



AGM

March 31, 2019

<http://highwood.albertacf.com>



Western Economic
Diversification Canada

Diversification de l'économie
de l'Ouest Canada

Canada 



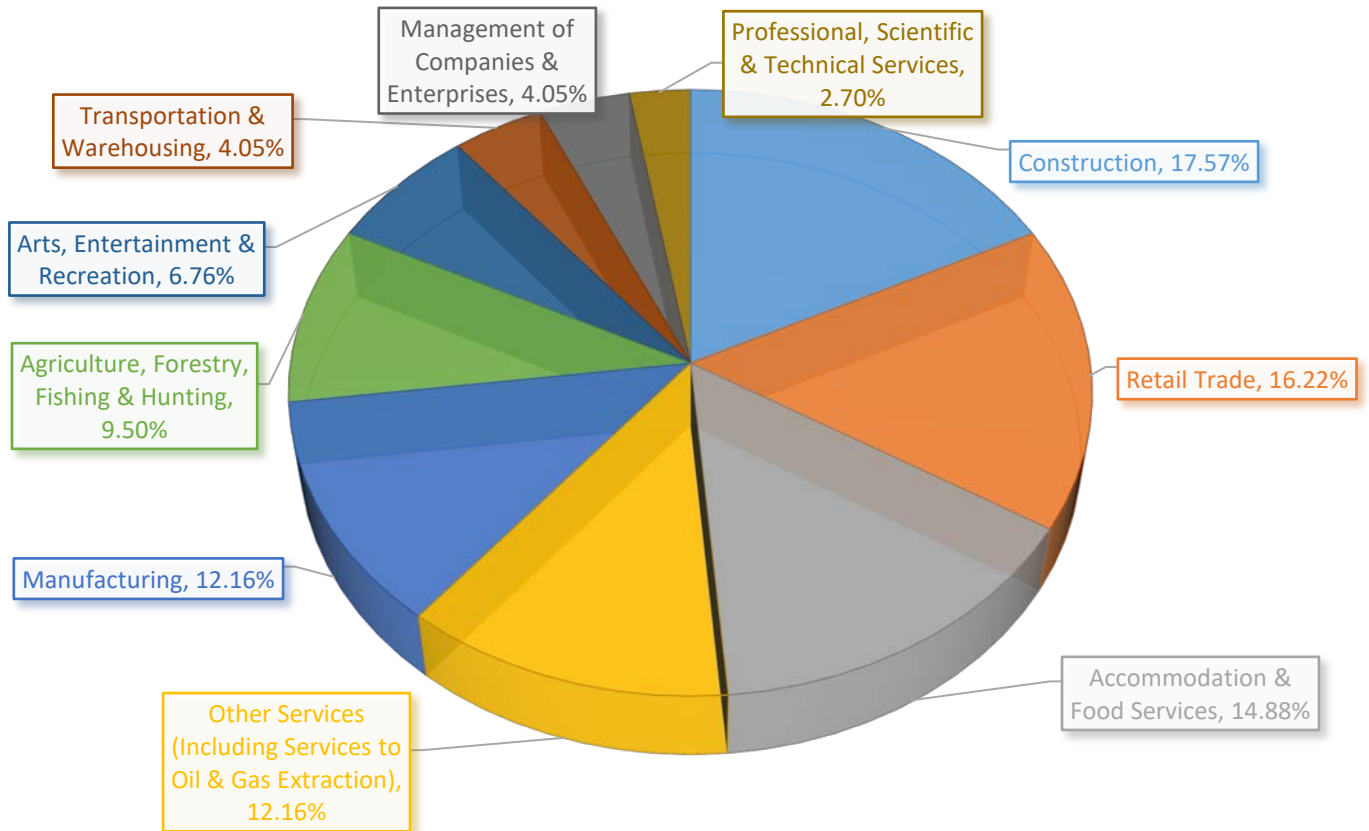
RESULTS

APRIL 2018 – MARCH 2019

CATEGORY	Result 2018-19	Result 2017-18
General Operations		
# Volunteer Board Members	20	23
# Board Member Volunteer Hours	1335	953
Total \$ Economic Impact into the Region (Total of Items** below)	\$3,677,535	\$2,034,521
Community Economic Development		
CED Projects Started/Delivered–Leadership; Planning; Partnered, etc.	30*	104
Business Development		
# Business Loans Approved	25	17
# Business Loans Advanced	15	15
\$ Value of all Loans Advanced**	\$888,194	\$879,176
\$ Leveraged by clients or others on top of CF Loan**	\$2,789,340	\$1,155,345
# Jobs Created through Lending Services	46.5	30
# Business Clients attending CFH Training Workshops	338	438
# Business Advisory Services Provided	518	376

*calculated differently in 2018-19

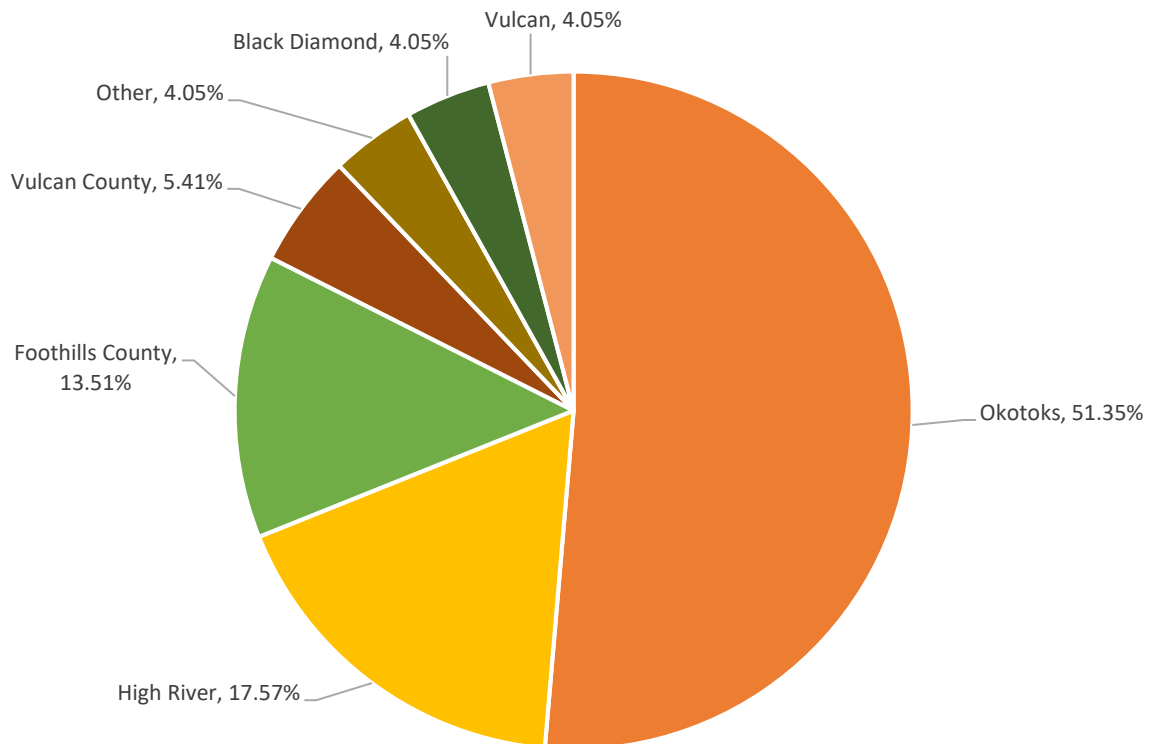
LOAN PORTFOLIO INDUSTRY MIX



Construction	17.57%	13
Retail Trade	16.22%	12
Accommodation & Food Services	14.88%	11
Other Services (Including Services to Oil & Gas Extraction)	12.16%	9
Manufacturing	12.16%	9
Agriculture, Forestry, Fishing & Hunting	9.50%	7
Arts, Entertainment & Recreation	6.76%	5
Transportation & Warehousing	4.05%	3
Management of Companies & Enterprises	4.05%	3
Professional, Scientific & Technical Services	2.70%	2
Mining	0%	0
Wholesale Trade	0%	0
Information & Cultural Industries	0%	0
Real Estate & Rental & Leasing	0%	0
Administrative & Support, Waste Management and Remediation Services	0%	0
Total	100.00%	74

LOAN PORTFOLIO SHAREHOLDER DISTRIBUTION

Geographic Distribution of Loans by Municipality

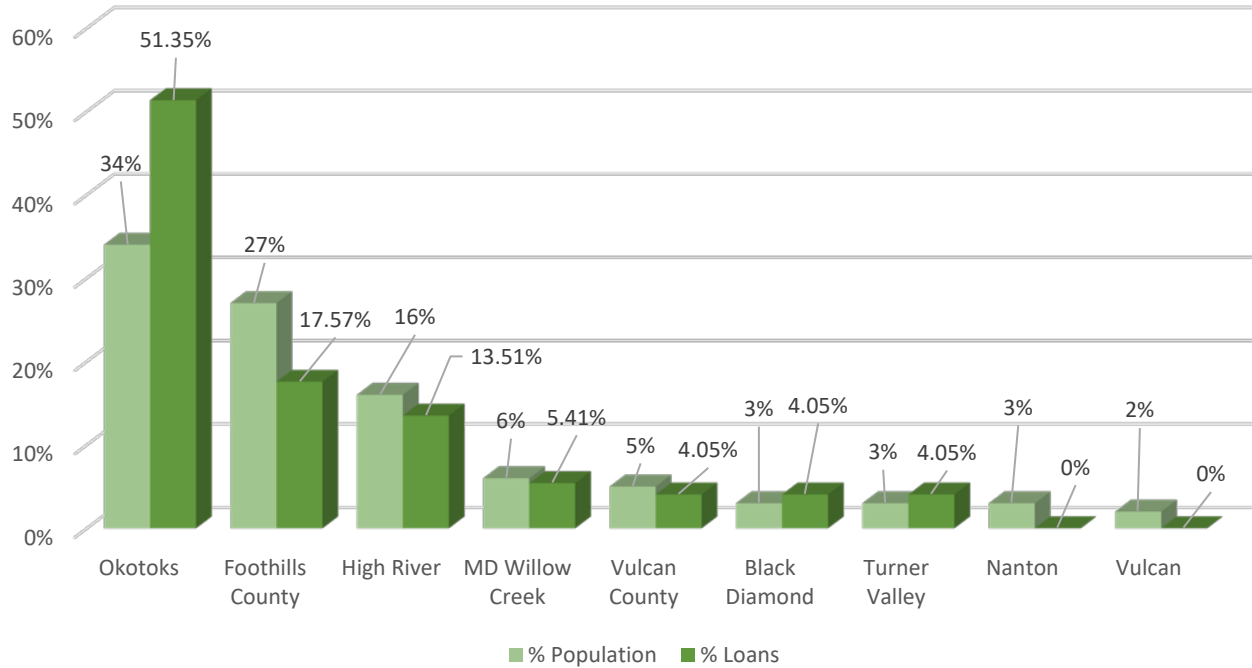


Shareholder % Share vs # Loans

Okotoks	51.35%	38
High River	17.57%	13
Foothills County	13.51%	10
Vulcan County	5.41%	4
Other	4.05%	3
Black Diamond	4.05%	3
Vulcan	4.05%	3
Nanton	0%	0
Turner Valley	0%	0
MD Willow Creek	0%	0
Total	100.00%	74

LOAN PORTFOLIO SHAREHOLDER DISTRIBUTION

Geographic Distribution of Municipal Population compared to % of loans



Total Shareholder Region Population 83,751

Shareholder Region % Population compared to the % loans

Area	% of Total Population	# of Loans	% of Loans
Okotoks	34%	38	51.35%
High River	16%	13	17.57%
Foothills County	27%	10	13.51%
MD Willow Creek	6%	4	5.41%
Vulcan County	5%	3	4.05%
Black Diamond	3%	3	4.05%
Turner Valley	3%	3	4.05%
Nanton	3%	0	0%
Vulcan	2%	0	0%
Other	0%	0	0%
Total Population / Loans	100%	74	100%