

Economic Development Programs

The following programs are available to municipalities and economic development organizations, as well as to individual entrepreneurs and local businesses. Municipalities can promote entrepreneurship in their communities by encouraging individuals to pursue these funding and support opportunities.

Rural Economic Development Initiative (REDI)

REDI is designed to boost local economies while laying the foundation for sustained growth and development in Manitoba's rural communities.

Phone: 1-800-567-7334

Website: www.gov.mb.ca/agriculture/ri/community/ria01s00.html

Programs available under REDI include:

Rural Entrepreneur Assistance (REA)

Provides loan guarantees to financial institutions that are prepared to offer financial support to full-time, small and home-based businesses in rural Manitoba. The Province will guarantee individual business loans between \$10,000 and \$100,000 to businesses located outside of Winnipeg.

Community Works Loan Program (CWLP)

Available for new small business starts and expansions that create jobs, CWLP is a community-driven investment tool that operates as a revolving loan pool. Municipal leaders establish a CDC, which raises \$10,000-\$25,000 to qualify for matched funding from the Province on a two-to-one basis. Approved clients can receive up to \$10,000 to help start or expand a business.

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. Hometown Meeting Places contributes up to one-third of total eligible project costs, to a maximum of \$5000. Hometown Main Streets Enhancements contributes up to 50 per cent of total eligible project costs, to a maximum of \$1000.

Feasibility Studies Program

This program helps rural communities and businesses get the answers to their questions before starting a project. Successful applicants receive up to 50 per cent cost-shared funding to hire an independent consultant for a financial, marketing or preliminary engineering analysis, development of a business plan, and ISO or HACCP certification.

Youth Programs

1) Junior Achievement provides practical business education and experience to elementary and high school students through its partnership with local businesses, communities and the Government of Manitoba.

Phone: (204)956-6084

Email: jarural@escape.ca

2) *Green Team* provides summer employment for youth ages 16-24.

Phone: 1-800-282-8069

3) *Young Entrepreneurs Program* includes three components.

(i) *Skill Development for Young Entrepreneurs* – young people who have started or plan to start their own full-time businesses are eligible for a grant of up to \$1000 (or \$1500 for Northern residents) to supplement the cost of completing an accredited business-related training course.

(ii) *Aboriginal Youth Mean Business!* is coordinated through the Partners for Careers program and maintains a province-wide coalition of business development service providers to assist young Aboriginal entrepreneurs.

(iii) *Youth Business Support* provides a contribution of up to \$4000 based on 50 per cent of all startup costs related to starting a new full-time business.

Manitoba Community Enterprise Development (CED) Tax Credit Program

The CED Tax Credit encourages local private investment in Manitoba-based opportunities by providing community-based enterprise development projects with the means to raise 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 \$500,000.

Phone: 1-800-567-7334 or (204)948-2362

Website: www.gov.mb.ca/agriculture/ri/community/ria01s06.html

Canada-Manitoba Business Services Centre

Located in Winnipeg, the Canada-Manitoba Business Services Centre provides a wide range of resources for businesses throughout Manitoba. Programs focus on encouraging the entrepreneurial spirit and supporting local business expansion.

Business Start Program

This program offers business training and counseling, and provides access to funding through a loan guarantee to support the development of comprehensive business plans. The repayable loans of up to \$10,000 are delivered through participating financial institutions and is guaranteed by the province. The Business Start Program also offers a no-cost 3 day Business Planning Workshop that will cover details on the Program, business plans, bookkeeping, financial management, business management, sales and marketing.

Canada Small Business Financing (CSBF) Program

Assists new and existing businesses obtain term loans of up to \$250,000 from chartered banks or other lenders to purchase or upgrade fixed assets.

Cooperative Loans and Loan Guarantee Board

Offers loan guarantees to cooperatives establishing or expanding their activities. Funds must be used for productive purposes, including the purchase of buildings or equipment and renovations.

Phone: 1-800-665-2019

Website: www.cbcs.org/manitoba

The Provincial Government's department of Industry, Economic Development & Mines works with the Canada-Manitoba Business Services Centre to provide services and programs to promote growth in Manitoba's entrepreneurial and small business sector. Further information is available at: www.gov.mb.ca/iedm/sbcd/index.html

Western Economic Diversification Canada (WD)

The Western Diversification Program (WDP) supports activities that develop and diversify Canada's western economy. Funding is

focused on activities that support innovation, promote a competitive and expanded business sector in Western Canada, and develop sustainable communities that improve the competitiveness and quality of life in the West. There are several initiatives under WDP:

Conference Support Program

Offers financial assistance to institutions and groups holding conferences within the west that are directly related to topics supporting WD objectives. Eligible groups may include industry associations, economic and/or community development organizations.

www.wd.gc.ca/finance/programs/conference_support_e.asp

Knowledge and Growth Loan Program

For knowledge-based small and medium sized businesses. Eligible companies include advanced manufacturing technologies, environment, information technology and telecommunications, multimedia, film, tourism and others. Loans from \$50,000 to \$500,000 are offered on flexible terms with repayment normally within seven years.

www.wd.gc.ca/finance/programs/xkbi_e.asp

WD also provides support to organizations that are tailored to the specific needs of certain regions or demographic populations. These organizations include Community Futures Development Corporations, the Women's Enterprise Centre, and Conseil de développement économique des municipalités bilingues du Manitoba.

Community Futures Program

This economic development initiative for rural communities and businesses supports Community Futures Development Corporations (CFDCs) in Manitoba. The program includes strategic community economic planning, small business information and counseling, and repayable loans of up to \$125,000 for the creation of a new business or to assist existing businesses expand.

Website: www.cfpmb.ca

Phone: (204) 943-2905 or see page 30 for more information.

Women's Enterprise Centre of Manitoba

The goal of the Women's Enterprise Centre of Manitoba is to provide support from business start-up to sustainability by offering services in three key areas: training, advice and loans for business start-up and growth. The Women's Enterprise Centre of Manitoba (WEC) helps women throughout



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Other Assistance Programs

Program	Phone	Website
Cooperative Development Services	945-2157 1-800-567-7334	www.gov.mb.ca/agriculture/ri/coop/ria02s01.html
Enhanced Diversification Loan Guarantee Program (through MACC)	726-6850	www.gov.mb.ca/agriculture/macc/aaa21s08.html
Manitoba Research & Development Tax Credits	945-3757	www.gov.mb.ca/finance/fedprov/mbrandd.html
Manitoba Agri-Ventures Initiative (MAVI)	945-3498	www.gov.mb.ca/agriculture/financial/agribus/cch03s01.html
Technology Commercialization Program (TCP)	945-2475	www.gov.mb.ca/iedml/invest/busfacts/govt/govt5.html
Trade Assistance Program (TAP)	945-2466 1-800-529-9981	www.gov.mb.ca/trade/tap/
Advancing Canadian Agriculture and Agri-Food (ACAAF) Program	982-4790	www.agr.gc.ca/acaaf/
Agri-Food Research & Development Initiative (ARDI)	746-8186	www.gov.mb.ca/agriculture/research/ardi/
Export Development Canada	975-5090 1-866-278-2300	www.edc.ca
Jubilee Fund	204-589-5001 204-975-2650	www.jubileefund.ca

the province find information, improve their skills and acquire financing so that they can start, expand or purchase an existing business. Services are available to both novice and seasoned entrepreneurs.

Phone: 1-800-203-2343
Website: www.wecm.ca

Conseil de développement économique des municipalités bilingues du Manitoba (CDEM)

CDEM encourages, stimulates and organizes economic development in bilingual municipalities. CDEM provides the tools required for the creation of CDCs and small businesses in bilingual municipalities. Once CDCs are in place, CDEM can assist with the implementation of concrete community or private projects, particularly by coordinating research and feasibility studies.

Phone: 925-2320 or 1-800-990-2332
Website: www.cdem.com

Aboriginal Business Canada (ABC)

Provides support to Aboriginal entrepreneurs seeking to start or expand their businesses or to improve existing ones by giving them access to financing and information that will help enhance their management skills. The program provides business services and support to Canadian status and non-status Indian, Inuit and Metis individuals, associations, partnerships or other legal entities which are wholly or partly owned or controlled by Aboriginal people, on or off reserve. Program priorities are innovation, trade and market expansion, tourism, youth entrepreneurship development and strengthening Aboriginal financial and business development organizations.

Phone: 983-7316

Website: http://strategis.ic.gc.ca/epic/inter-net/inabc-eac.nsf/en/h_ab00000e.html

Communities Economic Development Fund (CEDF)

The CEDF mandate is to encourage economic development in Northern Manitoba through the provision of loans, guarantees and other forms of technical assistance. CEDF offers the Business Loan Program and Fisheries Loan Program. Several community programs are available including Community Partners and TEAM (a Micro-Enterprise Development program). As well, CEDF delivers REDI programs in North Eastern Manitoba. Consulting services are also available for logistical assistance to companies relocating to Northern Manitoba and program development assistance to other orders of government. The Fund may also make loans throughout Manitoba (except in the City of Winnipeg) when working in conjunction with a federal Aboriginal funding program.

Phone: 1-800-561-4315 or 778-4138
Website: www.cedf.mb.ca

Canadian Rural Partnership – Networking Initiative

Under Agriculture and Agri-Food Canada, Rural Secretariat administers the Canadian Rural Partnership. The Networking Initiative program funds three types of rural community projects aimed at building community capacity. The first category is Learning Events, which includes training and skills development opportunities for community stakeholders, as well as needs/assets identification for rural and remote communities. The second cat-



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egory is Partnerships and the program will support the development of action plans for community development and community capacity building, as well as socio-economic research on issues faced by rural communities. The final category is Networks, which enhance the capacity of communities and community organizations to develop responses to rural and remote community issues thereby contributing to community capacity building. The Networking Initiative runs until March 2008.

Phone: Regional Advisor 984-6510 or Program Officer 983-8466

Website: www.rural.gc.ca/programs/networking_e.phtml

Canadian Adaptation and Rural Development (CARD) Fund

The Manitoba Rural Adaptation Council (MRAC) administers this federal program for Manitoba. It is open to all sectors of the agricultural industry including commercial and non-profit organizations, corporations, cooperatives, marketing boards, institutions, associations, commodity groups and private individuals. CARD funds one third of total project costs up to a maximum of \$100,000. Eligible projects include business plan development, feasibility and market studies, new product development, value-added processing, research information and technology transfer, food quality and safety initiatives and sustainable resource management.

Phone: 1-800-216-9767

Website: www.mrac.ca

Community Investment Support Program (CISP)

The goal of CISP is to help Canadian communities develop the tools to attract, retain and expand foreign direct investment (FDI), by providing up to 50 percent of FDI related eligible costs. The Program supports initiatives that encourage investment and that help communities deal more effectively with investors. CISP assists communities to develop business cases, plan and execute promotional initiatives, and build capacity and necessary investment attraction experience. Applications by regional groups of communities are encouraged and will be favoured over applications by individual communities.

Phone: (204)983-2594

Website: www.cisp.gc.ca



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