, and researchers David Thompson and Ashleigh Sauvé. There were three questions:

1. Community Context — what has happened within the community over the last five years that has impacted the work of the CFDCs?
2. What is the scope of the CFDCs’ work?
3. What are the challenges facing the CFDCs?

All five participants responded in a similar fashion, revealing a continuity of understanding across the regions. Ashleigh and David’s participation provided an opportunity for them to cross-check their information about the CFDCs with the three executive directors, and brought out different perspectives.
Appendix 7 — Business Retention & Expansion

Business Retention & Expansion (BR&E) is a community-based, volunteer driven, economic development tool to encourage the growth and stability of local business. It’s an ongoing co-operative effort among business, city council and staff, economic development agencies, and other organizations in the community that focuses on identifying opportunities to assist the retention and expansion of existing businesses.

The project partners, along with local businesses, recruit, train, and carefully select volunteers who interview a large sample of business owners across all sectors. The Province of Ontario, in a confidential, field-tested program, provides the survey itself and the tools to conduct the project. The survey results help all the project partners and the community overall to gauge what it’s like to do business in the community and what they can do to improve the chances for local businesses to grow and prosper. During the survey, the community identifies the barriers to growth and works with businesses to remove them. It also identifies opportunities for growth and determines how participants can assist in achieving positive outcomes.

BR&E short-term goals are:

- improve communications among the community, local businesses, and municipal government and agencies
- demonstrate community support for local business
- solve immediate individual business concerns wherever possible

BR&E long-term goals include:

- increase the competitiveness of local businesses
- assist businesses to create and/or retain jobs
- improve economic development planning and implementation by addressing the needs as determined by the local businesses and employers

26. For more information, see http://www.cityofelliotlake.com/breinfo.html
Appendix 8 — Glossary

Community Economic Development (CED) is an approach that recognizes that economic, environmental, and social challenges are interdependent, complex, and ever changing. To be effective, solutions must be rooted in local knowledge and led by community members. CED promotes holistic approaches, addressing individual, community, and regional levels, and recognizing that they are interconnected. CED has emerged as an alternative to conventional approaches to economic development. It is founded on the belief that problems facing communities — unemployment, poverty, job loss, environmental degradation, and loss of community control — need to be addressed in a holistic and participatory way.

Elliot Lake and North Shore Corporation for Business Development (ELNOS). The creation of ELNOS helped to diversify the economy in the communities of Blind River, Elliot Lake, Spanish, Serpent River First Nation, and the township of the North Shore, which represents approximately 64 percent of the East Algoma population. “ELNOS’s mandate is to improve the long-term economic prosperity of the region by assisting businesses which create wealth and jobs.” ELNOS has undertaken multiple economic development initiatives with the City of Elliot Lake and East Algoma CFDC. The three organizations recently supported a Business Retention & Expansion project for Elliot Lake (pop. 11,549).

27. For more information, see http://www.ccednet-rcdec.ca/?q=en/what_is_ced/about_ced
28. See http://www.elnos.com
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