



Recent Events

As a result of the COVID-19 pandemic, the MEDF/LRCC have halted all events until further notice. We plan on hosting an event for Metis entrepreneurs to have an opportunity to connect when the governing bodies allow for larger gatherings. Stay tuned by connecting to one of the social media outlets.

MMF Covid-19 Business Support Program

**GRANT APPLICATION for small businesses including:
Artisans, Musicians, and Fishers**

About the Program:

The Manitoba Metis Federation (MMF) is providing business supports to Métis owned businesses whose revenues have been negatively affected by the COVID-19 pandemic. The MMF Covid-19 Business Support Program will provide a non-repayable financial contribution (grant) up to \$10,000 to strengthen operations and increase business viability during the COVID-19 pandemic, with the goal of positioning businesses for recovery.

Who can Apply:

To apply for the following criteria must be met:

- The business must be Metis owned and controlled
- Applicants must provide a clear copy of your MMF Citizenship Card or letter from MMF Central Registry Office (CRO) confirming an accepted application has been processed and approved for all Metis owners
- Applicant must be 18 years of age or older
- Business must have been in operation since March 31, 2020 and have plans to continue operation post COVID-19 restrictions
- Business must be located within Manitoba

Funding:

Examples of possible funding activities may include but are not limited to:

- Capital lease payments for existing equipment and machinery
- Salaries and benefits
- Utilities
- Professional fees
- Monthly insurance payments
- Rent or mortgage payments
- Operating costs or capital expenditures related to adapting the business and services for recovery

LRCC Exciting News

Youth Entrepreneurship Program, Commercial Fishers Program and Small/home based business program

Three financing programs have been created to further strengthen Metis economic development and Metis entrepreneurship through increased support for small business and new business start-ups.

The initiative will provide financial and training supports to young entrepreneurs ages 18-29, small / home based businesses and small commercial fishers through three loan programs specific to the needs of the applicant:

In addition to the commercial loans, applicants will also be able to access funding for training specific to their industry and related to enhancing the business acumen of the applicant.

Youth Entrepreneurship Program - YEP

- Program is for Metis youth 18-29 years of age
- Provides up to \$25,000.00 in capital
- Non-repayable grant up to 25% of the max. loan amount
- Flexible payment terms
- Terms up to 48 months
- Fixed rate - 4.0%
- Open Loan (no penalty for additional principal payments)

Small / Home-Based Business

- Provides up to \$25,000.00 in capital
- Non-repayable grant up to 25% of the max. loan amount
- Flexible payment terms
- Terms up to 60 months
- Fixed rate - 8.0%
- Open Loan (no penalty for additional principal payments)

Commercial Fishers Program

- Provides up to \$25,000.00 in capital
- Non-repayable grant up to 25% of the max. loan amount
- Flexible payment terms
- Terms up to 60 months
- Fixed rate - 6.0%
- Open Loan (no penalty for additional principal payments)

MMF First Time Home Purchase Program (FTHPP)



This Investment in a Housing program for Metis Citizens in Manitoba will provide funding by way of a grant for the purchase of affordable housing for first time home buyers.

Improves access to affordable housing that is safe, sound, suitable, and sustainable for Metis households across Manitoba by:

Providing increased opportunities for Metis citizens in Manitoba, to become home owners where they may not otherwise have this opportunity. The First Time Home Purchase Program (FTHPP) is designed to help Metis citizens overcome the challenge of trying to save sufficient funds that financial institutions require for a down payment to purchase a home which will be their principle residence.

Providing funding for down payments on the purchase of a home to a maximum of 5% of the purchase price up to \$15,000 plus purchase closing costs of 1.5% of the purchase price up to a cap of \$2,500 to address Metis housing needs in the Province of Manitoba.

The purpose of the MMF FTHPP is to address housing needs, priorities and challenges of Metis people living in rural and urban areas across the Province and to make home ownership a reality for Metis Citizens that have never owned a home before.



For more on these LRCC programs, visit www.lrcc.mb.ca and/or call local 204-589-0772 or toll-free 1-800-387-6004 and speak to one of the representatives.

COVID-19 Supports for Businesses

Check out the following links for additional COVID-19 supports for businesses:

Province of Manitoba Information for Businesses
<https://manitoba.ca/covid19/business/index.html>

Government of Canada COVID-19 Economic Response Plan
<https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

The LRCC Equity Contribution Fund

Aimed at providing Businesses and Entrepreneurs with the equity they need to obtain commercial loans from financial institutions including LRCC & MEDF

Funding

Maximum contribution towards a business for an individual is \$99,999 and \$250,000 for a community-based (i.e. a Co-Op) business.

The entrepreneur must make a cash investment in the business of no less than 10% of the eligible start-up capital costs.

Under the Equity Contribution Fund, the LRCC may provide a non-repayable grant of generally for the following components:

- Up to 30% of eligible Capital Costs
- Up to 60% of eligible Marketing Costs
- Up to 75% of eligible Business Support Costs*

(*legal and/or bookkeeping services-first year only, environmental study, business evaluation of an existing business and/or to hire an external consultant to prepare a business plan. Other condition will apply).

Who is eligible?

Métis people residing in Manitoba.

A business that has a minimum of 51% Metis owned.

Proof of Metis heritage (MMF Citizenship Card) is required.

The proposed or existing business must operate full-time and result in job creation in Manitoba. The applicant or majority shareholder must be actively involved in the business on a day-to-day basis.

The intent of the program is to act as an "equity-builder" for those entrepreneurs who have a limited amount of cash to invest but need more financing in the form of equity to attract third-party commercial financing. As a result, each applicant is assessed against a needs-test.

Featured Success



EnerPure

Company Size: 7-10 Employees

Industry: Oil & Gas

Executive: Todd Habicht, CEO

Investment Date: February 2013



Small Refinery, Huge Potential

EnerPure™ has developed a small-scale waste oil micro-refinery, providing a profitable and sustainable solution for the processing of waste oil.

The technology creates opportunity for many regions and industries to be part of the solution, while creating local employment and reducing the environmental impact of waste oil.

Ideas for a better world.

Inventor of the original rotary combine, Bernard George Habicht (1916 - 2011) changed the way farmers harvest their crops. He and a friend later developed a prototype of the technology that would become the EnerPure™ waste oil micro-refinery.



Our Legacy

The idea took shape when inventor and mechanical genius, Barney Habicht developed an initial prototype but was fully realized when his grandson Todd Habicht recognized the global potential of the technology. Todd founded EnerPure™ and, as President & CEO, has turned his grandfather's backyard project

into an international product. Todd Habicht is an accomplished business owner with over 20 years of experience in creating successful businesses. He has assembled a strong team with diverse experience and skills to realize the full potential of the technology developed by his grandfather and turn it into a global reality.

EnerPure

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Winnipeg, Manitoba R3M 2L6

204-944-1901

www.enerpure.tech



Word Search

Metis Word Search

B	C	A	H	R	H	O	M	E	L	A	N	D	F
J	I	S	M	S	A	S	H	L	O	U	I	S	E
S	I	S	C	R	E	D	R	I	V	E	R	S	D
N	R	G	O	I	H	R	N	G	S	T	A	A	E
S	I	S	A	N	S	I	T	N	A	R	G	G	R
E	N	S	U	O	N	E	G	I	D	N	I	E	A
V	F	R	G	A	F	L	A	T	O	H	F	H	T
E	I	O	I	C	J	H	L	N	O	D	I	C	I
N	N	U	A	I	D	A	F	U	M	I	H	O	O
O	I	R	F	A	T	M	M	H	I	E	C	T	N
A	T	I	B	E	A	R	W	O	R	K	I	A	N
K	Y	A	E	B	A	N	N	O	C	K	M	B	D
S	H	A	R	V	E	S	T	E	R	A	S	L	O
A	N	C	E	S	T	O	R	E	L	D	D	I	F

SASH
HARVESTER
INDIGENOUS
FEDERATION
FIDDLE
MICHIF
RED RIVER
SEVEN OAKS
BANNOCK
HUNTING
FLAG
BATOCHÉ
JIG
CART
BEARWORK
HOMELAND
RIEL
INFINITY
BISON
LOUIS
ANCESTOR
JAM
GRANT

Play this puzzle online at : <https://thewordsearch.com/puzzle/2864000/>

About MEDF

The Metis Economic Development Fund (MEDF) stimulates the economic development of Manitoba Métis businesses & entrepreneurs by providing equity and/or debt financing creating equity partnerships. MEDF concentrates on businesses and entrepreneurs which are in growth, expansion, or acquisition phases. The Fund may also invest in start-up ventures when the viability of the business outweighs the increased investment risk.

MEDF offers up to \$500,000 in capital in the form of equity or commercial debt to qualifying Metis entrepreneurs and businesses.

If you are interested in learning more about our services and how MEDF may be able to help you grow and expand your business, give us a call at 1-800-387-6004 or email us at info@medf.ca.

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Stay Informed! Subscribe to our online mailing list at www.medf.ca/maillinglist

About LRCC

Louis Riel Capital Corporation (LRCC) delivers various programs available for the Manitoba Metis entrepreneurs & businesses. LRCC supports start-ups, expansions & growth, and mergers & acquisitions.



The business equity contribution program offers capital up to \$99,999 that qualifying Metis businesses can obtain. We also offer commercial financing up to \$250,000 to help support entrepreneurs in various industries and sectors.

LRCC began delivering the Manitoba Metis Federation First Time Home Purchase Program (FTHPP) in February 2019. The intent of the FTHPP is to provide our Metis citizens with the equity necessary to fund the 5% down payment (up to \$15,000.00) and a portion of closing costs (up to \$2,500.00) required to obtain a default-insured mortgage through a financial institution and purchase their first home.

If you are interested in learning more about our services and how LRCC may be able to help you grow and expand your business, give us a call at 1-800-387-6004 or email us at info@lrcc.mb.ca.

Stay Connected

 <https://www.lrcc.mb.ca/linkedin>

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 <https://www.lrcc.mb.ca/youtube>

 340-150 Henry Avenue. Winnipeg, Manitoba, Canada

 1-800-387-6004 |  204-589-0772

 info@medf.ca |  info@lrcc.mb.ca

www.medf.ca | www.lrcc.mb.ca



The programs & services offered by MEDF are made possible through the economic development initiatives of the Manitoba Metis Federation