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GUIDE TO FINANCIAL ASSISTANCE PROGRAMS FOR MANITOBA BUSINESSES

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LETTER TO THE READER

November, 2013

Dear Reader,

I found over the years that many of my clients, whether start-ups or more mature businesses looking to expand their products or markets, were seeking information on available sources of financial assistance or other business supports. So a number of years ago I developed my own version of this Guide to respond to this demand, and to be better positioned to serve the needs of my clients.

Federal and provincial governments have been very supportive of business development over the years. They have designed numerous programs to meet the immediate and emerging needs of new and expanding businesses. All of the information found in this Guide can be obtained from government websites. There is just so much information on the websites that it sometimes is difficult for businesses to identify easily which programs or supports might best suit their needs. I have tried to categorize the various programs with a useful index, and have emphasized the programs that my clients have found most beneficial. And, of course, my task was made easier by the fact that I have not attempted to include every available program.

If you find the Guide useful, please feel free to let me know. I also welcome information on which programs you find most effective for your particular business, and why. Constructive feedback on the Guide, the functionality of its layout, and regarding programs that may have been omitted, also is welcomed. I can be reached at jyl@tdslaw.com.

I also invite you to subscribe to www.BizLawBlog.ca for commentary on topics of interest to business. An abbreviated version of this Guide first appeared on my blog in early 2010.

If you require assistance with any of your business financing needs, please do not hesitate to contact me, jyl@tdslaw.com, or any other member of TDS Law's [Financial Services Group](#).

Warm regards,

Jan Lederman
Partner
Thompson Dorfman Sweatman LLP

DISCLAIMER

This is a general guide to certain financial assistance programs available in Manitoba as at the date indicated. This Guide has been prepared based on information gleaned from government websites. Such information is subject to change from time to time, often without notice. You are advised to review the applicable government website, consult with the relevant government department, and/or consult with your own professional advisors, before seeking to access any particular financial assistance program.

The information contained in this Guide is given by way of general reference only, is not intended to provide legal advice, and is not to be relied upon in any given factual situation. No warranty is made with regard to the information contained in this Guide. No responsibility will be accepted by the authors or publishers for any inaccuracy or omission or statement which might prove to be misleading.

REPAYABLE LOAN, EQUITY AND OTHER BUSINESS SUPPORTS

Commercialization Support for Business Program (MB)

Summary:

This program helps Manitoba continue to move forward by supporting product and process commercialization and business development in all sectors and all regions of the province. The Commercialization Support for Business Program will help entrepreneurs every step of the way at every stage of the business lifecycle.

Target Audience:

Small and medium-sized businesses and entrepreneurs in Manitoba.

Eligibility Criteria:

- Individuals (sole proprietors)
- Business Entities – Manitoba for-profit, privately held incorporated businesses, sole proprietors (individuals), business co-operatives, partnerships, joint-ventures (both corporate or individual), farm business entities, that had:
 - For the immediately preceding calendar year, less than 50 full-time equivalent employees: or
 - Gross revenue of the corporation and its affiliates (determined on a consolidated basis, where applicable) for the most recently completed fiscal period is less than \$15,000,000.
- At least 25% of the full-time equivalent employees of the corporation and its affiliates are resident in Manitoba.

Assistance Provided:

The program provides financial assistance to cost share arms-length third party expenses up to a maximum of 50 per cent. The Government of Manitoba's total contribution to funded projects will not exceed 50 per cent of eligible/approved costs. Total government support from all levels of government (federal, provincial, municipal), including tax rebates, cannot exceed 75 per cent of total project costs.

Funding streams include:

- (1) Concept Development (up to \$25,000) – Assists Business Entities or Individuals in developing their product or process idea to the stage where it can be determined if there is sufficient commercial potential to pursue additional investment of time and money.
- (2) Product Development (up to \$40,000) – Assists Business Entities with pre-commercialization activities needed to prove that the concept is technically and financially feasible.

- (3) Product Commercialization (up to \$200,000, software development up to \$20,000) - Assists Business Entities with moving their product from the pre-commercialization stage to full scale commercial production or implementing the new process into new full scale use or integration with existing systems.
- (4) Market Development (up to \$30,000) – Assists Business Entities in preparing materials and engage in activities that will enable them to enter new markets outside of Manitoba.
- (5) Certification Assistance (up to \$15,000) – Assists Business Entities to obtain plant or product certification. Certification will be limited to new product and process developments.
- (6) Intellectual Property (up to \$25,000) - Assists Business Entities or Individuals with legal fees associated with securing intellectual property rights relating to their product or process. Applicants may seek assistance under this funding stream at any time in the development process.

See http://www.gov.mb.ca/ctt/busdev/financial/csb/csb_guidelines.pdf for lists of eligible activities.

Application Procedure:

The Program offers services and financial assistance in six distinct streams. Applicants may apply under one stream at a time and upon completing the work under that stream, may apply for further support under successive streams. Applicants who apply under streams other than Stream 1 will need to demonstrate that they have advanced sufficiently in their business development and have carried out the eligible activities of the previous streams. Projects approved for support in one stream are not guaranteed support in subsequent streams and are not guaranteed to receive maximum assistance for any component. Financial assistance is based on meeting mutually agreed upon milestones and failure to meet milestones will result in the forfeiture of future financial assistance.

Apply by completing the application form located at:

http://www.gov.mb.ca/ctt/busdev/financial/csb/csb_app_form.pdf

Contact:

Commercialization Support for Business Program

1040-259 Portage Ave
Winnipeg MB R3B 3P4
Fax: 204-945-1193
E-mail: csb@gov.mb.ca

Business Start Program (MB)

Summary:

The Business Start Program is a loan guarantee program with an educational component. Loans to new owner-managed businesses are provided through participating financial institutions and guaranteed by the Manitoba Government. The five-year term loan is a \$30,000 maximum amount with an interest rate of prime plus one percent and a one-year deferral of principal repayment. Loan proceeds can provide funds for business registration or incorporation costs, equipment and inventory purchases, promotional costs and working capital needs.

Target Audience:

Professional, responsible and hard-working adults who are eligible to work in Canada.

Eligibility Criteria:

Applicants must be a Manitoba resident, age 18 or over, and eligible to work in Canada, develop a sound business plan, complete a three-day Business Planning Workshop before loan funds will be released, contribute equity equal to 40 per cent of the loan amount requested (the equity contribution can be cash or assets for use in the business that have been purchased in the last 12 months), not have owned a similar business in the past 12 months, be approved by a participating financial institution after applicant credit rating and debt capacity are considered. Additionally, new businesses must be operated in Manitoba, be a business created for the purpose of making a profit, not be in operations in any of these categories: financial services, insurance, real estate services, professional and primary production (oil and gas, pulp production, mining and farming), be starting up or have been operating less than 12 months before the date of application. A part-time business expanding to full-time is also eligible provided net income from part-time operations was less than \$15,000 in the last 12 months, employ the applicant for a minimum of 20 hours per week on average, meet the program's small business definition of less than 20 employees and less than \$2 million per year in gross sales (both criteria have to be met in year one), be a business that is substantially different from other businesses carried on in Manitoba in the same market area by an associate (spouse, common-law partner, parent or child) of the applicant, be reputable and appropriate in nature.

Assistance Provided:

A three-day Business Planning Workshop is free. It is designed for those who are considering starting a new business in Manitoba. Topics covered include business plans, financing options, forms of business organizations, financial statements, PST, GST and employee deductions, product definition and marketing strategy. To register for this workshop, please call:

204-984-0037 in Winnipeg or toll free: 1-800-665-2019.

Application Procedure:

- (1) Business Start Loans are administered by participating financial institutions. Participating financial institutions are banks and credit unions in Manitoba;

- (2) Lenders at participating institutions will receive and evaluate your application for a Business Start Loan. An administrative fee of \$150 will be charged to successful applicants only;
- (3) The Business Start Loan application is available at the following web site:
<http://www.gov.mb.ca/business/financing/> or by calling 204-984-0037;
- (4) A formal business plan must be submitted with your Business Start Loan application; and
- (5) A workshop certificate is issued to all participants completing the three-day Business Planning Workshop. This certificate must be submitted with your Business Start Loan application.

Contact:

Margaret Kelly

Program Coordinator
Manitoba Business Start Program
Small Business Development Branch
Manitoba Entrepreneurship, Training and Trade
250 – 240 Graham Avenue
Winnipeg MB R3C 0J7

Phone: 204-945-7721
Toll free: 1-800-665-2019
TTY: 1-800-457-8466
Fax: 204-983-3852
E-mail: margaret.kelly@canadabusiness.mb.ca
Web site: www.canadabusiness.mb.ca

Christianna Klassen

Business Information Officer
Manitoba Business Start Program
Small Business Development Branch
Manitoba Entrepreneurship, Training and Trade
250 – 240 Graham Avenue
Winnipeg MB R3C 0J7

Phone: 204-984-0037
Toll free: 1-800-665-2019
TTY: 1-800-457-8466
Fax: 204-983-3852
E-mail: christianna.klassen@canadabusiness.mb.ca
Web site: www.canadabusiness.mb.ca

Canada Small Business Financing Program (CAN)

Summary:

The Canada Small Business Financing Program (CSBF), under the Canada Small Business Financing Act, can assist businesses in obtaining term loans of up to \$500,000 to help finance fixed asset needs. The loans are made directly by a qualified lender (chartered banks, caisses populaires, and credit unions) for the purpose of establishing, expanding, modernizing and improving small businesses in Canada.

Target Audience:

Small businesses operating for profit in Canada, with gross annual revenues of \$5 million or less.

Eligibility Criteria:

Small Canadian business operating for profit in Canada. Not eligible under this program: farming businesses (Agriculture and Agri-Food Canada has a similar program for the farming industry – for information, visit www.agr.gc.ca), not-for-profit organizations, or charitable and religious organizations.

Assistance Provided:

Help new businesses get started and established firms make improvements and expand, improve access to loans that would not otherwise be available to small businesses, and stimulate economic growth and create jobs for Canadians. The CSBF Program seeks to increase the availability of loans for establishing, expanding, modernizing and improving small businesses in Canada. Up to a maximum of \$500,000 for any one business, of which no more than \$350,000 can be used for purchasing leasehold improvements or improving leased property and purchasing or improving new or used equipment.

Application Procedure:

Financial institutions deliver the program. Industry Canada does not participate in making the decision to accept or refuse your loan application. For more information, please contact any bank, caisses populaires or credit union.

Contact:

Small Business Financing Directorate
Industry Canada

Toll free: 1-866-959-1699

Fax: 613-952-0290

E-mail: csbfa-lfpec@ic.gc.ca

Web site: www.ic.gc.ca/csbfa

National Research Council (NRC) Industrial Research Assistant Program (IRAP) (CAN)

Summary:

This program supports small and medium-sized enterprises in Canada to grow stronger, grow faster and grow bigger through innovation and technology. For over 60 years, the National Research Council of Canada Industrial Research Assistance Program (NRC-IRAP) has been stimulating wealth creation for Canada through technological innovation. This is largely accomplished by providing technology assistance to small and medium-sized enterprises at all stages of the innovation process, to build their innovation capacity. NRC-IRAP helps small and medium-sized enterprises understand the technology issues and opportunities and provides linkages to the best expertise in Canada.

Target Audience:

Small and medium-sized enterprises in Canada.

Eligibility Criteria:

To be eligible for financial assistance, your business must: be a small and medium-sized enterprise in Canada, incorporated and profit-oriented, have 500 or less full-time equivalent employees, have the objective to grow and generate profits through development and commercialization of innovative, technology-driven new or improved products, services, or processes in Canada, the potential client must contact one of our Industrial Technology Advisors who work directly with many of our smaller clients to develop a technical proposal. Larger companies often come to the program with a clear technical proposal already in mind.

Assistance Provided:

Help firms to develop technologies and successfully commercialize them in a global marketplace, by providing technical and business advisory services and financial assistance to the small and medium-sized enterprises we serve.

Application Procedure:

In order to be considered for possible financial support, both the firm and the project are assessed by NRC-IRAP. Specifically, the due diligence process assesses: the business and management capabilities of the firm and the company's potential to achieve the expected results and outcomes associated with the proposed project; the financial capabilities of the firm and its plan to commercialize the developed technologies; and the technical aspects of the project and its potential impact on the firm. Based on a combination of the recommendation of project merit and available funding, a Contribution Agreement is generated, which details the project objectives and activities being funded, as well as the conditions of contribution, the expected results and conditions for payment.

Contact:

National Research Council of Canada
NRC Communications & Corporate Relations
1200 Montreal Road, Bldg. M-58
Ottawa ON K1A 0R6

Phone: 613.993.9101
Toll free: 1.877.672.2672
Fax: 613.952.9907
TTY: 613.949.3042
E-mail: info@nrc-cnrc.gc.ca

Manitoba Industrial Opportunities Program (MIOP) (MB)

Summary:

The objective of the Manitoba Industrial Opportunities Program (MIOP) is to secure significant business investments which would not occur in Manitoba without provision of some level of government assistance.

Target Audience:

The Program provides secured loan or loan guarantee assistance to recipient companies in return for fixed asset investment and long term job creation.

Eligibility Criteria:

It is of utmost importance that the project be commercially viable and that there be a strong commitment from the applicant. The nature and level of provincial support offered to a project will be established by a rigorous benefit/cost analysis and risk appraisal. The major criteria in assessing the agreement will be the viability of the business proposal and its resulting benefits to the Manitoba economy.

Assistance Provided:

The program provides a highly flexible support package tailored to meet the requirements of each project. Among other factors, the assessment considers key factors such as the amount of capital investment, the stability, salary and skill levels of the jobs to be created and their impact on diversification of the technological/industrial base in Manitoba, any regional development components of a project, and the increase of Manitoba exports or the replacement of Manitoba imports

Application Procedure:

Generally, the most recent financial statements and projections are required.

Contact:

Jeffrey Hodge

Manitoba Entrepreneurship, Training and Trade
1040 – 259 Portage Avenue
Winnipeg MB R3B 3P4

Phone: 204-945-1015

Toll free: 1-800-282-8069

Fax: 204-945-1193

E-mail: jeffrey.hodge@gov.mb.ca

Small Business Venture Capital Tax Credit Program (SBVCTC) (MB)

Summary:

The SBVCTC will assist eligible small corporations to issue new equity to primarily new investors. The small corporation will be able to issue from \$100,000 up to a limit of \$5,000,000 of new equity that will be eligible investments for the SBVCTC. The SBVCTC is not a tax benefit for the eligible corporation.

Target Audience:

Small corporations.

Eligibility Criteria:

Eligible investors who purchase eligible investments are able to earn a 30 per cent non-refundable provincial tax credit up to an annual limit of \$135,000 in provincial tax credits. From the \$135,000 of earned provincial tax credits the investor can claim on its income tax return an annual limit of \$45,000 in provincial tax credits and carry forward unused provincial tax credits for ten years. Eligible small corporations wishing to issue eligible investments must apply, in a form approved by the Department of Entrepreneurship, Training and Trade, and receive the Department's approval to issue shares as eligible investments. Small corporations approved to issue eligible investments will be required to complete an annual return of information for three fiscal years following the issuance of the eligible investments.

Eligibility Criteria:

The criteria to be considered an eligible small business corporation is as follows, the business must be a Canadian-controlled private corporation, all or substantially all of the carrying value of the assets must be used principally in an active business, the revenue of the business must principally be derived from one or more active businesses that are not ineligible activities, and have either: (i) 50 or less full time equivalent employees; or (ii) less than \$15,000,000 in gross revenue. The small corporation must also have at least \$25,000 in stated capital, and 25 per cent of the employees are resident in Manitoba.

Assistance Provided:

Eligible corporations and eligible investors are encouraged to seek legal and tax advice before participating in the SBVCTC program.

Application Procedure: N/A

Contact:

Manager, Business Development
Manitoba Entrepreneurship, Training and Trade
1040 – 259 Portage Avenue
Winnipeg MB R3B 3P4

Phone: 204-945-5839
Toll free: 1-800-282-8069
Fax: 204-945-1193
Web site: www.gov.mb.ca/ctt

Sustainable Development Innovations Fund (MB)

Summary:

The purpose of the SDIF is to provide funding for the development, implementation and promotion of environmental innovation and sustainable development projects.

Target Audience:

The SDIF is targeted at the sustainability of Manitoba's environment, economy, human health and social well being and is supportive of environmentally sustainable economic growth.

Eligibility Criteria:

To be eligible for funding under the Open Program Area, project proposals must:

- (1) address one or more of the priority areas;
- (2) demonstrate measurable progress towards achieving one or more of the Fund's objectives;
- (3) promote a sustainable approach, have clear environmental benefits and take into account benefits to the community and economy;
- (4) be environmentally and ecologically sound;
- (5) adhere to a realistic budget and use appropriate resources to conduct the project;
- (6) have a distinct start and finish, and be implemented in a timely fashion
- (7) have written support from all entities, including financial contributions, in-kind contributions, in-kind project support and/or technical expertise;
- (8) conduct project activities in Manitoba or be of benefit to Manitoba;
- (9) have a clear concrete plan for future use, dissemination, or replication; and
- (10) involve youth where possible.

Assistance Provided:

Financial support is provided for environmental technology innovation and demonstration, northern community development and environmental issues, sustainable community development, sustainable agricultural practices, ecosystem conservation, understanding our environment, and eco-tourism. The SDIF Open Program Area will consider proposals up to five times annually. The general funding limit is \$50,000. The Minister of Conservation approves all grants made from the Sustainable Development Innovations Fund. Any project approved in excess of \$25,000 will require treasury board approval. The SDIF will normally support one-time only grants.

Application Procedure: N/A

Contact:

Manitoba Conservation
Pollution Prevention Branch
Suite 160 – 123 Main Street
Winnipeg MB R3C 1A5

Phone: 204.945.3554
Toll free: 1.800.282.8069 EXT 8443
Fax: 204.947.1211
Web site:
www.gov.mb.ca/conservation/pollutionprevention

Canadian Youth Business Foundation (CYBF) Programs (NGO)

Summary

The Canadian Youth Business Foundation (CYBF) is a national non-profit organization that encourages and supports young Canadians, 18 to 39 years of age, who would not otherwise have the opportunity to learn about entrepreneurship and contribute to their community by establishing successful businesses.

Target Audience

Entrepreneurs between 18-39 years of age who are ready to start a new business or fund a business that has been operating less than 12 months full time.

Eligibility Criteria

To be eligible for assistance you must meet the following conditions: between 18 and 39 years old; eligible to work in Canada; creating a full-time business which employs you and possibly others; have a viable business plan, including detailed financial and marketing plans; have experience or education related to your business idea; and agree to work with a mentor for up to two years.

Assistance Provided

- Up to \$15,000 in start-up capital. In lieu of collateral, recipients must work with a volunteer mentor;
 - a. Interest rates: Prime + 3% with interest only the first year;
 - b. Five year repayment schedule;
 - c. Entrepreneurs can buy an existing business or obtain a loan for succession planning;
 - d. Entrepreneurs can pay off the loan without any penalties;
 - e. Mentor Program: The Foundation provides a structured mentoring program for young entrepreneurs who receive a start-up loan. Protégés learn to make effective business decisions by working with an experienced business person during the start-up phase of their venture.
- CYBF & BDC Start-Up Financing Program: up to \$30,000 (See below).
- CYBF & RBC Business Start Up Financing Program – up to \$30,000

Application Procedure

- You can start your application online at www.cybf.ca
- An interactive business planner is available at http://www.cybf.ca/cybf_resources/starting-my-business-plan/business-plan-writer/.

Contact

Elaine Palson

Business Development Manager
Canadian Youth Business Foundation
500- 321 McDermot Avenue
Winnipeg, MB R3A 0A3

Phone: 204.480.8481
Toll free: 1.800.464.2923
E-mail: epalson@cybf.ca
Website: www.cybf.ca

CYBF & BDC Start-Up Financing Program

Summary:

CYBF & BDC have joined forces to provide young entrepreneurs with support to finance new businesses

Target Audience:

Young entrepreneurs

Eligibility Criteria:

- Be approved first for [CYBF Start-Up financing](#)
- Meet BDC's eligibility as per [Application for Financing Form](#) and environment policies where applicable, subject to a final review by BDC before authorization
- Applicant to have a minimum investment of 10% of the total value of the project (including the transfer of personal assets).
- Existing CYBF clients have up to 30 days from CYBF approval date to apply for BDC Financing
- Excludes existing BDC clients and applicants who currently have another financing application pending with BDC

Assistance Provided:

- Up to \$30,000 doubling the CYBF approved amount
- Interest repayment only for three to five years matching the CYBF Amortization period
- Repayment of outstanding BDC principal at the loan maturity date with one balloon payment
- Interest rate: BDC Floating Base Rate + 5.65%, interest payable monthly after disbursement
- \$50 processing fee withheld upon loan disbursement
- Other standard terms and conditions will apply as per BDC letter of offer (once approved by BDC)

Contact:

Elaine Palson
Business Development Manager
Canadian Youth Business Foundation
500- 321 McDermot Avenue
Winnipeg, MB R3A 0A3

Phone: 204.480.8481
Toll free: 1.800.464.2923
E-mail: epalson@cybf.ca
Website: www.cybf.ca

Entrepreneurs with Disabilities Program (CAN)

Summary:

The Entrepreneurs with Disabilities Program makes it easier for entrepreneurs with disabilities to pursue their business goals and contribute to the economic growth of their rural communities, by providing access to business services across Western Canada such as help to develop customized business plans, mentoring and counselling services, access to business training and development, help to identify needs for specialized equipment and the assistance needed to acquire it, and financial assistance.

Target Audience:

The program is targeted for entrepreneurs with disabilities, who are unable to obtain financing from a traditional financial institution, access to business loans up to \$150,000.

Eligibility Criteria:

Eligible applicants must be living in a rural community and have a disability that impairs their ability to perform at least one of the basic activities of self-employment or entrepreneurship. Entrepreneurs meeting the following basic criteria may be considered for funding:

- (1) have been unsuccessful in acquiring funding for business from other sources;
- (2) are disabled due to physical or mental impairment;
- (3) have a viable business plan and are a new or current small business owner with a disability; and
- (4) reside in, and are legally entitled to work in rural Western Canada.

Assistance Provided:

Types of projects supported by this program include starting or expanding a business, purchasing and applying new technology, upgrading facilities and equipment, developing marketing and promotions materials, and establishing working capital for anticipated sales increases.

Application Procedure:

Call your local Community Futures Development Corporations (CFDC) office or visit: www.cfmanitoba.ca or www.communityfutures.ca. For more information about the Rural Entrepreneurs with Disabilities Program, please call: 1-800-796-2494 (voice), 1-800-457-8466 (TTY).

Contact:

Western Economic Diversification Canada
620 – 240 Graham Avenue
Winnipeg MB R3C 0J7

Phone: 204.983.4472
TTY: 1.800.457.8466
Toll free: 1.888.338.9378
Fax: 204.983.1280
Web site: www.wd-deo.gc.ca

MARKET-BASED LOAN PROGRAMS

Business Development Bank of Canada Programs (BDC) (CAN)

Summary:

BDC looks at your whole project – its viability, your management team, and your company’s financial strength, commitment, and future prospects. This allows BDC to be more flexible, take greater risks, and to help an increasing number of innovative Canadian businesses prosper in today’s global economy.

Target Audience:

Entrepreneurs in all industries, with a focus on small and medium-sized enterprises.

Eligibility Criteria:

New or established businesses are eligible.

Assistance Provided:

At BDC, your account manager works with you to find a complete financial solution for your long-term success, some of their financial assistance programs include:

- Starting a Business - If you’ve just started up, stay on track with specialized start-up solutions that combine financing with professional management consulting.
- Acquisition – BDC’s financing solutions can support your acquisitions such as new premises, new or used equipment, or even other businesses as part of your growth strategy.
- Growth – To support your company’s growth, BDC tailors its financing to your specific needs. From constructing new premises to managing your human resources, BDC’s professionals help you find the right solution, for every stage of development in your business.
- Exporting – Going global can mean considerable investment. BDC’s export-specific solutions can help Canadian entrepreneurs boost sales and compete successfully in international trade.
- E-Business – BDC knows e-business. Its flexible financing covers areas such as new equipment, programming, advertising, market research, and working capital for managing increased sales.
- Quality (ISO) – BDC’s quality improvement solutions, such as ISO 9000, can help you streamline production, reduce costs, improve quality, and increase profits and customer satisfaction.

Application Procedure:

If the business has at least 1 year of completed financial data, applicants can complete the [online financing form](#). If the business is starting up, applicants must have completed a business plan (BDC offers a [business plan](#) template with a full glossary and help menu), and read BDC’s complete step-by-step [guide on starting a business](#).

Contact:

Business Development Bank of Canada
1100 – 155 Carlton Street
Winnipeg MB R3C 3H8

Phone: 204.983.7900
Toll free: 1.888.463.6232
Fax: 204.983.0870
Web site: www.bdc.ca

Farm Credit Canada (FCC) (CAN)

Summary:

FCC offers agribusiness and agri-food financing customized for the needs of the particular business. FCC works with agri-food and agricultural equipment manufacturers, equipment dealers and retailers, food processors, logistic businesses, integrated farm operators, grain handlers, input suppliers, ag-bio tech operators, food and livestock distributors as well as importers, exporters and wineries.

Target Audience:

Entrepreneurs with an agri-business, agri-food focus.

Eligibility Criteria:

New or established businesses are eligible.

Assistance Provided:

FCC will work with business to find the appropriate financial product to meet the business needs. Some of their financial assistance programs include:

- Advances Loan - A pre-approved secured loan with flexibility to re-advance funds.
- American Currency Loan - Borrow and make payments in US dollars.
- Cash Flow Optimizer Loan - Make interest only payments while re-investing funds into other areas of operations.
- Construction Loan - Defer principal payments while building or expanding, with interim financing for up to 18 months on construction projects.
- Enviro Loan - Defer principal payments while constructing, improving or expanding operations to improve environmental facilities.
- Flexi Loan - Defer principal payments for up to one year to take advantage of opportunities to ease cash flow during adverse conditions.
- Performer Loan - Get lower interest rates when the business achieves pre-determined financial goals and ratios.
- Fixed, Floating and Closed Rate Loans for specific conditions.
- Venture Capital - FCC provides venture capital financing through its sponsored fund, Avrio Ventures Partnership. Avrio Ventures Limited Partnership targets investment in growth-to-commercialization stage businesses in industrial bio-products, food technology and nutraceutical ingredients.

Application Procedure:

Applicants can submit their personal business and financial information online using FCC's secure online financing request form. An FCC representative will then be in touch with applicants within two business days to answer questions and complete the application process.

Contact:

Customer Service Enquiries

Farm Credit Corporation

Phone: 1.888.332.3301

Fax: 306.780.8919

E-mail: csc@fcc.fac.ca

Corporate Office

Farm Credit Corporation

1800 Hamilton Street

P.O. Box 4320

Regina SK S4P 4L3

Phone: 306.780.8100

Toll Free: 1.888.332.33301

Farm Credit Corporation

Winnipeg Office

191 Commerce Drive

Winnipeg MB R3P 1A2

Phone: 204.984-4164

Fax: 204.984-4222

E-mail: mbwinnipeg@fcc.fac.ca

Web site: www.fcc-fac.ca

TAX CREDIT PROGRAMS

Scientific Research & Experimental Development Program (SR&ED) (CAN)

Summary:

The SR&ED program is a federal tax incentive program, administered by the Canada Revenue Agency (CRA), that encourages Canadian businesses of all sizes, and in all sectors to conduct research and development (R&D) in Canada. It is the largest single source of federal government support for industrial R&D.

Target Audience:

Generally, a Canadian-controlled private corporation (CCPC) can earn an investment tax credit (ITC) of 35% up to the first \$3 million of qualified expenditures for SR&ED carried out in Canada, and 20% on any excess amount. Other Canadian corporations, proprietorships, partnerships, and trusts can earn an ITC of 20% of qualified expenditures for SR&ED carried out in Canada. Generally, a CCPC with a taxable income in the immediately preceding year that does not exceed the *business limit* may receive a portion of the ITC earned as a refund, after applying these tax credits against taxes payable. The ITC earned by a Canadian corporation that is not a CCPC is non-refundable, but may be used to reduce any taxes payable. The ITC earned by a proprietorship or certain trusts may be partially refunded after applying these tax credits against taxes payable.

Eligibility Criteria:

To qualify for the SR&ED program, work must advance the understanding of scientific relations or technologies, address scientific or technological uncertainty, and incorporate a systematic investigation by qualified personnel. Work that qualifies for SR&ED tax credits includes:

experimental development to achieve technological advancement to create new materials, devices, products, or processes, or improve existing ones; applied research to advance scientific knowledge with a specific practical application in view; basic research to advance scientific knowledge without a specific practical application in view; and support work in engineering, design, operations research, mathematical analysis, computer programming, data collection, testing, or psychological research, but only if the work is commensurate with, and directly supports, the eligible experimental development, or applied or basic research. The following activities are not eligible for benefits under the program: social science and humanities research; commercial production of a new or improved material, device, or product, or the commercial use of a new or improved process; style changes; market research or sales promotion; quality control or routine testing of materials, devices, products, or processes; routine data collection; prospecting, exploring, or drilling for or producing minerals, petroleum, or natural gas; and development based solely on design or routine engineering practice.

Assistance Provided:

The SR&ED program gives claimants cash refunds and/or tax credits for their expenditures on eligible R&D work done in Canada.

Application Procedure:

To make an SR&ED claim you must file an income tax return along with the following prescribed forms: Form T661, *Scientific Research and Experimental Development (SR&ED) Expenditures Claim*, and one of the following two forms: Form T2 SCH 31, *Investment Tax Credit – Corporations*; or Form T2038 (IND), *Investment Tax Credits (Individuals)*. For more information on making an SRED claim, please see the T4088 *Guide to Form T661 - Scientific Research and Experimental Development (SRED) Expenditures Claim*. You must file the applicable prescribed forms by your *reporting deadline*. The *reporting deadline* for corporations is 18 months (17.5 months for individuals) from the end of the tax year in which you incurred the expenditures.

Contact:

The SR&ED program is coordinated through tax services offices in Halifax, Montréal, Laval, Québec, Ottawa, Toronto, Mississauga, Hamilton, Calgary, and Vancouver. For more information, call 1-800-959-5525.

Manitoba Research and Development Tax Credit (MB)

Summary:

To encourage research and development in Manitoba, the Research and Development Tax Credit provides a 20% non-refundable tax credit applied against Manitoba corporate income tax payable. Eligible corporations must incur qualifying scientific research and development expenditures (as defined for federal income tax purposes) in Manitoba.

Target Audience:

The Manitoba R&D Tax Credit is administered by Canada Revenue Agency, and firms eligible for the provincial credit will also be eligible for the federal *Scientific Research and Experimental Development Tax Credit* (SR&ED), which may be refundable in certain circumstances.

Eligibility Criteria:

The amount deductible against Manitoba income tax will be lesser of the Manitoba R&D Tax Credit and the Manitoba Corporate Income Tax otherwise payable. Any unused credit will be available for carry-forward for up to ten years, and carry-back for up to three years.

Assistance Provided:

The Manitoba R&D Tax Credit will reduce qualified expenditures for the purposes of the Federal Income Tax Act, including the refundable Investment Tax Credit. Where a corporation does not anticipate having taxable income and prefers to make use of the refundable Federal tax credit provisions, it may renounce its rights to the provincial credit (in whole or in part) in order to maximize its Federal refund. The 2009 Manitoba Budget announced that the Manitoba R&D Tax Credit will be made refundable after 2009 for Manitoba-based corporations that incur eligible R&D expenditures under an eligible contract with a qualifying research institute in Manitoba. The refundable credit will benefit qualifying corporations that conduct R&D in priority areas involving biotechnologies and new technologies in such fields as medical science, the environment, agriculture, information, communications and computers, as prescribed.

Application Procedure:

Please see contact information below.

Contact:

Manitoba Department of Finance at: www.gov.mb.ca/finance/ccredits.html

Or visit Canada Revenue Agency at: www.cra-arc.gc.ca/txcrdt/sred-rsde/menu-eng.html

Manitoba Manufacturing Investment Tax Credit (MB)

Summary:

The Manitoba Manufacturing Investment Tax Credit provides a 10% tax credit applicable against Manitoba corporate income tax payable. Qualifying property includes equipment for wind power, solar energy, geothermal energy and hydrogen fuel cells. In 2008, geothermal ground source heating systems were made eligible for the tax credit. Budget 2009 expanded the credit to include solar thermal heating equipment. Qualified investments must be made after March 11, 1992 and before January 1, 2012.

Target Audience:

This credit is for new and used manufacturing buildings, machinery and equipment used directly in the manufacturing process.

Eligibility Criteria:

The amount deductible against Manitoba income tax will be the lesser of the 10% investment tax credit or the Manitoba Corporate Income Tax otherwise payable. Unused investment credits can be carried forward up to ten years, or carried back up to three years. This credit was made partially refundable in the 2005 Budget. The 2008 Manitoba Budget increased the refundable portion to 70% of earned credits for qualified property acquired on or after January 1, 2008. This allows firms without taxable income to take immediate advantage of the MITC.

Assistance Provided:

This refundable income tax credit will be equal to 10% of the value of qualifying property produced in Manitoba and sold before 2019 for residential or commercial use in Manitoba.

Application Procedure:

Please see contact information provided below.

Contact:

Manitoba Finance
Taxation, Economic and Intergovernmental
Fiscal Research Division

Phone: 204.945.3757
Fax: 204.945.5051
Web site: www.gov.mb.ca/finance/fedprov/

Manitoba Film and Video Production Tax Credit (MB)

Summary:

The Manitoba Film and Video Production Tax Credit is a refundable corporate income tax credit available to qualifying producers of eligible Manitoba productions and co-productions.

Target Audience:

Manitoba Production Companies.

Eligibility Criteria:

The Film and Video Production Tax Credit provides production companies with a 45% tax credit based on eligible Manitoba labour expenses. Under certain circumstances, the salary of qualifying non-residents may be deemed eligible for the tax credit. The Department of Entrepreneurship, Training and Trade and Manitoba Film & Sound Recording Development Corporation jointly administer the Film and Video Production Tax Credit.

Assistance Provided:

Additional incentives are available under this program, including a 10% *Frequent Filming Incentive*, a 5% *Rural and Northern Incentive*, and a 5% *Manitoba Producer Bonus*. A film that meets all program criteria may earn a credit up to 65% of eligible salaries.

Application Procedure:

Please see contact information provided below.

Contact:

Manitoba Film and Sound
Suite 410 – 93 Lombard Avenue
Winnipeg MB R3B 3B1

Phone: 204.947.2040

Interactive Digital Media Tax Credit (MB)

Summary:

Eligible companies that develop and produce interactive digital media projects in Manitoba may receive a refundable corporate income tax credit equal to 40% of Manitoba labour costs on eligible projects. The maximum tax credit on an eligible project is \$500,000.

Target Audience:

Manitoba companies that develop and produce interactive digital media projects.

Eligibility Criteria:

N/A

Assistance Provided:

Tax credit of up to \$500,000.

Application Procedure:

Please see contact information below.

Contact:

Manitoba Innovation, Energy and Mines
Knowledge Enterprises Branch
1030 - 259 Portage Avenue
Winnipeg MB R3B 3P4

Phone: 204.945.0723
Fax: 204.945.3977
E mail: rod.higgins@gov.mb.ca

EXPORT SUPPORTS

Export Development Canada - Accounts Receivable Insurance (CAN)

Summary:

EDC's mandate is to grow and develop Canada's trade, and the capacity of Canadian companies to participate in and respond to international business opportunities. EDC provides trade finance and risk mitigation services to Canadian companies to help them compete internationally. Export Development Canada (EDC) Accounts Receivable Insurance covers your company against 90 per cent of losses if your buyers do not pay.

Target Audience:

Canadian companies desiring to pursue international business opportunities.

Eligibility Criteria:

Canadian exporters may be any size and operate in any sector. EDC generally looks for a minimum of 50 per cent Canadian content (100 per cent for bulk agricultural goods) in the goods and services EDC insures, or other significant benefits to Canada.

Assistance Provided:

Sales contracts can be insured against a wide range of commercial and political risks including bankruptcy of your buyer, default (failure to pay) by your buyer, refusal of goods by your buyer (provided you have met the contract terms), cancellation of the contract before you ship the goods (where contracts coverage is in place), payment delays caused by a blockage of funds or transfer difficulties, war or hostilities in your buyers country, or in other countries affecting your buyer's country, and cancellation or non-renewal of export or import permits.

Application Procedure:

N/A

Contact:

Export Development Canada
2075 – 360 Main Street
Winnipeg MB R3C 3Z3

Phone: 204.975.5090
Fax: 204.975.5094
Web site: www.edc.ca

Export Development Canada - Financing Services (CAN)

Summary:

Export Development Canada (EDC) offers flexible and competitive medium to long-term financing services to foreign buyers of Canadian goods and services. An EDC financing proposal allows exporters to offer buyers a complete sales package of goods and services. The financing benefits the exporter with a cash sale (EDC disburses to the exporter's bank on behalf of the borrower) and the buyer with repayment terms.

Target Audience:

Canadian exporters and financial institutions that support the export sale of Canadian goods and services.

Eligibility Criteria:

Canadian exporters may be any size and operate in any sector, eligible goods and services must be able to be financed over at least two years, EDC generally looks for a minimum of 50 per cent Canadian content (100 per cent for bulk agricultural goods) in the goods and services EDC insures, or other significant benefits to Canada.

Assistance Provided:

Financing can cover up to 85 per cent of the value of the Canadian capital goods and services purchased from Canadian suppliers, disbursements are made, in most cases, to the exporter's bank in Canada, on a non-recourse basis, and EDC assumes the repayment risk over the full term of the loan.

Application Procedure:

Application for financing must be done for direct loans, lines of credit, note purchases, leveraged lease financing and project risk financing.

Contact:

Export Development Canada
2075 – 360 Main Street
Winnipeg MB R3C 3Z3

Phone: 204.975.5090
Fax: 204.975.5094
Web site: www.edc.ca

Export Development Canada - Insurance and Financing Services (CAN)

Summary:

EDC is a financial services corporation dedicated to helping Canadian businesses compete and succeed in world markets. EDC insurance policies protect exporters against various losses due to commercial and political risks.

Target Audience:

EDC provides a wide range of financial and risk management services, including export credit insurance, financing to foreign buyers of Canadian goods and services, and guarantees.

Eligibility Criteria:

Canadian exporters may be any size and operate in any sector, eligible goods and services must be able to be financed over at least two years, EDC generally looks for a minimum of 50 per cent Canadian content (100 per cent for bulk agricultural goods) in the goods and services EDC insures, or other significant benefits to Canada.

Assistance Provided:

Short-term and medium-term credit insurance, bid/performance-related insurance and guarantees, surety bond support, equipment (political risk) insurance, and foreign investment insurance.

Application Procedure:

Application for financing must be done for direct loans, lines of credit, note purchases, leveraged lease financing and project risk financing.

Contact:

Export Development Canada
2075 – 360 Main Street
Winnipeg MB R3C 3Z3

Phone: 204.975.5090
Fax: 204.975.5094
Web site: www.edc.ca

RURAL FOCUSED PROGRAMS

Agricultural Innovation Program (AIP) (CAN)

Summary:

AIP is a \$50 million initiative ending March 31, 2013, designed to (i) accelerate the pace of innovation, (ii) facilitate the commercialization and adoption of innovative products, technologies, processes and/or services that will enhance economic growth, productivity and competitiveness at the Canadian agriculture, agri-food and agri-based products sector; and (iii) help the sector capture opportunities in domestic and global markets.

Target Audience:

Entrepreneurs in the Canadian agriculture, agri-food and agri-based products sectors.

Eligibility Criteria:

Canadian businesses focussed on the agriculture, agri-food and agri-based products sectors.

Assistance Provided:

AIP consists of two streams: (i) knowledge, creation and transfer stream; and (ii) commercialization stream. The program is aimed at accelerating the creation, availability, application and transfer of knowledge and technologies to the agriculture, agri-food and agri-based product sectors and to increase the successful commercialization or adoption of agriculture, agri-food and agri-based innovations.

The maximum funding and/or support under both streams to any eligible recipient will not exceed \$10 million over the life of AIP.

Funding and/or support of \$4 million per project will be considered under the knowledge, creation and transfer stream. This support is non-repayable.

Funding of up to \$10 million or up to 50% of eligible costs per project will be considered under the commercialization stream. This support is fully repayable.

No costs are eligible for reimbursement unless an agreement is ultimately signed between the applicant and Agriculture and Agri-Food Canada. At the discretion of the Minister, project costs incurred prior to the date of the signature of an agreement, but after the commencement of program may be considered for eligible reimbursement.

Application Procedure:

AIP uses an open system where applications can be submitted for review at any point until the available program budget has been fully allocated. To be eligible for support, projects must be completed by March 31st, 2013.

Manitoba Community Enterprise Development (CED) Tax Credit Program (MB)

Summary:

The CED Tax Credit encourages local private investment in Manitoba-based opportunities by providing community-based enterprise development projects with the means to raise necessary equity capital. Eligible investments may be made either directly in qualifying Manitoba community enterprises or indirectly in a qualifying Community Development Investment Fund (CDIF). A CDIF uses a pool of funds to invest in eligible enterprises that are identified as local priorities. The maximum amount that an enterprise or CDIF may raise, that will be eligible for the tax credit, is \$1,000,000.

Target Audience:

A Manitoban who invests in eligible local enterprises or a CDIF will earn a 30 per cent personal income tax credit on a maximum annual investment of \$30,000 or \$9,000 in tax credits.

Eligibility Criteria:

No one individual can acquire more than 10 per cent of an issue. The tax credits offset Manitoba income tax payable. Any used credits can be carried forward for ten years or back for three years, no earlier than 2003. Investments must be held for three years. A premature redemption will result in the claw back of the tax credit.

Terms and Conditions:

An eligible enterprise must receive endorsement or sponsorship from a local community development organization. It cannot have net and gross assets in excess of \$10.0 million and \$25.0 million respectively. The enterprise must employ no more than 200 employees, at least 25 per cent of total wages must be paid to Manitobans, and at least 25 per cent of the employees must reside in Manitoba. Enterprises that are professional practices or involved in primary industries, mineral exploration, recreational/seasonal enterprises, or commercial property developers are not eligible.

Assistance Provided:

An eligible enterprise must receive endorsement or sponsorship from a local community development organization. It cannot have net and gross assets in excess of \$10.0 million and \$25.0 million respectively. The enterprise must employ no more than 200 employees, at least 25 per cent of total wages must be paid to Manitobans, and at least 25 per cent of the employees must reside in Manitoba. Enterprises that are professional practices or involved in primary industries, mineral exploration, recreational/seasonal enterprises, or commercial property developers are not eligible.

Application Procedure:

A business plan and project application must be submitted to the CED Tax Credit office for review and approval. Successful applicants will receive a letter of commitment pending final approval of an Offering Memorandum from the Manitoba Securities Commission.

Contact:

Economic Development Initiatives

915 – 401 York Avenue

Winnipeg MB R3C 0P8

Phone: 204.945.2157

Toll Free: 1.800-567.7334

Fax: 204.948.2362

Manitoba Rural Adaptation Council (MRAC) (MB)

Summary:

The Manitoba Rural Adaptation Council (MRAC) is a private not-for-profit corporation that administers Agriculture and Agri-Food Canada funds for innovative agricultural projects and acts as a catalyst to stimulate industry and government activity where gaps are identified.

Target Audience:

MRAC currently administers Agriculture and Agri-Food Canada's Canadian Agricultural Adaptation Program (CAAP). This five-year \$9.5 million program will help farm families respond and adapt to challenges in their operations and will build on the successes of the previous program, Advancing Canadian Agriculture and Agri-Food (ACAAF).

Eligibility Criteria:

MRAC has funded more than 600 innovative ACAA, CARD, CAIP and AESI projects, contributing just under \$23 million towards adaptation and innovation. By working with numerous industry partners, including producers, producer organizations, private and public corporations and government, MRAC has leveraged the investment of more than \$70 million in agricultural advancement in Manitoba.

Assistance Provided:

MRAC's directors have approved funding for a variety of projects ranging from the development of a soil spreader which operates similar to a snow blower for soil, to catalyzing advances in manure management, as well as riparian health initiatives for assisting producers with the sustainable management of waterways and banks. In addition to these initiatives, MRAC has frequently assumed a role as a facilitator to bring industry and government stakeholders together to seek win-win results for all participants. Examples of such activities include: hosting a round table regarding the exploration of alternative grain segregation technologies, the development of a Manitoba value chain initiative and a workshop on aquaculture.

Application Procedure:

For more information on the Canadian Agricultural Adaptation Program visit www.agr.gc.ca/caap.

Contact:

**Manitoba Rural Adaptation Council
(MRAC)**

700 – One Research Road
Winnipeg MB R3T 6E3

Phone: 204.982.4790

Fax: 204.982.4794

Rural Economic Development Initiative (REDI) Hometown Manitoba (MB)

Summary:

Hometown Manitoba provides financial support for rural and northern community projects initiated by local communities, organizations, cooperatives, and businesses that enhance “main street” public places and building exteriors.

Target Audience:

Rural and Northern community projects.

Eligibility Criteria:

For the Hometown Meeting Places Project, the project applicant must be a non-profit community organization, municipality, northern community council, or co-operative, the project must be located in a public place, within the “main street area” and be available for use by the general community, and the project must have community support. For the Hometown Main Streets Enhancements Project, the project applicant must be a non-profit community organization, small business or cooperative, individual projects must be part of an overall community enhancement initiative, the project must be located in a public place within the “main street area”, and the project must help to advance a community theme or identity.

Assistance Provided:

The program aims to promote unique identities and themes that define a community. Under the Hometown Meeting Places component, the program will contribute up to a maximum of \$5,000 to a non-profit community organization, municipality, northern community council, or cooperative to enhance community “main street” areas and public places. Under the Hometown Main Streets Enhancement component, the program will contribute up to \$1,000 to a non-profit community organization, small business or cooperative to upgrade the appearance of building exteriors, structures and exterior spaces in “main street” areas.

Application Procedure:

N/A

Contact:

Economic Development Initiatives
915 – 401 York Avenue
Winnipeg MB R3C 0P8

Phone: 204.945.2157
Toll Free: 1.800-567.7334
Fax: 204.948.2362

Rural Entrepreneur Assistance (REA) (MB)

Summary:

The Rural Entrepreneur Assistance component of REDI (Rural Economic Development Initiative), administered by Manitoba Agricultural Services Corporation, is designed to assist rural businesses in accessing financing. It provides loan guarantees to participating financial institutions for loans to new or expanding, full-time, small and home-based businesses in rural Manitoba. Loans may also be used to purchase existing businesses.

Target Audience:

Rural businesses.

Eligibility Criteria:

Any small business located outside of Winnipeg, which has not achieved gross annual revenues of \$1,500,000 and is not likely to do so in its first year of operation. It can include retailing, wholesaling, manufacturing, processing, or service activity. Does not include insurance, financial, real estate, professional and consulting services and restaurants, those engaged in primary harvesting of resources, primary agriculture, or those intending only to renovate or make cosmetic changes to buildings.

Assistance Provided:

Loan Guarantees – The Manitoba government will guarantee individual business capital loans between \$10,000 and \$200,000. These loans will be offered and administered by participating banks and credit unions for up to ten-year terms at an interest rate of prime plus one per cent. Applicants must contribute 20 per cent of the total project cost in the form of cash, land, buildings, equipment, inventory and/or other assets that would be used in the business. Costs associated with drawing up loans and security papers are to be borne by the applicant.

Application Procedure:

Interested business persons should:

- (1) Make an appointment with a participating REA lender, or contact the REA Office at 1-800-282-8069 ext. 2180 or 204-945-2180;
- (2) Complete and submit the application form with a business plan and application fee of \$150 to the lender;
- (3) Register and attend a free business education seminar;
- (4) Report to the REA program administrator and lender annually and advise of any significant changes; and
- (5) Repay the loan in full.

Contact:

**Manitoba Agricultural Services
Corporation**

Norquay Building
816 – 401 York Avenue
Winnipeg MB R3C 0P8

Phone: 204.945.2180
Toll Free: 1.800.282.8069 ext. 2180
Fax: 204.948.2373
Web site: www.masc.mb.ca

Rural Small Business Operating Credit Guarantees (MB)

Summary:

Manitoba Agricultural Services Corporation's Rural Small Business Operating Credit Guarantee (RSB) program provides guarantees on lines of credit from participating lending institutions. Loans can be used for purchases of inventory, financing of receivables, and to cover the costs of most other common day-to-day business expenses.

Target Audience:

Small rural businesses.

Eligibility Criteria:

To qualify for the RSB program you must be at least 18 years of age and a resident in Manitoba as a Canadian citizen (or lawfully admitted to Canada for permanent residence), you must be the owner-operator or majority shareholder of the business (with at least 20 per cent equity), the business must be located in rural Manitoba (outside of Winnipeg), and must provide full-time employment for at least one individual (1,500+ hours of employment per year), and the business must have annual sales or income of less than \$2 million.

Assistance Provided:

Upon approval, MASC will guarantee partial repayment to the lender. Loans made under the RSB program can be used for purchases of inventory, financing of receivables, general operating expenses, and current year's principal and interest payments on business loans (as identified at application).

Application Procedure:

For additional information, please contact a participating lender or the RSB program specialist.

Contact:

Elaine Kendall

MASC

Box 100 – 229 Main Street South

Morris MB R0G 1K0

Phone: 204.746.7509

Fax: 204.746.2932

E-mail: ekendall@masc.mb.ca

Web site: <http://www.masc.mb.ca>

NSERC INDUSTRY PARTNERSHIP PROGRAMS

Note: several of these programs are approached from the university/researcher side

Industrial Post Graduate Scholarships (IPS)

Summary:

Program facilitates industry access to highly qualified science and engineering students at the master's and doctoral levels.

Target Audience:

Organizations looking to develop a relationship with graduate level science and engineering students.

Eligibility Criteria:

Prior to having nominations approved, organizations must be approved for participation in the program. Once approved must contribute at least \$6000/year to student's scholarship.

Please see: http://www.nserc-crsng.gc.ca/NSERC-CRSNG/Eligibility-Admissibilite/org-org_eng.asp for a list of eligible organizations

In addition, the organization must:

- possess adequate and sound financial resources;
- be engaged in R&D activities based, to a significant extent, on technology derived from the natural sciences and engineering (excluding clinical and health research);
- have a demonstrable ability to apply the results obtained from your R&D in the natural sciences and engineering;
- not have been barred from participating in NSERC, SSHRC, CIHR or any other research funding organization programs for reasons of breach of standards of ethics or integrity (including financial or scientific misconduct); and
- not be receiving government subsidies or public funds to a significant extent.
- maintain appropriate production and/or administrative facilities off-campus.

Assistance Provided:

Access to a master's or doctoral level science or engineering student to assist with research; student will spend at least 20 percent of their time (at least 50 days/year) at the organization researching.

Develop a future relationship with such students when they graduate.

Application Procedure:

Complete an Application for Eligibility of Organizations to Participate in NSERC's IRDF, IPS and Industrial USRA Programs ([Form 183B](#))

Organization eligibility is normally approved for a six-year period, unless the organization undergoes a major restructuring or there are concerns regarding the organization that require monitoring.

Once approved, eligible students can select your organization when they apply for the scholarship

Contact:

NSERC
Industrial Postgraduate Scholarships (IPS)
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.992.9169 (IPS)
613.992.2246 (Eligibility)
E-mail: schol@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Partners-Partenaires/programs-programmes/IPSPProfile-ESIIProfile_eng.asp

Industrial R&D Fellowships (IDRF)

Summary:

The Industrial R&D Fellowships (IRDF) program helps partners hire a postdoctoral researcher for a two-year period to undertake a project (or projects) of importance to the organization and to evaluate the fellow for potential long-term employment.

Target Audience:

Organizations looking to hire a postdoctoral researcher

Eligibility Criteria:

Prior to having nominations approved, organizations must be approved for participation in the program.

Please see: http://www.nserc-crsng.gc.ca/NSERC-CRSNG/Eligibility-Admissibilite/org-org_eng.asp for a list of eligible organizations

In addition, the organization must:

- possess adequate and sound financial resources;
- be engaged in R&D activities based, to a significant extent, on technology derived from the natural sciences and engineering (excluding clinical and health research);
- have a demonstrable ability to apply the results obtained from your R&D in the natural sciences and engineering;
- not have been barred from participating in NSERC, SSHRC, CIHR or any other research funding organization programs for reasons of breach of standards of ethics or integrity (including financial or scientific misconduct); and
- not be receiving government subsidies or public funds to a significant extent.
- maintain appropriate research facilities (e.g., laboratories, computing equipment) within the organization's premises;
- ensure there is adequate support and supervision at a level suitable for the awardee; and
- have an established R&D program.

Assistance Provided:

Assistance in hiring a postdoctoral researcher to work on a project or projects of importance to the company.

Evaluation of the fellow for potential long-term employment.

Application Procedure:

The organization must meet eligibility requirements and submit [Form 183B](#). For the application, [Form 183C](#) must be completed.

If approved, the organization must contribute at least \$10,000 per year (cash) plus fringe benefits and project costs. The current average organization contribution is \$25,500.

Contact:

NSERC
Industrial R&D Fellowships
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.992.2246 (Eligibility)
E-mail: schol@nserc-crsng.gc.ca
Web site:

Industrial Undergraduate Student Research Awards (USRA)

Summary:

The Industrial Undergraduate Student Research Awards (USRA) Program helps a partnering organization hire an undergraduate-level researcher for 12-16 weeks to undertake a project of importance to the organization.

Target Audience:

Organizations looking for an undergraduate-level researcher.

Eligibility Criteria:

Prior to having nominations approved, organizations must be approved for participation in the program.

Please see: http://www.nserc-crsng.gc.ca/NSERC-CRSNG/Eligibility-Admissibilite/org-org_eng.asp for a list of eligible organizations

In addition, the organization must:

- possess adequate and sound financial resources;
- be engaged in R&D activities based, to a significant extent, on technology derived from the natural sciences and engineering (excluding clinical and health research);
- have a demonstrable ability to apply the results obtained from your R&D in the natural sciences and engineering;
- not have been barred from participating in NSERC, SSHRC, CIHR or any other research funding organization programs for reasons of breach of standards of ethics or integrity (including financial or scientific misconduct); and
- not be receiving government subsidies or public funds to a significant extent.
- maintain appropriate research facilities (e.g., laboratories, computing equipment) within the organization's premises;
- ensure there is adequate support and supervision at a level suitable for the awardee; and
- have an established R&D program.

Assistance Provided:

Assistance in hiring a undergraduate-level researcher to work on a project of importance to the company.

Application Procedure:

The organization must meet eligibility requirements and submit [Form 183B](#). The organization then completes [Form 202, Part II](#) after having received Part I from the student/university

Contact:

NSERC
USRA Program
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.947.0428
613.992.2246 (Eligibility)
E-mail: schol@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Partners-Partenaires/programs-programmes/USRAProfile-BRPCProfile_eng.asp

Collaborative Research and Development (CRD) Grants

Summary:

The objective of the Collaborative Research and Development (CRD) Grants program is to give companies that operate from a Canadian base access to the unique knowledge, expertise and educational resources available at Canadian universities and colleges and to train students in essential technical skills required by industry. The mutually beneficial collaborations are expected to result in industrial or economic benefits to Canada.

CRD Grants support well-defined projects undertaken by university researchers and their private-sector partners. Direct project costs are shared by the industrial partner(s) and NSERC. Projects may range from one year to five years in duration, but most awards are for two or three years.

Target Audience:

Organizations with interest in R&D.

Eligibility Criteria:

As a minimum, any proposed partner, whether an established company, a start-up, an industry association, or a government department, must have a credible plan for exploiting research results for the social, environmental or economic benefit of Canada. The partner must show that it has the expertise and resources to put the plan into effect, or the means, as well as the intention, to acquire this capacity.

See: http://www.nserc-crsng.gc.ca/NSERC-CRSNG/Politiques-Politiques/orgpartners-orgpartenaires_eng.asp for more details

Company must contribute at least one-half the amount request by NSERC

Assistance Provided:

Valuable partnership with a university and the ability to exploit the results of the collaborative research project.

Application Procedure:

Proposals can be submitted at any time, using a Personal Data Form (Form 100), an Application for a Grant (Form 101), and an Information Required from Organizations Participating in Research Partnerships Programs (Form 183A). Full instructions for professors and their industrial sponsor(s) to complete the forms and the on-line submission are found on NSERC's [On-line Services](#) page. All proposals undergo peer review. Large or complex proposals (requesting \$200,000 or more per year) are reviewed by a site visit committee. Those requesting \$150,000 or more per year from NSERC are reviewed by a selection committee – the Advisory Committee on University-Industry Grants (ACUIG). The ACUIG normally meets four times a year: in March, June, September, and December.

Applications are evaluated on the following criteria:

Scientific merit, research competence, industrial relevance, private-sector support, and contribution to the training of highly qualified personnel

Contact:

NSERC
CRD Grants
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.995.1111
E-mail: rpp@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Professors-Professeurs/RPP-PP/CRD-RDC_eng.asp

College and Community Innovation Grants

Summary:

The objective of the College and Community Innovation (CCI) Program is to increase innovation at the community and/or regional level by enabling Canadian colleges to increase their capacity to work with local companies, particularly small and medium-sized enterprises (SMEs). It supports applied research and collaborations that facilitate commercialization, as well as technology transfer, adaptation and adoption of new technologies.

Target Audience:

Colleges looking research funding in partnership with a Canadian-based company.

Eligibility Criteria:

Companies must participate in the IE Grant and must be engaged at the application stage, as well as throughout the grant period. Colleges will have to demonstrate that they have leveraged in-kind support for the IE proposal from business partners who could benefit from the activities. Cash contributions from business are also expected, but a minimum level has not been set, since most of the companies will be SMEs. Rather, the initial level of contribution will need to be justified and an increasing level of business contributions and engagement is expected as the work progresses. At the LOI and application stages, NSERC will require letters of support from companies.

Assistance Provided:

Increased partnership with colleges and the community for the purposes of applied research and collaboration.

Application Procedure:

Upon application by a community college the local company must include two letters outlining their support of the need for applied research in the area of the application and describing how the initiative will benefit them and contribute to local and/or regional innovation

A minimum in-kind contribution that demonstrates a significant involvement in the project is required.

Contact:

NSERC
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.996.9402
E-mail: rpp@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Partners-Partenaires/programmes-programmes/CCIPProfile-ICCProfile_eng.asp

Engage Grants (EG) Program

Summary:

The Engage Grants (EG) Program is intended to give companies that operate from a Canadian base access to the knowledge and expertise available at Canadian universities. This program fosters the development of new research partnerships between academic researchers and companies by supporting short-term research and development projects that address a company-specific problem. Engage projects can be at any point in the R&D spectrum that is consistent with the university's research, training and technology transfer mandate.

Target Audience:

Companies looking for access to the knowledge and expertise available at Canadian universities.

Eligibility Criteria:

Companies must participate in the IE Grant and must be engaged at the application stage, as well as throughout the grant period. Colleges will have to demonstrate that they have leveraged in-kind support for the IE proposal from business partners who could benefit from the activities. Cash contributions from business are also expected, but a minimum level has not been set, since most of the companies will be SMEs. Rather, the initial level of contribution will need to be justified and an increasing level of business contributions and engagement is expected as the work progresses. At the LOI and application stages, NSERC will require letters of support from companies.

Assistance Provided:

Develops new partnerships between companies and universities for short-term research and company-specific problems.

Application Procedure:

Upon proposal submitted by a university researcher, a letter of support from the company involved in the grant must be provided outlining the reasons for, and the nature of, its participation, what benefits the expected outcome of the project will bring to the organization and the measures to implement them.

Contact:

NSERC
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.995.1111
E-mail: rpp@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Partners-Partenaires/programmes-programmes/EGProfile-SEPPProfile_eng.asp

Idea to Innovation Program

Summary:

The objective of the Idea to Innovation (I2I) program is to accelerate the pre-competitive development of promising technology originating from the university sector and promote its transfer to a new or established Canadian company. The program provides funding to college and university faculty members to support research and development projects with recognized technology transfer potential. This is achieved through defined phases by providing crucial assistance in the early stages of technology validation and market connection.

Target Audience:

Primarily college and university members looking to connect with the product market. However, a partnership company is required

Eligibility Criteria:

The industrial partner must have, or be able to acquire by the end of the project, the technical capability to undertake any further development necessary to take the product or process to market. The company receiving the technology should be prepared to carry out a market study, product/process development, engineering, and sales and marketing planning required to establish that a technology is viable, and to enter the market successfully.

Assistance Provided:

The company receives the new product or technology to market on behalf of the college of university member.

Application Procedure:

Applications are submitted by a college or university researcher (or research group) and, for Phase II projects, in association with an eligible partner. In the latter case, the institution and early-stage investment partner or company should have in place, prior to application, a licensing (or similar) agreement relating to the right to exploit the invention or discovery. All new proposals are expected to be developed in close collaboration with the institution's industrial liaison office or its equivalent. The industry liaison officer involved in the application must be identified in the technology transfer section of the proposal.

Contact:

NSERC
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.947.9485
E-mail: i2i@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Partners-Partenaires/programmes-programmes/I2IProfile-INNOVProfile_eng.asp

Interaction Grants (IG) Program

Summary:

The objective of the Interaction Grants (IG) Program is to give companies that operate from a Canadian base an opportunity to meet researchers from Canadian universities in order to identify a company-specific problem they could solve by collaborating in a subsequent research partnership. The program is intended to foster new relationships between companies and academic researchers.

Target Audience:

Academic researchers looking to connect with companies.

Eligibility Criteria:

As the purpose of the Interaction Grant is to foster new relationships between companies and academic researchers, there can be no existing or past relationship between the parties, including a previous research collaboration, consulting contract or involvement on the part of the academic researcher in the company.

The companies must operate from a Canadian base and demonstrate clear intentions to further develop and apply any technology that will be at the core of a subsequent research collaboration with the applicant.

Assistance Provided:

The IG Program provides up to \$5,000 over three months to support expenses associated with travel and meetings in order to allow academic researchers to establish contact with one or several companies. IG grants enable researchers and their industrial partners to identify potential research projects.

Application Procedure:

Proposals can be submitted (by the researcher) at any time using an NSERC Interaction Grants Program Application Form (Form 401). Once completed, the application form must be forwarded to the NSERC Regional Office in your area by e-mail or through regular mail. Please attach your Personal Data Form (Form 100).

Contact:

NSERC
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.995.1111
E-mail: rpp@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Partners-Partenaires/programmes/IGProfile-SIProfile_eng.asp

Strategic Network Grants (SNG)

Summary:

The objective of the Strategic Network Grants (SNG) Program is to increase research and training in targeted areas that could strongly enhance Canada's economy, society and/or environment within the next ten years.

The SNG program is ideal for large-scale, complex research programs that involve collaborations among university, industry and government. Companies that have common research needs and are willing to share the research results may benefit by participating in a Strategic Network.

Target Audience:

University researchers and companies that can apply the results.

Eligibility Criteria:

A partner organization:

- is a Canadian-based company that can apply the research results in a way that generates wealth and/or employment (organizations without Canadian R&D or manufacturing operations will not be considered), or is a government organization that can apply the results in a way that strengthens public policy;
- collaborates in all stages of the research project; i.e., is involved in the development of the proposal and, as the project unfolds, interacts regularly with the academic researchers, students and other research personnel and provides input on the project; and
- validates the results of the research and/or provides guidance concerning the exploitation of the results. In accordance with the Strategic Network Program philosophy, it is proposed that all network partners have unrestricted, non-exclusive access to all intellectual property generated in the network. It is recognized that intellectual property management may differ between sectors and require a different approach to that proposed. Please be aware that all IP agreements must adhere to NSERC's Policy on IP.

Assistance Provided:

Funding for large-scale, multi-disciplinary research projects in targeted research areas that require a network approach and that involve collaboration between academic researchers and Canadian-based organizations.

Application Procedure:

Upon full application by a researcher, company must submit a signed statement of interest

Must collaborate in all stages of the project (in-kind contribution)

Contact:

NSERC
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.995.2694
E-mail: resgrant@nserc-crsng.gc.ca
Web site: http://www.nserc-crsng.gc.ca/Professors-Professeurs/RPP-PP/SNG-SRS_eng.asp

Strategic Project Grants (SPG)

Summary:

The objective of the Strategic Project Grants (SPG) program is to increase research and training in targeted areas that could strongly enhance Canada's economy, society or environment within the next ten years.

The SPG program is ideal for early-stage, high-risk research.

Target Audience:

University researchers and companies that can apply the results.

Eligibility Criteria:

At least one academic researcher and at least one supporting organization must collaborate in the project.

The supporting organization must be actively involved in all stages of the project; therefore, in-kind contributions are required, but cash is not

Each project must have at least one supporting organization that:

- is a Canadian-based company that can apply the research results in a way that generates wealth or employment (organizations without Canadian R&D or manufacturing operations will not be considered), or is a government organization that can apply the results in a way that strengthens public policy (how the research will strengthen public policy beyond a research collaboration must be clearly demonstrated in the letter of support);
- collaborates in all stages of the research project, i.e., helps to develop the proposal and, as the project unfolds, interacts regularly with the academic researchers, students and other research personnel and provides input on the project; and
- validates the results of the research and/or provides guidance concerning the exploitation of the results.

Assistance Provided:

Funding for projects that will generate new knowledge/technology, increase hiring, increase private sector participation, etc.

Application Procedure:

An Information Required from Organizations Participating in Research Partnerships Programs form (Form 183A) for each supporting organization as part of the researcher's application

Contact:

NSERC
350 Albert Street
Ottawa ON K1A 1H5

Phone: 613.995.1111
E-mail: strgr@nserc-crsng.gc.ca
Web site: www.nserc-crsng.gc.ca/Partners-Partenaires/programs-programmes/SPGProfile-SPSProfile_eng.asp

JOBS, TRAINING SUPPORTS

Small Business Internship Program (CAN)

Summary:

You can receive financial support for hiring post-secondary students who will help you take full advantage of e-business possibilities such as online marketing. The Government of Canada will reimburse 75 per cent of the eligible wages and related expenses up to a total of \$10,000.

Target Audience:

Small businesses looking to hire student interns.

Eligibility Criteria:

To be eligible for this program, your firm must be a small or medium enterprise (SME) with less than 500 employees, be incorporated, have been in continuous operation for a minimum of one year, wish to enhance its e-business capability, and contribute a minimum of 25% of the student wages and related expenses

Assistance Provided:

If you are planning an information and communications technologies (ICT) project and would like to hire a student intern, submit an application form electronically, by mail or fax for project approval to your local delivery organization. The delivery organization assesses projects against the following criteria:

- (1) Will the internship meet the program's objectives?
- (2) Will it give a student intern meaningful work experience?
- (3) Will it give the student intern 12 weeks of work?
- (4) Will the employer provide a minimum of 25 per cent of intern wages and related eligible costs?

Application Procedure: N/A

Contact:

Small Business Internship Program
Small Business Internship Program (SBIP)
Industry

Phone: 613.954.5031
Toll Free: 1.800.328.6189
Fax: 613.954.2340
Web site: www.ic.gc.ca

Journeypersons Hiring Incentive (MB)

Summary:

The J-HI operates much like the Co-operative Graduate Hiring Incentive Program (COGHI) in that an eligible employer may earn a refundable tax credit for each of the first two years for hiring a certified journeyperson for work performed primarily in Manitoba. The credit equals 5 per cent of wages and salaries paid to the journeyperson (net of other government assistance) up to \$2,500 per year of employment for each journeyperson.

Target Audience:

The Journeypersons Hiring Incentive (J-HI) provides a tax credit to employers of recent graduates of apprenticeship programs.

Eligibility Criteria:

Eligible employers may be taxable corporations, not-for-profit agencies, Crown corporations, municipalities, universities, schools, hospitals, or unincorporated entities. In a year in which the tax credit is earned, the employer must be a participant in an apprenticeship program in Manitoba by;

- a) Having at least one apprentice registered to the employer who has completed the first year of apprenticeship with the employer, or
- b) Having had an apprentice who completed at least two full years of apprenticeship within the previous five years,
- c) The journeyperson must have received his or her Certificate of Qualification in Manitoba or elsewhere in Canada after April 9, 2008, and must be hired by the employer within 18 months of certification,
- d) Journeypersons employment periods must be continuous and consecutive, but each twelve-month period may be interrupted by a seasonal layoff of not more than three months. There is no limit on the number of journeypersons an employer may hire to earn the credit.

Assistance Provided:

Eligible employers may earn a refundable tax credit for each of the first two years for hiring a certified journeyperson for work performed primarily in Manitoba. The credit equals 5 per cent of wages and salaries paid to the journeyperson (net of other government assistance) up to \$2,500 per year of employment for each journeyperson.

Application Procedure:

The JH-I has been added to the annual income tax forms.

Contact:

Manitoba Tax Assistance Office
c/o 809 – 386 Broadway Avenue
Winnipeg MB R3C 3R6

Phone: 204.948-2115
Toll Free: 1.800.782.0771
Fax: 204.948.2263

SE Self-Employment Program (MB)

Summary:

The SE program assists eligible unemployed people to achieve economic self-sufficiency through the creation of their own jobs. The program provides participants with the training and supports necessary to start a business by offering business planning, self-employment/entrepreneurial skills training (includes classroom instruction) and individual consulting. Participation is subject to eligibility restrictions. Participants are eligible for up to 52 weeks of training and business supports (planning and on-going coaching) with up to 39 weeks of income support. Businesses must be launched by the end of the 13th week of participation in the program.

Target Audience:

Individuals who are currently unemployed.

Eligibility Criteria:

Eligibility is based on Federal Employment Insurance legislation and EM guidelines. To be eligible, you must be unemployed (working less than an average of 20 hours/week) and a current or previous EI recipient. Specific additional criteria will apply. You must also demonstrate that self-employment is the most appropriate option for you, have a viable and feasible business concept, be legally entitled to work in Canada, be able to contribute equity towards the business (in cash or in kind) in the amount of 25 per cent of the total EI benefits/living allowances you will receive during the program, up to a maximum of \$4,000.

Assistance Provided:

EM has contracts with several Service Providers (organizations who provide service on behalf of EM) to deliver the SE program. Service Providers assess the feasibility/viability of business ideas, provide coaching in business plan development/ implementation, and offer other business supports as required. In Winnipeg, the program is delivered either on an individual basis or in a group setting and businesses must operate within the City of Winnipeg boundaries. If you plan to operate your business in rural Manitoba, contact the local Employment Centre for more information on the SE Program.

Application Procedure:

In Winnipeg, the following Service Providers offer the program. Each offers a unique program with different timeframes, curriculums and class sizes. You are encouraged to attend information sessions with more than one Service Provider; but you may apply with only one: Meyers Norris Penny: 204-775-453, The YMCA/YWCA: 204-989-5860, CDEM (for francophone service delivery throughout Manitoba): 204-925-3320.

Contact:

Meyers Norris Penny 204.775.4531
YM/YWCA Employment Services
204.989.5860

CDEM (francophone) 204.989.5860
Rural/Northern Manitoba – Contact your
local Employment Centre

Young Entrepreneurs Program (MB)

Summary:

These programs are components of the Government of Manitoba's Partners With Youth Program and are administered by the Department of Healthy Living, Youth and Seniors. Development and promotional support for these programs is also provided by the Department of Agriculture, Food and Rural Initiatives and the Department of Entrepreneurship, Training and Trade.

Target Audience:

Young Entrepreneurs.

Eligibility Criteria:

You are eligible to apply for program assistance provided you are:

- A youth 18 to 29 years of age
- Prepared to work at the business on a full-time basis (minimum 30 hours per week) and are not employed full-time elsewhere
- Not a full-time student or planning to return to school
- Engaging in a Manitoba-based business which operates year-round and is permanent in nature
- Please refer to program materials for additional information

Assistance Provided:

The Skill Development for Young Entrepreneurs Program is designed to enhance the skills of Manitoba's young people who have started, or plan to start, their own full-time business. Approved training will provide youth with the opportunity to improve their knowledge and skills to run a successful business. Under this program, approved applicants are eligible for a grant of up to \$1,000 (\$1,500 for northern residents), to assist with the costs of completing an accredited business-related training course. Program assistance is available in the form of a reimbursement grant of 50 per cent of the costs of business-related training programs/courses or seminars. Eligible costs include tuition, books, travel and accommodation expenses. Approved training must be successfully completed to be eligible.

Application Procedure:

The Young Entrepreneurs Business Grant Program encourages Manitoba's young people to start their own full-time business and pursue self-employment as a career choice. Under this program, approved applicants are eligible for a grant of up to \$4,000 to help defray business start-up costs and capital expenditures. The program will provide a contribution of up to \$4,000 based on 50 per cent of start-up costs.

Contact:

Shaun Hampton

Manitoba Healthy Living, Youth and Seniors
310 – 800 Portage Avenue
Winnipeg MB R3G 0N4

Phone: 204.945.4284

Fax: 204.945.5726

Web site: www.edu.gov.mb.ca/youth

Youth Business Development Program (NGO)

Summary:

The Youth Business Development Program assists low income individuals start or expand a business within the City of Winnipeg. Businesses may be either full-time or part-time.

Target Audience:

Low income individuals.

Eligibility Criteria:

- Between the ages of 16-30
- Not attending school
- Not self-employed or receiving minimal income from self-employment
- Not on EI
- Receiving minimal social assistance

Assistance Provided:

- (1) Business Management Training – An eight week course that focuses on learning how to write a business plan, conduct market research, establish and maintain financial records, government rules and regulations, also includes presentations from experienced business owners and industry experts such as lawyers and accountants;
- (2) One on One Consulting – Access to a Business Counsellor while developing and revising a business plan;
- (3) Saving Circle Program – Access to our Asset Building Program, Saving Circle, a matched saving program that allows participants to earn \$3.00 in credit for every \$1.00 they save; program participants must attend compulsory Money Management Training;
- (4) Money Management Training – Training provided to assist with personal money management, creating and following a budget and understanding credit;
- (5) Loan Capital – Build-a-Business clients may be eligible for micro loans of up to \$10,000 from a financial partner, Assiniboine Credit Union;
- (6) Referrals to Other Services – Staff are able to provide information about other programs and services available to prospective entrepreneurs;

(7) Aftercare and Mentorship – Access to support from a Business Counsellor for up to one year after the business launches; providing assistance in any challenges the business may be facing.

Application Procedure:

Youth may be able to receive a living allowance for up to a maximum of six months while participating in the Youth Business Development Program. All interested applicants must attend a general information session to obtain further program details.

Contact:

SEED Winnipeg Inc.
80 Salter Street
Winnipeg MB R2W 4J6

Phone: 204.927.9935
Fax: 204.927.9930
E-mail: info@seedwinnipeg.ca
Web site: www.seedwinnipeg.ca

ABORIGINAL FOCUSED PROGRAMS

Aboriginal Business Canada (CAN)

Summary:

Indian and Northern Affairs Canada's Aboriginal Business Canada program provides business services and support to Aboriginal people and business organizations to start or expand businesses. Before INAC can consider support for any proposed venture, the entrepreneur or organization applying for support must be able to demonstrate the following:

Target Audience:

Eligible applicants are individuals of Canadian Indian (on or off-reserve), Métis or Inuit heritage. Aboriginal business and financial organizations, as well as development corporations, are also eligible for support. Businesses and organizations must be majority Aboriginal-owned and controlled.

Eligibility Criteria:

Generally, this means a minimum of 15 per cent cash equity to invest in the costs considered eligible for ABC support. Young entrepreneurs (aged 18-35 years, inclusive) require at least 10 per cent cash equity.

Assistance Provided:

Note that each business proposal and request for financial support is assessed *on its own viability and merits*. This takes into account the need, the scope of the project, and other sources of financing available, including funds received from other government departments and agencies. A balanced financial package, involving debt financing from other sources, as well as a minimum level of an applicant's own cash equity is required. It is important to discuss all requirements with a Development Officer before proceeding with an application.

Application Procedure:

To learn more about INAC's ABC programming, or to contact the office nearest you, please visit the Web site: www.ainc-inac.gc.ca/eac-abc or call: 1-800 O-Canada [1-800-622-6232]

Contact:

Aboriginal Business Canada

Indian and Northern Affairs Canada (INAC)
200 – 365 Hargrave Street
Winnipeg MB R3B 3A3

Phone: 204.983.7316

Fax: 204.983.4107

E-mail: abc-winnipeg@ic.gc.ca

Web site: www.ainc-inac.gc.ca

First Peoples Economic Growth Fund Inc. - Business Plan Assistance Program (NGO)

Summary:

This program is intended to provide support to Manitoba First Nation individuals or First Nation-based enterprises which, in the opinion of the Fund, have a business concept that, through initial screening, provides excellent opportunity but demonstrates a need for financial assistance with a professional business plan in order to attract financing for the business.

Target Audience:

Manitoba First Nation individuals or First Nation-based enterprises.

Eligibility Criteria:

Applicants must be a member of a Manitoba First Nation, living on or off reserve in Manitoba; be aged 18 and over, and eligible to work in Canada; submit an application describing the business for which they wish to develop a business plan; not to have owned a similar business in the past 12 months; and provide the name and qualifications of the proposed consultant, proposed terms of reference and a written proposal, including a quote. It is recommended that three competitive quotes be obtained. Approval of funding is required prior to the consultant commencing the assignment.

Assistance Provided:

This program allows the applicant to engage the services of a professional consultant to assist in the research, and development of a quality business plan that will be used to attract financing. Funding available is up to 75 per cent of the costs to a maximum of \$20,000.

Application Procedure:

Applicants should also attach a business concept summary. The business concept summary should include but not limited to: business overview, industry overview, marketing strategy, management experience, staffing, estimated project costs and financing.

Contact:

First Peoples Economic Growth Fund Inc.
315 – 260 St. Mary Avenue
Winnipeg MB R3C 0M6

Phone: 204.942.6026
Toll Free: 1.888.942.6026
Fax: 204.942.6441
E-mail: info@firstpeoplesfund.ca
Web site: www.firstpeoplesfund.ca

First Peoples Economic Growth Fund Inc. - Community Economic Expansion Program (NGO)

Summary:

This Program is to assist First Nation community-owned business development associations and corporations leverage capital to develop businesses that will result in the creation of wealth and jobs for First Nations.

Target Audience:

First Nation community-owned businesses.

Eligibility Criteria:

There is specific eligibility criteria set out for each of the following components:

- (1) Owner-Applicant;
- (2) Business Project; and
- (3) Loans. More information can be found at: <http://www.firstpeoplesfund.ca/>

Assistance Provided:

Funding available is up to 35 per cent of the fair market value of the assets (including identified start – up costs and working capital) to a maximum of \$75,000. The funding is not repayable. Should the business be sold or disposed of within three years of receiving a non-repayable contribution, it will become repayable immediately. In addition, the program can contribute up to the lesser of \$225,000 or 35 per cent of the fair market value of the assets (including identified start – up costs and working capital) as an interest-free repayable contribution.

Application Procedure:

N/A

Contact:

First Peoples Economic Growth Fund Inc.
315 – 260 St. Mary Avenue
Winnipeg MB R3C 0M6

Phone: 204.942.6026
Toll Free: 1.888.942.6026
Fax: 204.942.6441
E-mail: info@firstpeoplesfund.ca
Web site: www.firstpeoplesfund.ca

First Peoples Economic Growth Fund Inc. - Entrepreneur Loan Program (NGO)

Summary:

This Program is to assist First Nation entrepreneurs by providing capital and/or working capital through subordinated interest-free loans to act as equity that will enhance the applicant's ability to leverage financing from other institutions and agencies.

Target Audience:

First Nation entrepreneurs.

Eligibility Criteria:

There is specific eligibility criteria set out for each of the following components:

- (1) Owner-Applicant;
- (2) Business Project; and
- (3) Loans. More information can be found at: <http://www.firstpeoplesfund.ca/>

Assistance Provided:

Loans for the lesser of \$200,000 per project, or 50 per cent of the fair market value of the assets (including identified start – up costs and working capital) identified in the project costs are awarded. Loans are repayable over a term normally not to exceed 10 years (buildings not to exceed 20 years), and are interest-free.

Application Procedure:

N/A

Contact:

First Peoples Economic Growth Fund Inc.

315 – 260 St. Mary Avenue
Winnipeg MB R3C 0M6

Phone: 204.942.6026

Toll Free: 1.888.942.6026

Fax: 204.942.6441

E-mail: info@firstpeoplesfund.ca

Web site: www.firstpeoplesfund.ca

First Peoples Economic Growth Fund Inc. - Joint Venture Program (NGO)

Summary:

This program is intended to provide support for large-scale First Nations enterprises which, in the opinion of the Fund, have a business concept that, through initial screening, provides excellent opportunity.

Target Audience:

Large-scale First Nations enterprises.

Eligibility Criteria:

Businesses funded under this program must:

- (1) have a profit objective (not-for-profit projects will not be considered);
- (2) demonstrate viability through a sound business plan;
- (3) primarily operate in Manitoba;
- (4) be reputable and appropriate in nature; and
- (5) be at least 51 per cent owned and controlled by Manitoba First Nations.

Assistance Provided:

Funding is available for up to the lesser of \$1,000,000 or 50 per cent of the fair market value of the total project costs (including identified start – up costs and working capital). Minimum funding under this program will be \$200,000. Projects funded under this program must be for-profit and commercially viable with total project costs in excess of \$500,000. Priority will be given to, but not restricted to, higher-end value-added projects.

Application Procedure:

N/A

Contact:

First Peoples Economic Growth Fund Inc.
315 – 260 St. Mary Avenue
Winnipeg MB R3C 0M6

Phone: 204.942.6026
Toll Free: 1.888.942.6026
Fax: 204.942.6441
E-mail: info@firstpeoplesfund.ca
Web site: www.firstpeoplesfund.ca

First Peoples Economic Growth Fund Inc. - Professional Support Services (Aftercare) Program (NGO)

Summary:

This program is intended to provide professional support to new businesses that have obtained assistance under another program within the fund in order to help improve the opportunity for success.

Target Audience:

New First Nations businesses.

Eligibility Criteria:

Funding under this program is intended to allow the business to engage the services of a professional consultant to examine the operations of the business in order to identify areas that may require special attention. Funding is not intended for the development of interim or annual financial statements.

Assistance Provided:

Funding available is up to 75 per cent of the costs to a maximum of \$20,000. Unused portions of the funding in any year will not be carried forward. The funding is not repayable. Applicants must provide the name and qualifications of the proposed consultant, proposed terms of reference and a quote.

Application Procedure:

It is recommended that three competitive quotes be obtained. Approval of funding is required prior to consultant commencing the assignment.

Contact:

First Peoples Economic Growth Fund Inc.

315 – 260 St. Mary Avenue
Winnipeg MB R3C 0M6

Phone: 204.942.6026

Toll Free: 1.888.942.6026

Fax: 204.942.6441

E-mail: info@firstpeoplesfund.ca

Web site: www.firstpeoplesfund.ca

First Peoples Economic Growth Fund Inc. - Resource & Energy Investment Program (REIP) (NGO)

Summary:

All investments are made in Manitoba to enhance the ownerships and participation of First Nations or First Nation entrepreneurs in those businesses that show high potential for viability.

Target Audience:

Large-scale First Nations businesses focused on the energy or resource sectors of the Manitoba economy.

Eligibility Criteria:

Applicants must present a sound business plan and businesses that are to obtain funding under this program must have a profit objective (not-for-profit projects will not be considered), demonstrate viability through a sound business plan, primarily operate in Manitoba, be in the resource or energy sectors (including servicing major resource or energy developments), while First Nation ownership and control is the ultimate goal, it is recognized that many of these larger-scale business ventures may be partnerships or joint ventures where the First Nation owners will be less than 50 per cent.

Assistance Provided:

Financing available will be from \$500,000 to \$1,500,000 and will typically represent about 20 per cent of the total financing. Forms of financing options include debt, subordinated debt, common shares, preferred shares, convertible preferred shares, convertible debentures, mortgages, units in a limited partnership or joint venture, or other agreed upon form.

Application Procedure:

N/A

Contact:

First Peoples Economic Growth Fund Inc.

315 – 260 St. Mary Avenue
Winnipeg MB R3C 0M6

Phone: 204.942.6026

Toll Free: 1.888.942.6026

Fax: 204.942.6441

E-mail: info@firstpeoplesfund.ca

Web site: www.firstpeoplesfund.ca

First Peoples Economic Growth Fund Inc. - Skills Development Program (NGO)

Summary:

This program supports rapid business readiness training for new and existing First Nations entrepreneurs to develop their management and marketing skills.

Target Audience:

First Nations entrepreneurs.

Eligibility Requirements:

Applicants must:

- (1) submit an application that includes the purpose of the course as well as a course outline and a detailed budget;
- (2) the applicant should have approached other First Nation educational funding agencies prior to applying to the Fund;
- (3) training must be through accredited organizations that have been approved by the fund to provide appropriate training; and
- (4) training must be specific to business management and not occupational training unrelated to the development of management and marketing skills. Priority will be given to new applicants.

Assistance Provided:

Funding is available up to 75 per cent of the approved costs. The program funds only direct course costs such as tuition, workshop fees, and books. Living costs are not included. The program is not intended to finance the acquisition of a degree or certificate.

Application Procedure:

See “Eligibility Requirements” above.

Contact:

First Peoples Economic Growth Fund Inc.
315 – 260 St. Mary Avenue
Winnipeg MB R3C 0M6

Phone: 204.942.6026
Toll Free: 1.888.942.6026
Fax: 204.942.6441
E-mail: info@firstpeoplesfund.ca
Web site: www.firstpeoplesfund.ca

Louis Riel Capital Corporation (NGO)

Summary:

The Louis Riel Capital Corporation (LRCC) is a Manitoba Métis-owned lending institution created to finance the start-up, acquisition and/or expansion of viable Métis and Non-Status Indian controlled small businesses based in Manitoba.

Target Audience:

If you are a Manitoba Métis looking at the possibility of owning your own business, LRCC can help you find business information, identify skills training and provide access to financing for the business start-up, acquisition and expansion of viable businesses.

Eligibility Criteria:

The staff and board at LRCC understand that successful businesses don't "just happen". Our team members have extensive practical experience and backgrounds in business research, business knowledge, and commercial lending. We continue to maintain business associations and partnerships in the financial industry to help you reach your business goals. We are here to help you build on your idea, assisting with the development of your business plan, and the financing of your project. Once you are past the start-up, you may still need assistance and we can continue to provide ongoing support as needed.

Assistance Provided:

LRCC provides Business Loans, Business Development and Counselling Support in the following areas: Business Term Loans; Developing Business Plans; Analyzing Business Performance; Business Advisory Services; and Understanding Financing Options.

Application Procedure:

Applicants must be of Métis or Non-Status Indian ancestry (MNSI), a corporation or other approved entity, controlled or owned by MNSI people.

Contact:

Louis Riel Capital Corporation
340 – 150 Henry Avenue
Winnipeg MB R3B 0J7

Phone: 204.589.0772
Toll Free: 1.800.387.6004
Fax: 204.589.0791
E-mail: info@lrcc.mb.ca
Web site: www.lrcc.mb.ca

Young Rural Aboriginal Entrepreneurship Program (MB)

Summary:

The Young Rural Aboriginal Entrepreneurship Initiative is designed to support the growth and the development of young rural aboriginal people in entrepreneurial and business initiatives located in rural Manitoba. In today's economy, many aboriginal people are realizing the needs of the market place and are actively seeking to engage in entrepreneurial activities in primary production as well as other rural based businesses, or to find ways of adding value or capacity to the products and services they are already producing. The Young Rural Aboriginal Entrepreneurship Initiative will provide these individuals with the skills and resources to participate and profit in these endeavours.

Target Audience:

Young rural aboriginal people in entrepreneurial and business initiatives located in rural Manitoba.

Eligibility Criteria:

Eligible applicants must fit ONE of the following two sets of criteria:

Manitoba Entrepreneur:

- Must be less than 40 years of age
- Must be of Aboriginal heritage (Status or Non-status Indian – located on or off-reserve – Métis or Inuit)
- Must be a Canadian Citizen or possess landed immigrant status
- Business must be located in a rural Manitoba community (i.e. Outside the city of Winnipeg)

Community Organizations encouraging and supporting Manitoba Aboriginal Youth Entrepreneurship:

- Must develop an extension program with a targeted audience of rural Aboriginal youth.
- Program must contain content aimed at encouraging and supporting Aboriginal youth in entrepreneurship or business activities

Assistance Provided:

The program will provide financial assistance to:

- Young rural aboriginal entrepreneurs for costs associated with business start up
- Community organizations for activities targeted at increasing the participation of young rural aboriginal people in entrepreneurship and business

Application Procedure:

All applications must be submitted through the local MAFRI GO team office and must identify a MAFRI staff person as liaison. An application contribution of 25 per cent of total project costs is required and must come from non-government sources. This portion of the project costs can be financial or in-kind support. The program applicant will be mentored by MAFRI staff throughout the process from application of completion of the approved activities. All Applications to the program will be required to include an evaluation component to assess the effectiveness of activities in engaging young rural Aboriginal people in entrepreneurial and business activities. The Young Rural Aboriginal Entrepreneurship Initiative will accept applications for extension programs and business activities aimed at young rural aboriginal people less than 40 years of age from community organizations or aboriginal youth submitted in conjunction with their local MAFRI GO team.

Contact:

**Business Development Specialist -
Entrepreneurship**

Economy & Rural Development Knowledge
Centre
Manitoba Agriculture, Food and Rural Initiatives
1129 Queens Avenue
Brandon MB R7A 1L9

Phone: 204.761.0551
TTY: 204.945.4796
Fax: 204.726.6260
E-mail: mgi@gov.mb.ca
Web site: www.gov.mb.ca/agriculture

COMMUNITY FOCUSSED PROGRAMS

Communities Economic Development Fund (CEDF) (NGO)

Summary:

This program is designed to provide financial assistance to start or expand small to medium sized businesses in Northern Manitoba. The Fund (CEDF) is a provincial Crown corporation.

Target Audience:

All types of businesses ranging from manufacturing to service industries are eligible for assistance. Northern Manitoba is defined as North of the southernmost boundary of the 21st Township. In addition, CEDF can assist Aboriginal clients throughout the Province when working in conjunction with a Federal program for economic development.

Eligibility Criteria:

Business entities that intend to operate in Northern Manitoba, and are located within our designated lending area, are eligible to apply.

Assistance Provided:

Financial assistance provided is in the form of loans and loan guarantees.

Application Procedure:

The applicant must fulfill the following conditions: complete a viable business proposal; have the ability and knowledge to operate a business successfully; show that appropriate funding from other sources, on reasonable terms and conditions, is not available; and provide a minimum of 10 per cent equity to the business financed.

Contact:

**Communities Economic Development
Fund**
15 Moak Crescent
Thompson MB R8N 2B8

Phone: 204.778.4138
Toll Free: 1.800.561.4315
Fax: 204.778.4315
Web site: www.cedf.mb.ca

Community Futures Manitoba Inc. (CAN)

Summary:

Community Futures Manitoba Inc. (CFM) is an association representing 16 Community Future Organizations (CFs) established throughout rural and northern Manitoba. The Community Futures Manitoba Board of Directors is comprised of one representative from each of these organizations.

Target Audience:

Entrepreneurs and individuals committed to community economic development in rural communities across rural and Northern Canada.

Eligibility Criteria:

Community Futures operates across rural and Northern Canada as a grassroots-driven program created to strengthen rural economies by enabling entrepreneurship and assisting in community economic development.

Assistance Provided:

CFs work with communities and their agencies and organizations to develop long term community economic development strategies and plans, coordinate resources to implement development plans, and promote the region and its economic opportunities. CFs further support the local economic development process by assisting area entrepreneurs in preparing and assessing business plans, providing business and market information, and providing business loans.

Application Procedure:

N/A

Contact:

Your local CFM Office or

Western Economic Diversification Canada

620 – 240 Graham Avenue
Winnipeg MB R3C 0J7

Phone: 204.983.4472

Toll Free: 1.888.338.9378

Fax: 204.984.1280

Web site: www.wd-deo.gc.ca
www.cfmanitoba.ca

Community Investment Support Program (CISP) (CAN)

Summary:

The Community Investment Support Program (CISP) was launched in 1988 to help Canadian communities attract, retain, and expand foreign direct investment.

Target Audience:

CISP supports non-profit and public-private partnerships at the local community level.

Eligibility Criteria:

Eligible applicants are regionally-based and community-based organizations engaged in programs of local economic development, locally funded economic development agencies operating as departments of a regional or municipal government, or as not-for-profit development corporations, and under special circumstances, consideration will be given to requests for support from ad hoc level organizations.

Assistance Provided:

The program focuses on supporting the attraction, retention, and expansion of foreign direct investment, while working through partnership and sharing costs. CISP provides matching funds of up to 50 per cent of eligible project costs to a maximum of \$300,000 per project, per year.

Application Procedure:

N/A

Contact:

Brent DePape, Investment Office
Foreign Affairs and International Trade Canada
4th Floor – 400 St. Mary Avenue
Winnipeg MB R3C 4K5

Phone: 204.983.2594
Fax: 204.983.3182
E-mail: brent.depape@international.gc.ca
Web site: www.infoexport.gc.ca

COOPERATIVE FOCUSED PROGRAMS

The Co-operative Loans and Loans Guarantee Board (MB)

Summary:

May provide loan guarantees on behalf of viable cooperatives to assist in their development and expansion.

Target Audience:

Viable cooperatives in a development or expansion stage.

Eligibility Criteria:

See Application Procedure below.

Assistance Provided:

Any viable cooperative developing or expanding, evidence that adequate financing is not available on reasonable terms without the guarantee, funds must be used for productive purposes including the purchase of buildings or equipment, renovation, expansion or operational expenses.

Application Procedure:

Applicant cooperatives must demonstrate that:

- The funds will not be used for refinancing or for payment of an existing debt
- An effort has been made to secure financing at reasonable terms
- The development or expansion is for productive purposes
- There is reasonable evidence of an ability to repay the loan
- Cooperative principles are being followed by the organization
- Reasonable security is available.

Contact:

Co-operative Loans and Loans Guarantee Board
Manitoba Housing and Community Development
1129 Queens Avenue
Brandon MB R7A 1L9

Phone: 204.726.7003
Fax: 204.726.6260
Web site: www.co-ops.mb.ca

The Cooperative Promotion Board (MB)

Summary:

The Board operates under the terms of the Cooperative Promotion Trust Act and acts as a trustee for those surplus funds of the original Canadian Wheat Board apportioned to Manitoba. The Board provides small grants for cooperative education; promotion; research and market development.

Target Audience:

All individuals, groups and cooperatives in Manitoba; Primary producers involved in processing or manufacturing projects (value-added cooperatives).

Eligibility Criteria:

Individuals, educational institutions, agricultural organizations, cooperatives, and groups starting a cooperative are eligible.

Assistance Provided:

Grants may be made to support the following activities:

- development and promotion of cooperative organizations
- promote the general welfare of the cooperative organization in Manitoba
- promote cooperative organization that contributes to community economic development
- promote cooperative research, information and education projects
- promote cooperative sector scholarships and awards

Application Procedure:

N/A

Contact:

The Cooperative Promotion Board
1129 Queens Avenue
Brandon MB R7A 1L9

Phone: 204.726.7003
Fax: 204.726.6260
Web site: www.co-ops.mb.ca

The Worker Co-op Fund (NGO)

Summary:

The Worker Co-op Fund, “Tenacity Works,” is a small investment fund whose purpose is to create new and to expand existing worker-owned co-operatives in all regions of Canada. Tenacity Works is owned and operated by the CWCF. The long-term goal of Tenacity Works is to be a self-sustaining fund, which can support the development of the worker co-op sector by making investments and funding technical assistance.

Target Audience:

Funds are used to invest in worker, multi-stakeholder and shareholder co-ops across Canada. Applications for investments in the range of \$20,000 - \$50,000 are being actively sought.

Eligibility Criteria:

To receive consideration for assistance the enterprise must meet the CWCF strategic objective of being a viable market-driven enterprise that can contribute to creating a sustainable local economy and can provide its member-employees with the level of income required to enable their long-term commitment to growing and developing the enterprise. The Fund may invest in worker co-operatives, worker-shareholder co-operatives and multi-stakeholder co-operatives. There are 3 types of situations in which these co-ops can be supported:

- job-threatened situations, i.e. new worker co-ops formed in order to acquire businesses that are threatened with closure, in order to preserve or maintain jobs
- new worker co-ops
- expansions of existing co-ops

To receive an investment from the Fund the proponents of the enterprise must agree to:

- Incorporate their business as an eligible co-op with complete or partial worker ownership.
- Upon incorporation, join CWCF as a regular member.
- Include in their by-laws the requirement that all employees be given the opportunity to become members.
- Meet all other standard conditions of the Fund; details available upon request.

Assistance Provided:

The Canadian Worker Co-op Federation also offers small grants to new or existing worker co-ops, to pay for technical advisory services such as pre-feasibility studies and project plans. The grants cover the consulting services which are provided by members of our Developers’ Network. CWCF can also assist co-ops in finding other sources of support for business planning and organizational development. (Funding for this program has been provided by the federal government’s Co-operative Development Initiative.)

Application Procedure:

To apply for a grant under the Co-operative Development initiative, please contact the Calgary office to obtain an application form. To apply for a loan, the group must submit its business plan, which must meet all requirements with regard to form; a list of requirements is available. Grant applications and business plans can be submitted at any time. If the application meets all requirements with regard to the form, the group will generally receive a decision in little over one month for loans, and less time for grants.

Contact:

Hazel Corcoran, Executive Director
Canadian Worker Co-operative Federation
#104, 402 – 30th Avenue NE
Calgary AB T2E 2E3

Phone: 403.276.8250
Fax: 403.338.0226
E-mail: hazel@canadianworker.coop
Web site: www.canadianworker.coop
www.coopzone.coop

Peter Hough, Fund Manager
Worker Co-op Fund
4026 Prospect Road
Kentville NS B4N 3V8

Phone: 902-678-0473
Fax: 902-678-1351
E-mail: peter@canadianworker.coop
Web site: www.canadianworker.coop
www.coopzone.coop

Co-operative Education Tax Credit (CETC) (MB)

Summary:

The Co-operative Education Tax Credit (CETC) is designed to provide training and work experience for students, to help create more employment opportunities through co-operative education work placements. The program is also designed to retain educated workers in Manitoba, and to attract new workers to the province.

Target Audience:

The CETC has recently been expanded to include private companies, co-operatives, Crown corporations, municipally-owned businesses, not-for profit organizations, unincorporated employers, and to corporations and other organizations that are exempt from income tax.

Eligibility Criteria:

Eligible post-secondary institutions include any public or private post-secondary institution that offers a co-operative education program that meets the requirements of the CETC. Eligible students are, accordingly, students enrolled in those programs. An eligible employer is one that employs a student in a qualifying work placement.

Assistance Provided:

The CETC benefit provides a 10 per cent tax credit of up to a maximum of \$1,000 per student to encourage employers in providing a work placement opportunity for co-op education students. The CETC is a benefit that is given to employers through the tax system. It does not provide a cash benefit or a tax benefit directly to students; students benefit through the employer receiving additional tax benefits for hiring co-operative education students. The Council on Post-Secondary Education (COPSE) works with Manitoba Finance on the administration of the CETC program.

Application Procedure:

Manitoba Finance manages the taxation elements of the program. There is no information on the website relating to the other aspects of the program.

Contact:

**Council on Post-Secondary Education
(COPSE)**

410 – 330 Portage Avenue
Winnipeg MB R3C 0C4

Phone: 204.945.1833

Fax: 204.945.1841

E-mail: info@copse.mb.ca

Web site: www.copse.mb.ca

Manitoba Tax Assistance Office

c/o 809 – 386 Broadway Avenue
Winnipeg MB R3C 3R6

Phone: 204.948.2115

Fax: 204.948.2263

Toll Free: 1-800.782.0771

Co-operative Graduate Hiring Incentive (COGHI) (MB)

Summary:

The Co-operative Graduate Hiring Incentive (COGHI), created by the Manitoba government, is targeted to employers who hire recent co-operative education graduates to work in Manitoba at a job related to their studies. For purposes of the COGHI, an “employer” is defined by as a taxpayer or partnership that employs a qualifying graduate for a period of qualifying employment.

Target Audience:

“Qualifying graduate,” meaning a person who has received a diploma or certificate of completion for completing a co-operative education program.

Eligibility Criteria:

To be eligible for the COGHI benefit, the employer must meet certain criteria. These criteria include: the graduate is employed in a permanent position, and not in a position for a specified term or completion of a specified task or project; the employment is full-time (at least 35 hours per week); the work is to be performed primarily in Manitoba for an employer who is a resident of Manitoba or has a permanent establishment in Manitoba; the work is closely related to the subject matter of the co-operative education program; and the work is closely related to the subject matter of the co-operative education program completed by the graduate, or requires skill and knowledge acquired in that program.

Assistance Provided:

Employers may be eligible for a benefit to hire and retain, in full-time employment, students who graduated after March 6, 2006 from a recognized post-secondary co-operative education program in a field of study related to the employment. The benefit totals 5 per cent of wages and salaries paid to the graduate net of other government assistance received in support of that position, after the first consecutive 12 months of qualifying employment, and again after the second, immediately following 12 months of qualifying employment to a maximum of \$2,500 for each year where the employment commences within 18 months of graduation.

Application Procedure:

There is no limit on the number of graduates hired for whom employers may claim the credit. However, a graduate is limited to two one-year periods of employment under this program. Eligible employers include corporations, Crown and municipal corporations, non-profit agencies and unincorporated professionals.

Contact:

**Council on Post-Secondary Education
(COPSE)**

410 – 330 Portage Avenue
Winnipeg MB R3C 0C4

Phone: 204.945.1833

Fax: 204.945.1841

E-mail: info@copse.mb.ca

Web site: www.copse.mb.ca

Manitoba Tax Assistance Office

c/o 809 – 386 Broadway Avenue
Winnipeg MB R3C 3R6

Phone: 204.948.2115

Fax: 204.948.2263

Toll Free: 1-800.782.0771

GENERAL INFORMATION

Canada/Manitoba Business Service Centre

Summary:

At the Canada/Manitoba Business Service Centre, the goal is to provide fast, easy access to comprehensive business and trade information for new and existing entrepreneurs. As the first point of contact for Manitoba's small business community, the Business Service Centre's knowledgeable and courteous staff are committed to meeting the needs of business people for business information in an effective and user-friendly way.

Target Audience:

Small and medium business, as well as new and developing business.

Eligibility Criteria:

Small or medium business entrepreneur in Manitoba.

Assistance Provided:

To reduce the complexity of dealing with various levels of government by consolidating business information in one convenient service, to improve the start-up survival and growth rates of small and medium sized businesses by giving business people in every part of Manitoba access to accurate, timely, and relevant information and referrals, enabling them to make well informed business decisions in a global economy, and to encourage business success through sound business planning, market research, and the use of strategic business information.

Application Procedure:

N/A

Contact:

Canada/Manitoba Business Service Centre
250 – 240 Graham Avenue
Winnipeg MB R3C 0J7

Phone: 204.984.2272
Fax: 204.983.3852
TTY: 1.800.457.8466
Toll Free: 1.800.665.2019
Web site: www.canadabusiness.mb.ca

Manitoba Entrepreneurship, Training and Trade Offices

Contact:

Small Business Development Branch

250 – 240 Graham Avenue
Winnipeg MB R3C 0J7

Phone: 204.984.2272
Fax: 204.983.3852
TTY: 1.800.457.8466
Toll Free: 1.800.665.2019
Web site: www.gov.mb.ca/ctt

(A joint federal/provincial co-located office with Canada/Manitoba Business Service Centre)

Manitoba Entrepreneurship, Training and Trade

Western Regional Office
Room 131, 340 – 9th Street
Brandon MB R7A 6C2

Phone: 204.726.6250
Fax: 204.726.6403
Toll Free: 1.800.282.8069
Web site: www.gov.mb.ca/ctt

Manitoba Entrepreneurship, Training and Trade

1010 – 259 Portage Avenue
Winnipeg MB R3B 3P4

Phone: 204.945.1453
Fax: 204.945.1193
Toll Free: 1.800.282.8069
Web site: www.gov.mb.ca/ctt

Women's Enterprise Centre (NGO)

Summary:

The Women's Enterprise Centre of Manitoba is a non-profit organization dedicated to helping entrepreneurial women address the unique challenges facing them as they build their businesses. The Centre provides extensive, practical, results-oriented services such as loans, business advice, seminars, referrals, and networking opportunities for Manitoba women.

Target Audience:

Entrepreneurial women.

Eligibility Criteria:

- a business that operates in Manitoba
- a business plan
- applicants can be either sole proprietors, partnerships or incorporations which are 50 per cent or more women owned and controlled

Assistance Provided:

- loans (start-up, business purchase, expansion)
- business advice
- business seminars and workshops
- networking opportunities
- referral
- directory of women-owned businesses

Loans are available to start, expand or purchase Manitoba businesses that have the potential to create jobs and economic growth.

Application Procedure:

A business plan is required. Business Analysts and training seminars are available at the Centre to help you develop your business plan. Loan application forms are completed once the business plan is complete.

Contact:

Women's Enterprise Centre
100 – 207 Donald Street
Winnipeg MB R3C 1M5

Phone: 204.988.1860
Fax: 204.988.1871
Toll Free: 1.800.203.2343
E-mail: wecinfo@wecm.ca
Web site: www.wecm.ca

ABOUT THE AUTHOR



Janice Y. Lederman

Phone: 204.934.2349

Fax: 204.934.0549

E-mail: jyl@tdslaw.com

Web site: www.tdslaw.com/jyl

Jan's practice is concentrated in the area of corporate and commercial law with an emphasis on transactional work, including mergers and acquisitions, project development, venture capital, private equity investment transactions and public and private debt and equity financings. She has extensive experience in developing innovative development structures and strategically planning negotiations with multiple stakeholder groups. Jan also acts for co-operatives, non-profits and charities and teaches Charity Law at the Faculty of Law, University of Manitoba.

ABOUT THOMPSON DORFMAN SWEATMAN LLP

Full-Service Capabilities, Boutique Style Expertise

Thompson Dorfman Sweatman LLP (TDS) is one of the leading full-service business, employment and civil litigation law firms in Manitoba, with over 120 years of history providing legal services to its clients locally, nationally and globally across 20+ areas of practice. With a core focus on litigation, labour and employment and corporate commercial law, our team of over 80 lawyers offers services in seven languages including French and Spanish, and has the expertise necessary to help clients take advantage of every opportunity and to develop creative solutions to legal challenges experienced in their business in a timely and cost-effective way.

While assisting business, government, institutional and individual clients with their Canadian legal needs, wherever and whenever they may arise, TDS, its lawyers and staff are committed to supporting their community. Many TDS lawyers hold positions of leadership in community service support of the arts, legal education and in the legal profession.

National Recognition

TDS has long been recognized as a centre of excellence in the areas of business law, labour relations law, employment law, civil litigation and dispute resolution.

For the third consecutive year, Lexpert®, The Business Magazine for Lawyers has recognized TDS as the leading Manitoba corporate law firm, placing TDS at the centre of its 2010 “Bull’s-Eye” ranking of corporate/commercial law practices in Winnipeg. TDS is the only firm that hits the centre of the target on the current “Bulls-Eye” ranking for Winnipeg corporate law firms. TDS has also long been recognized as a centre of excellence in the areas of labour relations, employment law and civil litigation. A number of our Partners have been recognized by Lexpert® and The Best Lawyers in Canada® as leaders in their particular areas of practice.

Global Connections

TDS is one of the founding members of Lex Mundi, the world’s leading association of independent law firms. As the exclusive Manitoba member firm of Lex Mundi, TDS has worldwide connections to quality representation, at preeminent law firms across 560 offices. Lex Mundi’s members represent every province of Canada, every state of the United States and 100 countries throughout the world and practice in more than 50 areas of law. In order to qualify for and maintain membership in Lex Mundi, member firms must meet strict quality control criteria.