

An Invitation to the Banks

La Fondation Canadienne pour la Revitalisation Rurale

Canadian Rural Revitalization Foundation

10 January 2001



Harnessing Change

Build support-networks for:

- rural startups
- scaling up

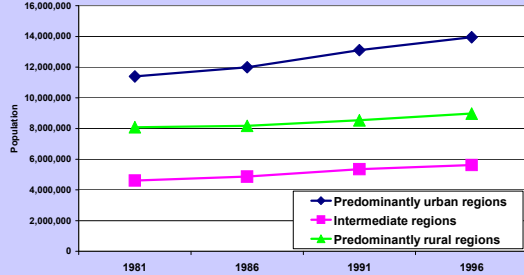
Improve rural investment climate by:

- managing uncertainty
- increasing local retained earnings

Implement a strategy:

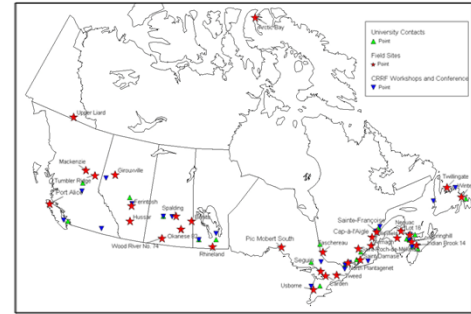
- social capacity
- secure environment
- strong property rights
- segmented demand

Nine million Canadians live in predominantly rural regions



Source: Statistics Canada, Census of Population, 1981 - 1996. A predominantly rural region has over 50 percent of its population living in rural communities. An intermediate region has 15 to 49 percent living in rural communities and a predominantly urban region has less than 15 percent of its population living in rural communities.

CRRF ...A National Network



CRRF is Continuing Education



International Research Collaboration



Your *Cornerstone*
Investment

Profitable
Effective
Caring

PROFITABLE

- CRRF research and continuing education is *complementary* to shareholder interests:
- Rural performs *high-value* functions for urban.
- Rural enterprise can be made more *bankable*.
- Finance *drives* the rural economy.

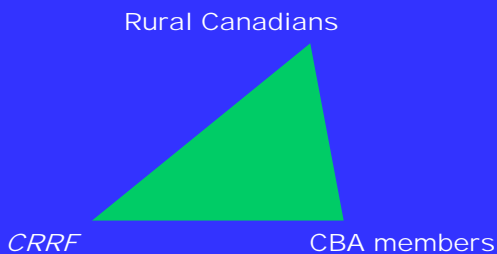
EFFECTIVE

- An *alliance* with CRRF strengthens bank effectiveness in rural Canadian markets.
- 70% of Canadians believe NGOs do a *better* job than government (Muttart Foundation/CCP, 2000).
- CRRF *initiatives* build capacity and awareness of opportunity in rural Canada.

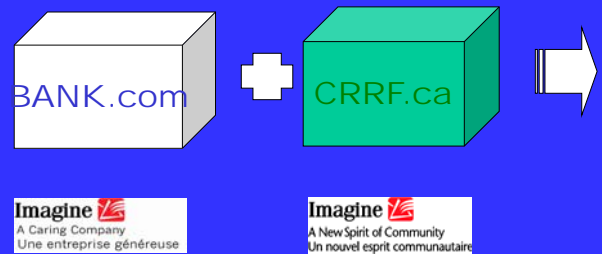
CARING

- A *caring* face on globalization cures warts and creates options.
- Urban people perceive rural to be in *trouble*.
- NGOs *trusted* second to doctors and nurses on tough agendas (Muttart Foundation/CCP, 2000).
- A long-term alliance of your Bank with CRRF on rural revitalization earns *merit*.

A NEW ENTREPRENEURIAL
BALANCE



Together/Ensemble...



Q U H # / M h # # 4 = M w E d p d h / # x t e h f



SAINT - DAMASE

Characteristics in 1996	St-Damase	Québec	Canada
Population	1,362	7,138,793	28,246,761
1991 to 1996 population change (%)	1.0	3.5	5.7
% of population ages 15 and over	77.2	80.7	79.5
% of population ages 15 and over	8.7	11.8	10.1
Participation rate	60.5	62.2	65.5
% Primary industry	1.7	3.7	5.6
% Secondary industry	51.0	22	20
% Tertiary industry	47.5	74.2	74.4
Average number of persons in married or common-law families	3.2	3.1	3.1
Average number of persons in lone-parent families	2.1	2.5	2.6



Q U H # / M h # # 5 8 = K x w d y / # D e h u d



Characteristics in 1996	Ontario	Alberta	Canada
Population	137	2,696,820	28,246,761
Population % change 1991-1996	7.5	5.9	5.7
% of population ages 15 and over	71.8	77.2	79.5
Unemployment rate	0	7.2	10.1
Participation rate	73	72.4	65.5
% Primary industry	21	15.8	5.6
% Secondary industry	16.8	15.2	20
% Tertiary industry	16.8	73.2	74.4
Average number of persons in married or common-law families	3.4	3.2	3.1
Average number of persons in lone-parent families	0	2.6	2.6



Building rural economies for the 2000s
Construire les économies rurales pour le troisième millénaire