



CANADIAN YOUTH BUSINESS FOUNDATION

*Empowering Canada's
Young Entrepreneurs*

2012/2013 ANNUAL REVIEW



**Canadian Youth
Business Foundation**
cybf.ca

CYBF PROFILE

GROWING ENTREPRENEURSHIP IN CANADA

The Canadian Youth Business Foundation (CYBF) is a national non-profit organization dedicated to growing Canada's economy one young entrepreneur at a time. We look at character, not collateral, when providing youth aged 18-39 with pre-launch coaching, business resources, low-interest financing of up to \$15,000, and industry-leading mentoring to help them launch and sustain successful businesses. CYBF's co-financing partner, the Business Development Bank of Canada, leverages CYBF's application process to provide up to \$30,000 in additional support for CYBF entrepreneurs.

Established in 1996, CYBF has been recognized as a global leader in advancing youth entrepreneurship. CYBF is a founding member of the G20 Young Entrepreneurs' Alliance, the Canadian member of The Prince's Youth Business International, and the Canadian host of Global Entrepreneurship Week (being held November 18-24 in 2013).

VISION

Launched thriving Canadian entrepreneurs who are changing their communities and the world.

MISSION

To champion and mobilize young and emerging Canadian entrepreneurs by providing the guidance, investment, community and a voice to drive their success and Canada's economic growth.



In 2000, **Harry Chemko** co-founded Elastic Path Software Inc., an enterprise e-commerce software company, in Vancouver, B.C., when he was fresh out of university. Along with a \$15,000 start-up loan from CYBF, he used his skills, optimism and energy to bootstrap the company. Today, with more than 150 employees, the company has attracted major global brands. Harry is so passionate about CYBF's work that he joined the Board of Directors in 2006.



See some of the many CYBF entrepreneur success stories at cybf.ca/entrepeer/success-stories.

NATIONAL OFFICE

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CYBF ENTREPRENEURS FEATURED ON THE COVER (clockwise, from top left):

- **Heather Hinam**, owner of Second Nature Adventures in Discovery in Hecla-Grindstone Provincial Park, Man. Jobs created: 1.
- **Mylène Chaumont**, owner of Sentinelle Health Group in Gatineau, Que., pictured with CYBF mentor **Raymond Brunet**. Member of the G20 Young Entrepreneurs' Alliance Canadian delegation. Jobs created: 5.
- **Alia El Banna**, owner of KIWI Choice Inc. in Ottawa, Ont. Jobs created: 5.
- **Graham Taylor**, owner of two Booster Juice locations in Winnipeg, Man. Jobs created: 26.
- **Kendal Netmaker**, owner of Neechie Gear Inc. in Saskatoon, Sask. Member of the G20 Young Entrepreneurs' Alliance Canadian delegation. Jobs created: 5.
- **Richard Fanson, Armen Bakirtzian and Andre Hladio**, owners of Avenir Medical Inc. in Waterloo, Ont.; CYBF Chairman's Awards 2012 Best Innovative Business. Armen is also a member of the G20 Young Entrepreneurs' Alliance Canadian delegation. Jobs created: 10.
- **Lauren Friese**, owner of TalentEgg in Toronto, Ont.; CYBF Chairman's Awards 2012 National Best Business and Best Expanding Business. Jobs created: 15.
- **Evan Willoughby and Bryan McCrea**, owners of 3twenty Solutions Inc. in Saskatoon, Sask., pictured with CYBF mentor **Gord Haddock**. Bryan is also a member of the G20 Young Entrepreneurs' Alliance Canadian delegation. Jobs created: 25.
- **Ilana Ben-Ari**, owner of Twenty One Toys Inc. in Montréal, Que. Jobs created: 4.
- **Hillery Taylor**, owner of Nest Family Centre in Winnipeg, Man. Jobs created: 4.
- **Jean Carrière**, owner of 3D Energy Limited in Edmonton, Alta. Jobs created: 3.
- **Monica Chiu**, owner of AimeLuxury.com, and CEO of WhatImWearin.com and TheShopSociety.com in Toronto, Ont. Member of the G20 Young Entrepreneurs' Alliance Canadian delegation. Jobs created: 45.

“CYBF is committed to helping more bright and innovative young Canadians realize their entrepreneurial dreams and contribute to the social and economic success of our country.”



John Risley
Chair, CYBF Board of Directors

The 2012/2013 fiscal year was one of continued success and reinvigoration for the Canadian Youth Business Foundation (CYBF). CYBF is proud to have helped more than 5,600 young Canadians to date move forward as entrepreneurs, and we congratulate them all for their commitment and achievements. We salute the thousands of mentors and other volunteers who work with our dedicated team to help CYBF entrepreneurs succeed in Canada and abroad. We sincerely thank our government and corporate sponsors, who are creating businesses and jobs and strengthening skills by believing in and funding young entrepreneurs.

The Board was thrilled to welcome a new Chief Executive Officer, Julia Deans, in January 2013. Julia has a remarkable track record of success in the corporate, entrepreneurial, non-profit and public-service sectors. She brings a wealth of positive energy and experience to the CYBF team as it works to help more young entrepreneurs going forward. The Board also welcomed Accenture Canada President and Senior Managing Director Michael Denham as a Director, while Ken LeBlanc, Mark Segal and Catherine Swift stepped down, with CYBF's deepest thanks for their service.

With its strong track record and coast-to-coast experience and networks, CYBF is collaborating with partners in all sectors to identify new ways to help young Canadian entrepreneurs succeed. Most recently, CYBF has made it easier for young entrepreneurs to access services and with its partners has:

- Developed specialized programs to support technology-based innovators through the Spin Master Innovation Fund
- Helped new Canadians through CYBF's Newcomer Program
- Assisted military veterans transitioning to entrepreneurship through The Prince's Operation Entrepreneur
- Supported those seeking mentorship but not funding through CYBF's moMENTum Program.

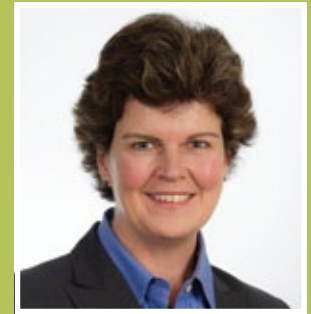
Internationally, CYBF is the Canadian member of The Prince's Youth Business International, the Canadian host of Global Entrepreneurship Week, and the Canadian member of the G20 Young Entrepreneurs' Alliance (G20 YEA). CYBF uses its strong reputation to connect Canadian entrepreneurs with global opportunities and to contribute international perspectives and resources to advance youth entrepreneurship in Canada. In June, Julia Deans and CYBF Board member Olivier Letard led a delegation of 18 young Canadian entrepreneurs to the G20 YEA's Moscow Summit. The delegates informed the priorities of the G20 leaders in advance of their own Russian Summit, and gained invaluable international connections and fresh perspectives on entrepreneurship to share at home.

In the coming years, CYBF is committed to helping more bright and innovative young Canadians realize their entrepreneurial dreams and contribute to the social and economic success of our country. CYBF is building the financial means to do this on a more self-sustaining basis. The Board of Directors is pleased with CYBF's accomplishments to date and looks forward to an exciting future.

A handwritten signature in dark ink, appearing to be 'JR' or similar initials, written in a stylized, cursive manner.

John Risley
Chair, CYBF Board of Directors

“CYBF entrepreneurs are energetic, innovative and optimistic – we are clearly investing wisely in people who will ensure Canada’s future prosperity.”



Julia Deans
Chief Executive Officer

I was very excited to join CYBF earlier this year. What could be better than helping young entrepreneurs build and sustain new businesses, thereby creating jobs for many others and generating the government revenues needed to support our communities? CYBF entrepreneurs are energetic, innovative and optimistic – we are clearly investing wisely in people who will ensure Canada’s future prosperity.

Since 1996, CYBF has helped more than 5,600 young entrepreneurs launch more than 4,600 businesses, creating 23,000 jobs and more than \$163.6 million in government revenues. This track record, together with our dedicated volunteers, strong partnerships and a highly skilled team, give us a solid foundation for future growth. We look forward to delivering on our goal to support 5,000 new entrepreneurs in the next five years.

CYBF would not be able to help young entrepreneurs succeed without the support of our many volunteers and partners, including our co-financing partner, the Business Development Bank of Canada. I have been especially inspired by the calibre and commitment of our 4,000 volunteers and the staff at our 185 Community Partners across Canada. These dedicated, knowledgeable individuals work with young entrepreneurs through the early years of their businesses. They provide valuable advice, cultivate confidence, and become strong advocates for the entrepreneurs’ businesses and success.

The commitment of our corporate and government funders is also very impressive, and envied by CYBF’s counterparts in other countries. With Canadian youth unemployment at 16 per cent – twice the national average – these partners recognize CYBF’s continuing positive impact in helping young entrepreneurs and on job creation. We thank each of our partners listed on page 12 for providing the loan capital and program funding integral to our entrepreneurs’ high success rates. We acknowledge in particular the long-standing and collaborative partnership of the Government of Canada, which recently announced that it will invest a further \$18 million over two years in young entrepreneurs through CYBF.

Together with our superb Board of Directors, I thank all of our volunteers, funders and other partners for helping CYBF to create programs that help young entrepreneurs succeed and provide a model for others worldwide. I also thank the talented and dedicated employees at CYBF for helping to turn business dreams into reality every day. Most importantly, I thank and congratulate all of the young entrepreneurs who have made the life-changing decision to use their skills and energy to create their own businesses.

A handwritten signature in black ink that reads "Julia Deans".

Julia Deans
Chief Executive Officer

BOARD OF DIRECTORS AND EXECUTIVE LEADERSHIP

Board of Directors

CYBF could not succeed without the leadership and commitment of its highly engaged Board of Directors. On behalf of CYBF's young entrepreneurs, mentors and partners, we thank these individuals for generously providing their time, strategic advice and support to help champion youth entrepreneurship across Canada.

CYBF Board of Directors (2012/2013)



John Risley, O.C.

Chair

Chairman, Clearwater Fine Foods Inc.



Harry Chemko

CEO, Elastic Path Software Inc. and CYBF entrepreneur



Denis Prud'homme

President and CEO, Prudhomme International Inc.



David Stewart-Patterson

Vice-Chair

Vice-President, Public Policy The Conference Board of Canada and Non-Executive Director, The Prince's Youth Business International



Wayne Chiu

Founder, Trico Developments Corporation and Chairman, Trico Charitable Foundation



Elizabeth Roscoe

Senior Vice-President and National Practice Leader, Public Affairs, Hill + Knowlton Canada



Jonathan Simmons

Treasurer

Partner, PricewaterhouseCoopers LLP



Michael Denham

(as of August 2013)

President and Senior Managing Director, Canada, Accenture Inc.



Mark Segal

(until May 2013)

Vice-President, Finance and Chief Financial Officer, Husky Injection Molding Systems (formerly Chief Operating Officer, Canada Goose Inc.)



Steve Farlow

Secretary

Executive Director, Schlegel Centre for Entrepreneurship, Wilfrid Laurier University



Ronnen Harary

Chairman and Co-CEO, Spin Master Ltd.



Catherine Swift

(until December 2012)

Chairwoman, Canadian Federation of Independent Business (CFIB)



David Aisenstat

President and CEO, The Keg Steakhouse & Bar



Nadir Hirji, PhD

Executive Vice-President, Management Consulting, Jackman Reinvention Inc.



Martin Thibault

President, Absolutnet



Michel Bergeron

Senior Vice-President, Marketing and Public Affairs, Business Development Bank of Canada



Ken LeBlanc

(until June 2013)

President, PropertyGuys.com



Olivier Letard

President, PCO Innovation Co-President, G20 Young Entrepreneurs' Alliance Canadian Delegation

Executive Leadership Team

Julia Deans

Chief Executive Officer

Mitchell Krakower

Vice-President, Regional Operations

Terry Campbell

Chief Operating Officer

Tessa Mintz

Vice-President, Volunteers and Programs

Rebecca Dew

Chief Financial Officer

Tamara Smith

Vice-President, Marketing

Danielle Mandell

Chief Human Resources Officer

MAKING A POWERFUL IMPACT

CYBF offers entrepreneurs four fully integrated services that are built around the life cycle of their businesses, and that help increase the success of every new startup.



A young entrepreneur has an idea for a business.

1

CYBF Entrepreneurs-in-Residence provide pre-launch coaching.



2

Our online Business Resource Centre and interactive Business Plan Writer help the entrepreneur create a viable business plan.



3

We provide the financing needed to get their business off the ground.



4

Industry-leading mentoring is provided by a CYBF volunteer mentor for two years, and CYBF's Entrepreneur Program provides ongoing support.



CYBF helps more than 700 young Canadians launch businesses in all sectors and industries every year. Our flagship Start-up Program offers young entrepreneurs the expertise, financing, mentoring and resources to be successful. We also offer specialized programs to assist entrepreneurs with unique needs.

- Our **Newcomer Program** offers enhanced services that include tailored mentoring and insight into Canadian business and cultural customs for new Canadians.
- CYBF's evolving **Spin Master Innovation Fund** has supported two cohorts of highly innovative young Canadians.
- Launched in May 2012, our **moMENTum Program** offers mentoring to those who do not require or qualify for financing. **MoMENTum** has supported 30 entrepreneur and mentor pairings.
- In 2012 and 2013, 73 Canadian Forces members participated in **The Prince's Operation Entrepreneur**, a program of Prince's Charities Canada that is helping veterans transition from service to entrepreneurship. CYBF and Enactus Memorial are founding partners, and CYBF supports the veterans with business coaching, financing and mentoring.

We also help young entrepreneurs gain access to international markets and perspectives.

In the past four years, CYBF has engaged 66 young entrepreneurs as **G20 Young Entrepreneurs' Alliance** Canadian delegates to advance global youth entrepreneurship as a key driver of global and domestic job creation, innovation and economic growth.

CYBF also hosted **Global Entrepreneurship Week Canada 2012**, engaging 29,190 Canadians and 400 partners, supporters and sponsors in 515 events and activities across Canada. 2013 will mark CYBF's fifth consecutive year as official host of Global Entrepreneurship Week in Canada.



To learn more about how CYBF supports young entrepreneurs or to help by contributing your time or resources, visit www.cybf.ca.

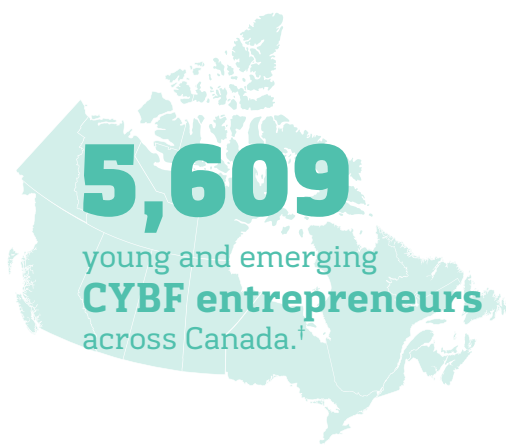
4,674

CYBF-supported startups, which include businesses that are co-owned.[†]



5,609

young and emerging
CYBF entrepreneurs
across Canada.[†]



23,000
new jobs.*[†]

More than
\$163.6
million
in estimated tax
revenue.*[†]



185

Community Partners
across Canada that assist
entrepreneurs through CYBF's
application and business
planning process.



More than
4,000
volunteers including
3,072 mentors
across Canada.



56,000
hours volunteered
annually by CYBF mentors.

More than **40%** of CYBF young entrepreneurs are women.



[†] Since 1996.

*Based on 2009 CYBF entrepreneur survey data.

THE VOICE OF ENTREPRENEURSHIP



"I really believe that Fiddleheads would not have been possible without the help of CYBF. The positive impact our business has had on our lives and the benefits that have resulted in our community are due to the support of CYBF."

– **LISA DONALDSON**, co-owner of *Fiddleheads Kids Shop Inc.* in Dartmouth, N.S.; CYBF Chairman's Awards 2012 Best Emerging Business. Jobs created: 9.



"CYBF made it possible to build my business where other funding centres couldn't."

– **HEATHER HINAM**, owner of *Second Nature Adventures in Discovery* in Hecla-Grindstone Provincial Park, Man. Jobs created: 1.



"Working with CYBF mentor Piero Fusco [Director, Sales at TELUS] has been career and life-changing. I know I have a valued asset in my corner that is ready for anything that will come my way. Our relationship instills confidence, fuels fire for my pursuit of success, and provides a support system that has directly benefitted the clients I serve on a daily basis."

– **BILL MURRAY**, owner of *Accent Music Therapy* in Burlington, Ont. Jobs created: 5.



"In Canada, the youth unemployment crisis, combined with skills shortages and the imminent retirement of the majority of our small business owners, are among our greatest economic challenges. Youth entrepreneurs address these and other economic challenges by starting and taking over businesses, creating jobs and revenues and robust, sustainable growth."

– **OLIVIER LETARD**, Québec-based international entrepreneur, Co-President of the G20 Young Entrepreneurs' Alliance Canadian delegation and CYBF Board member.



"The Spin Master Innovation Fund and CYBF are very valuable as they are dedicated to supporting innovation and companies in the early stages. This is crucial for new entrepreneurs to emerge and gain support from Canada's business community."

– **JENVIEV AZZOLIN**, co-owner of *pplconnect* in Montréal, Que. Jobs created: 6.



"We have been blessed with this incredible opportunity to be taught, supported, mentored and inspired by the best. The entire team helped us realize our passion, potential, skills and energy, and set me on a course toward success in further developing and creating my business."

– **LIEUTENANT-COMMANDER KATHRYN HODGSON**, a retired Personnel Selection Officer with the Royal Canadian Navy from Brentwood Bay, B.C., and participant in *The Prince's Operation Entrepreneur*.



"CYBF has been helpful in guiding me through the unexpected issues that every entrepreneur experiences, as well as opening up a network I can tap into as a new entrepreneur in Saskatchewan."

– **BRENNAN TURNER**, owner of *FarmLead.com* in Saskatoon, Sask. Jobs created: 3.



"Entrepreneurship is the fuel needed to shift an economy forward. The G20 Young Entrepreneurs' Alliance Summits are meant to understand how we can stimulate as much entrepreneurship as possible, openly and globally. Each delegation is passionate and driven to improve the cultural, political and financial conditions of starting a business."

– **SCOTT WALTON**, owner of *Enovex* in St. John, N.B. Jobs created: 10.

CONDENSED FINANCIAL STATEMENTS

Condensed Statements of Financial Position

As at March 31, 2013 and March 31, 2012

	March 31, 2013	March 31, 2012
ASSETS		
CURRENT		
Cash and cash equivalents	\$ 15,389,364	\$ 7,952,644
Loans	6,466,555	6,022,706
Other current assets	645,277	561,740
	22,501,196	14,537,090
LOANS	10,347,132	12,130,244
ADVANCES TO RELATED PARTY	62,771	462,771
CAPITAL ASSETS, net	515,229	502,726
	\$ 33,426,328	\$ 27,632,831
LIABILITIES		
CURRENT		
Bank Indebtedness	\$ 327,581	\$ 137,842
Accounts payable and accrued liabilities	1,321,290	457,087
DEFERRED RENT, CONTRIBUTIONS AND GRANTS	2,116,540	513,463
	3,765,411	1,108,392
NET ASSETS	29,660,917	26,524,439
	\$ 33,426,328	\$ 27,632,831

Condensed Statements of Operations

Year ended March 31, 2013 and 2012

	2013	2012
REVENUE		
Contributions and sponsorships	\$ 13,630,441	\$ 12,477,653
Loan interest and fees income	1,254,644	1,238,480
Investment and other income	370,472	313,040
	15,255,557	14,029,173
EXPENSES		
Entrepreneurial programs	7,849,596	6,774,550
Outreach initiatives	1,651,798	1,468,610
Fundraising development	735,583	672,513
Administration	1,882,102	1,149,529
	12,119,079	10,065,202
EXCESS OF REVENUE OVER EXPENSES	\$ 3,136,478	\$ 3,963,971

Condensed Statements of Cash Flows

Year ended March 31, 2013 and 2012

	2013	2012
NET INFLOW (OUTFLOW) OF CASH RELATED TO THE FOLLOWING ACTIVITIES		
OPERATING ACTIVITIES		
Cash received from contributors	\$ 15,340,878	\$ 12,210,638
Cash received from principal payments	6,248,793	5,238,154
Loan advances	(7,311,500)	(8,605,005)
Other operating activities	(7,086,560)	(7,246,915)
	7,191,611	1,596,872
FINANCING AND INVESTING	245,109	117,012
NET INCREASE IN CASH AND CASH EQUIVALENTS DURING THE YEAR	7,436,720	1,713,884
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	7,952,644	6,238,760
CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 15,389,364	\$ 7,952,644

A complete set of audited financial statements for the years ended March 31, 2013, and March 31, 2012, can be obtained by calling the National Office at 416-408-2923 ext. 2124 or by emailing CYBF's Senior Manager, Finance at sdaddi@cybf.ca.

MANAGEMENT COMMENTARY ON FINANCIAL RESULTS FOR 2013

CYBF is committed to ensuring that the highest possible percentage of our resources goes directly to supporting entrepreneurs for loan capital and programs. In 2012/2013, we invested in 727 new entrepreneurs across Canada.

CYBF is actively supporting more than 2,000 Canadian entrepreneurs with a loan portfolio that had a total net value of \$16.8 million at March 31, 2013. CYBF entrepreneurs demonstrate the character and quality we have invested in by repaying these loans at a consistently high rate, with four out of every five entrepreneurs repaying fully in five years. We acknowledge the role that our

robust network of Community Partners and CYBF's mentoring programs play in contributing to this high repayment rate. Repayments from the loan portfolio continue to be invested in supporting more young entrepreneurs.

With demand growing for our programs, securing sufficient loan capital and program funding to help more young entrepreneurs remains our top priority. To do this, we are exploring ways of enhancing our offerings and business model, improving sustainability, and achieving more impact from both our government funding and our solid private sector support.

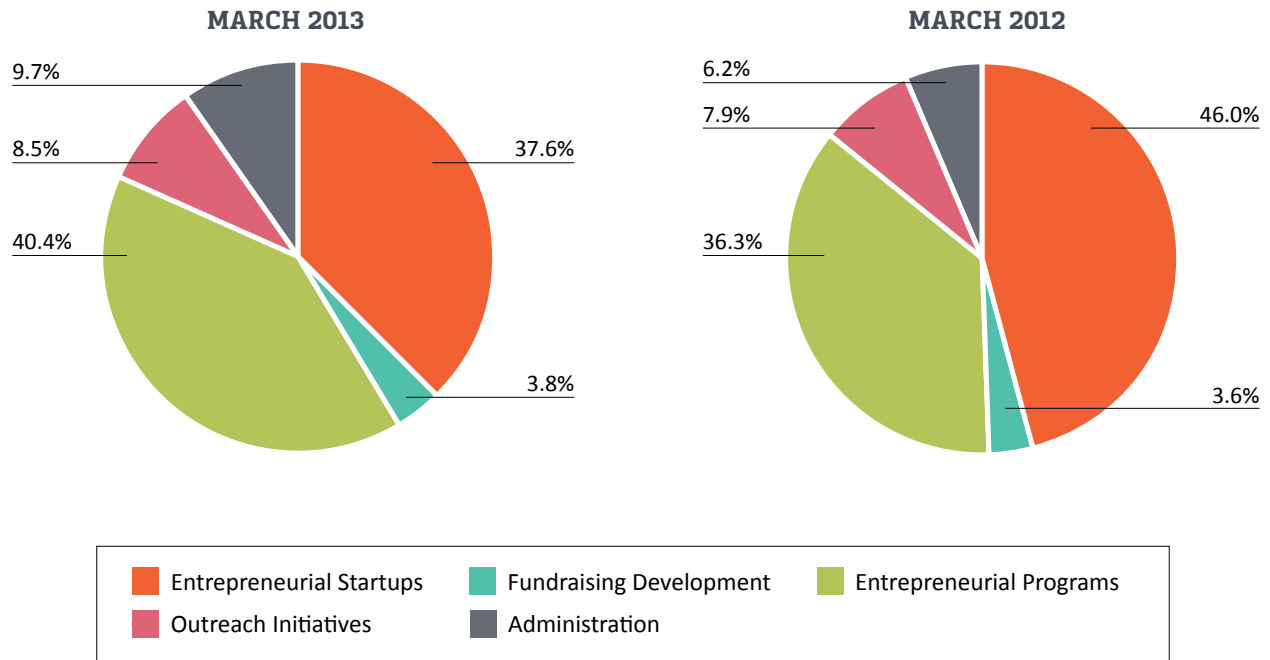
Cash and Cash Equivalents at March 31 include:

	March 31, 2013	March 31, 2012
Funds – advanced by contract for future commitments to entrepreneurs in next fiscal	\$ 2,089,300	\$ 464,700
Funds – internal reserves to cover cyclical fluctuations in cash contributions	\$ 7,500,000	\$ 5,000,000
Funds – to seed future entrepreneurial loan capital and provide a base to leverage future partnerships	\$ 5,800,064	\$ 2,487,944
Total cash and cash equivalents	\$ 15,389,364	\$ 7,952,644

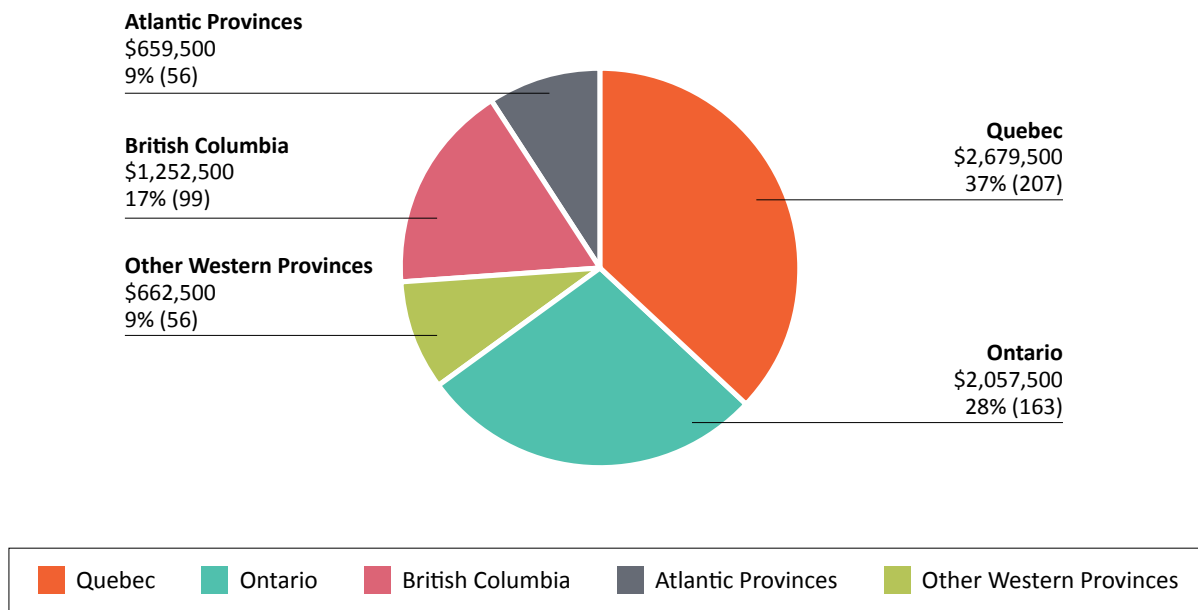
CYBF's Growing Support for Young Entrepreneurs

	2013	2008
Number of entrepreneurs reached by CYBF Programs (in 12-month fiscal year)	727	498
Number of entrepreneurs reached by CYBF Programs (cumulative since inception in 1996)	5,609	2,540
Loan funds advanced to entrepreneurs (in 12-month fiscal year)	\$ 7,311,500	\$ 5,633,800
Net loan portfolio (at year-end date)	\$ 16,813,687	\$ 9,549,089

How Our Financial Resources Were Invested Fiscal Year April 1 – March 31



Loans Advanced in Fiscal 2013 (April 1, 2012 – March 31, 2013)



FUNDING ENTREPRENEUR SUCCESS

CYBF's success in helping young entrepreneurs would not be possible without the consistent financial support of our government and corporate partners. By investing in CYBF, these partners are providing young entrepreneurs with accessible financing and proven programs.

On behalf of the thousands of young entrepreneurs we have supported, we thank the following organizations for believing in CYBF, and for helping young Canadians to realize their dreams.

CYBF funders since inception (current to March 31, 2013):

\$10,000,000+

Industry Canada

Canada

\$5,000,000 – \$9,999,999

CIBC (Founding Sponsor)

Government of Ontario

Government of Québec

RBC Financial Group (Founding Sponsor)

\$1,000,000 – \$4,999,999

BMO Financial Group

Clearwater Fine Foods Inc.

Government of Alberta

TD Bank Group

\$500,000 – \$999,999

Accenture

EnCana

Scotiabank

Spin Master Ltd.

The John Dobson Foundation

Trico Charitable Foundation

\$100,000 – \$499,999

Bayview Properties/Heritage Partners Limited

Bealight Foundation

Bombardier Inc.

Clear Channel Outdoor Canada

Government of Nova Scotia

Groupe AXOR Inc.

\$100,000 – \$499,999 continued

Groupe Canam Inc.

McCarthy Tétrault LLP

National Bank Financial

National Post

Ontario Trillium Foundation

Shaw Communications

TELUS

The Counselling Foundation of Canada

The Gwyn Morgan & Patricia Trottier Foundation

The Keg Spirit Foundation/The Keg Steakhouse & Bar



“One of the foundations of our success is the strength of our partnerships and the tremendous value partners provide to the next generation of entrepreneurs. In the last year alone, our programs were bolstered significantly by major corporate financial support from TD Bank Group, Scotiabank, TELUS, Accenture and other great advocates of small business.”

– JULIA DEANS, Chief Executive Officer, CYBF



“More than 9,600 entrepreneurs have used our state-of-the-art interactive Business Plan Writer available online in our Business Resource Centre, made possible thanks to a generous donation from BMO Financial Group.”

– DOMINIK LONCAR, Entrepreneur-in-Residence, CYBF



“Thanks to Trico Charitable Foundation's support we created a video series featuring CYBF entrepreneurs and now provide a 10-step framework for starting a social-purpose business.”

– TESSA MINTZ, Vice-President, Volunteers and Programs, CYBF