

SELF EMPLOYMENT PROGRAM



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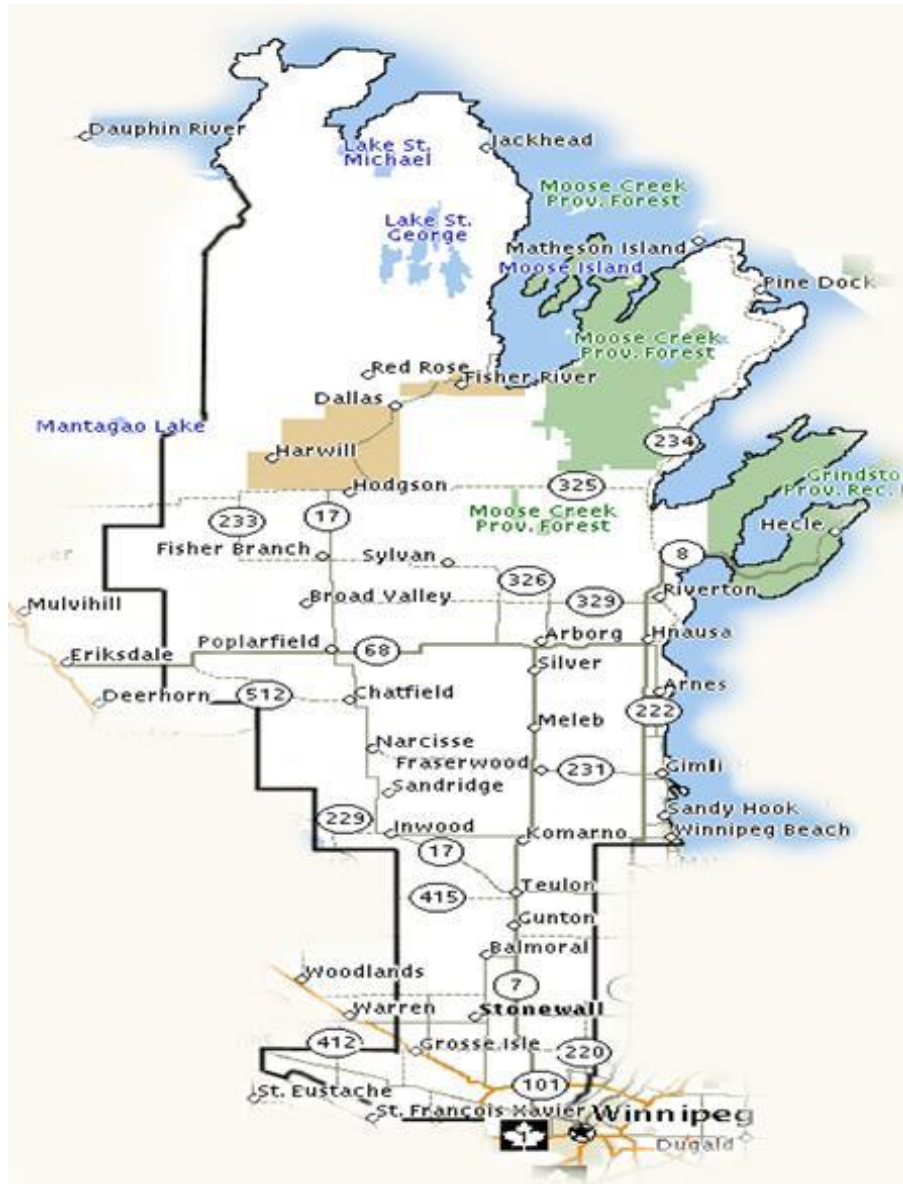
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Overview of the Self Employment Program

The Self Employment Program (SE Program) is designed to assist unemployed Manitobans to create jobs for themselves by providing them with the skills and supports necessary to start their own business. The program is funded and administered by Entrepreneurship Training and Trade and Employment Manitoba.

Community Futures East Interlake (CFEI) has been selected as the service provider for the CFEI region to deliver the program.

The Community Futures East Interlake Region



Contact Information

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Components of the SE Program

The SE Program has four distinct components:

- Client Assessment
- Entrepreneurship Training
- Business Plan Development
- Client Aftercare

Client Assessment

Initial Assessment:

Clients must meet with an Employment Consultant from Employment Manitoba and be referred to CFEI by Employment Manitoba. Each client will be required to complete a self-assessment package which includes the following:

- SE Program Application
- Confidentiality Statement
- Resume
- Self-Employment Assessment
- Net Worth Statement
- Budget Worksheet
- CFEI Business Planning Workbook

The client will start working on the self-assessment package, and schedule an appointment with the Business Development Analyst at CFEI.

Eligibility Criteria:

- **You may be eligible** if you fit into one of the following categories:
 - Have a current or previous Employment Insurance (EI) claim;
 - Employed individual who is low skilled or a lower income individual or family with dependent child(ren); or
 - An individual who is about to lose your job.
- **You must also:**
 - Be legally entitled to work in Canada;
 - Have a viable and feasible business idea;
 - Demonstrate that self-employment is the most appropriate option for you; and
 - Be able to contribute equity towards the business (either in cash or in kind) in the amount of 25% of the total EI benefits/living

allowances you will receive during the program, up to a maximum of \$4,000.

➤ **You must not:**

- Have been funded for skill training within the past two years;
- Have been funded by Employment Manitoba or Government of Canada Insurance Account for the SE program within the past five years; or
- Start your business or be deemed to be self employed prior to being accepted into the SE Program by Employment Manitoba.

➤ **Your business must:**

- Be a Manitoba based venture, residing in the CFEI region;
- Be a new business or an existing business in which you had no prior ownership/financial interest; and
- Be perceived as being suitable for public funding (i.e. does not exploit sex, religion, race or politics).

➤ **Your business must not:**

- Be controlled by someone other than the person receiving financial assistance through the SE Program; or
- Be a subsidiary of, or financially supported by another company; or
- Be a multi-level marketing business; or
- Be in direct competition with an existing business in your market area.

The Application and Approval Process:

- Once all information has been submitted to CFEI, a decision will be made approximately 2 weeks from that date by CFEI Review Committee. Based on the information you provide, the business will be assessed;
 - Your suitability for self-employment
 - The viability and the feasibility of your business idea
 - Whether your proposed business is suitable for public funding
- The following are acceptable activities while you are awaiting approval:
 - Conduct market research
 - Research information on licenses and permits, forms of business organizations, how to register your business name, taxes and duties, workers compensation contributions
 - Produce items for demonstration purposes
- The following are NOT acceptable while you are awaiting approval and may disqualify you from the SE Program:
 - Secure financing

- Purchase a business or franchise
- Enter into a contract to purchase a premise or a property
- Obtain an Occupancy Permit, a Development Permit or an Authorization Clearance from zoning branch
- Enter into a lease or take out an option to lease
- Buy or rent equipment specifically for use in the business
- Enter into contracts for supplies
- Sell goods or services with the business at any time before acceptance
- Advertise for staff and/or hire anyone to work
- Install a business phone line

Entrepreneurship Training

Mandatory Training:

- Manitoba Business Start Program

Optional Training:

- Basic bookkeeping
- Sales & Marketing
- Other – training offered by CMBSC (Canada Manitoba Business Service Centre)
 - the SE program may cover partial cost of other training that is applicable to your business.

Business Plan Development

The candidates will be encouraged to begin developing their business plan immediately, as their business must be launched by the 13th week of the program. A business launch is defined as beginning the implementation of the business plan. Candidates will be encouraged to launch their business as soon as they are ready.

In addition to training in business plan development, the SE Program provides individualized assistance and support materials. Periodic business plan review and development is available in the initial four weeks. A draft version of the business plan must be submitted by the 6th week of the program, with the final business plan to be submitted by the end of the eighth week.

Client Aftercare

- Monthly Reporting

- Each month, by the 10th day of the following month, the client must provide CFEI with:
 - Monthly report of hours worked in business-related activities (minimum of 30 hours per week)
 - Monthly financial statement for the business, starting with the launch of the business
 - Photocopy of bank statement to verify revenues received and expenses incurred

- Business Launch Review
 - Prior to business launch, client will meet with SE Coordinator to ensure that bookkeeping system is in place, business name has been registered, Business Number is in place, GST and PST are in place, all applicable licenses are in place, all applicable insurance is in place, all applicable payroll issues are dealt with and Manitoba Business Start Program Training is completed.

- End Date Visit
 - Exit interview conducted
 - Closeout report completed and submitted to Employment Manitoba
 - File Closed