

YOUTH OPPORTUNITIES

YOUTH OPPORTUNITIES UNLEASHED

www.you.sk.ca



Tyler Metz, owner of SaskPro Machine Works in Esterhazy, is one of a growing number of young entrepreneurs building prosperous small businesses in rural Saskatchewan.

IS THE YOUTH OPPORTUNITIES UNLEASHED (YOU) PROGRAM FOR YOU?

Are you:

- 18 – 30 years old, and
- interested in starting or expanding your own business?

YOU helps young entrepreneurs realize their business ambitions. How? With financing and training.

FINANCING

Loans of up to \$15,000 are available to help you start or expand a business. YOU entrepreneurs can use loans from their local Small Business Loans Association (SBLA) to purchase assets such as equipment and tools. (The monies cannot be used for operating expenses or to repay existing debt.) Loans are granted at competitive interest rates, for a maximum term of five years.

To qualify you must:

- Have a complete, feasible business plan (including a three-year financial projection);
- Provide information on your intentions for training and mentoring; and
- Submit a loan application (including a demand promissory note, a general security agreement and a \$60 non-refundable application fee) to your local SBLA. Applicants may be required to pledge additional security, provide a co-signer or a guarantor.

The SBLA program can help you achieve your goal. Call (306) 787-7154 for information on the SBLA in your area.

ENTREPRENEURIAL INFORMATION AND TRAINING

There are many workshops, seminars, training programs and courses available to help you succeed in business in Saskatchewan.

YOU and our partner organizations offer workshops on:

- Introduction to Entrepreneurship
- Introduction to Financing Your Business
- Introduction to Business Management
- Introduction to Marketing Your Business

These workshops will help you learn to become a successful entrepreneur. They offer the type of practical business knowledge – including assessing the viability of your business ideas and developing a business plan – that will help transform dreams into reality.

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**SOME EXAMPLES OF OTHER ORGANIZATIONS/
AGENCIES PROVIDING “TAKING CARE OF
BUSINESS” LEARNING OPPORTUNITIES ARE:**

- **The Canada-Saskatchewan Business Service Centre**, which offers events and seminars throughout the province, as well as online tools such as Business Toolbox (includes a Business Start-up Assistant, a step-by-step tool for creating a comprehensive business plan, a performance benchmarking tool) and much more.

Visit www.cbsc.org/sask or phone 1-800-667-4374 for more information

- **Local Community Futures Development Corporations** (www.cfps.sk.ca)
- **Saskatchewan’s Regional Colleges** (www.saskregionalcolleges.ca)
- **Women Entrepreneurs of Saskatchewan Inc.** (www.womenentrepreneurs.sk.ca)
- **Canada Revenue Agency**, which offers New GST Registrant workshops.

In Regina, call (306) 780-7688
In Saskatoon, call (306) 975-5945
- **Saskatchewan Finance**, which provides provincial sales tax training.

In Regina, call (306) 787-6633

FOR MORE INFORMATION, CONTACT:

YOU Initiative
Department of Regional Economic and
Co-operative Development
200 -3085 Albert St.
REGINA SK S4S 0B1
Phone: 1-800-265-2001, Fax: (306) 787-3872
E-mail: YOU@rd.gov.sk.ca
www.you.sk.ca



**Saskatchewan
Regional Economic
and Co-operative
Development**

WHAT OUR CLIENTS HAD TO SAY:

“I chose to finance my business this way because of the low interest rates and the fact that all the interest I pay stays in my community. My loans have been approved quickly, enabling me to make timely business plans and purchases.”

Curtis Larson
C.L. Enterprises
Tribune

“I found the SBLA to be prompt and efficient. As a first-time business owner, their advice and guidance was very valuable.”

Marilyn Elves
Angela’s Nail Studio and Esthetic Spa
Nipawin

“The SBLA program is an excellent resource for starting small businesses. As a young entrepreneur, I found the low interest and accessibility to funds absolutely essential to begin and continue to operate a company in today’s tough business market.”

Tyler Metz
SaskPro Machine Works Ltd.
Esterhazy