



Réseau des

SADC +CAE

Société
d'aide au développement
des collectivités et Centre
d'aide aux entreprises

AR | 17
18

TABLE OF CONTENTS

RÉSEAU DES SADC ET CAE ANNUAL REPORT

- 3** MESSAGE FROM THE MINISTER
 - 4** MESSAGE FROM THE PRESIDENT AND THE DIRECTORS
 - 5** MESSAGE FROM THE TREASURER AND NEWS
 - 7** SPECIAL INTERVIEW: LAC-MÉGANTIC... FIVE YEARS LATER
 - 8** EXPERTISES
 - 13** ENTREPRENEURSHIP
 - 18** WORKFORCE AND IMMIGRATION
 - 20** RESULTS
 - 22** EVENTS AND PARTNERSHIPS
 - 24** TEAM
-

MESSAGE FROM THE MINISTER



Navdeep Bains

Minister of Innovation, Science and
Economic Development and
Minister responsible for Canada Economic
Development for Quebec Regions

The Réseau des SADC et CAE annual report provides an overview of the efforts of the Community Futures Development Corporations (SADCs) and the Community Business Development Centres (CAEs), which, through their initiatives and achievements, contribute to business growth and community prosperity in Quebec.

I am pleased to present these results and, again this year, to highlight the involvement of the 1,400 professionals and volunteers who work tirelessly to help the federal government meet its economic development objectives for Canada's regions.

Through their innovative approach to economic development, Quebec's SADCs and CAEs provide local services tailored to the needs of entrepreneurs and communities, helping them carry out local projects and initiatives that generate economic growth and create jobs.

Their field work builds the capacity of communities to realize their economic development potential and supports business prosperity, in line with the priorities of Canada Economic Development for Quebec Regions and the Government of Canada.

This year, I have had many opportunities to meet the passionate people who help fulfil the mandates of Quebec's SADCs and CAEs. I can only attest to their dedication and commitment to the 10,000 businesses and organizations that benefit from their services year after year. It gives me a great deal of satisfaction to know that we can rely on the proven expertise and skills of these key partners to foster Quebec's economic growth, and also that of Canada as a whole.

MESSAGE FROM THE PRESIDENT AND THE DIRECTORS



The R  seau continued its efforts in 2017–2018 to modernize the Community Futures (CF) Program, with the goal of improving the contexts in which SADC et CAE work. We were extensively involved in the work of the Community Futures Network of Canada (CFNC), and managed to show off the quality of our work and our performance and to prove our worth to politicians and senior federal department officials. This is why the Liberal Party of Canada’s Quebec Caucus agreed to sign a letter of support sent to Minister Navdeep Bains, which yielded a positive response and led to an additional \$1.5 million being granted to us this year to support female and indigenous entrepreneurship. What’s more, the CF Program modernization project in Quebec, which was initiated in 2016–2017 with Canada Economic Development (CED), showed very promising results and allowed us to review the current and future scope of our interventions in detail. Fieldwork didn’t stop during this period. Thanks to our project to help small businesses access the carbon market and

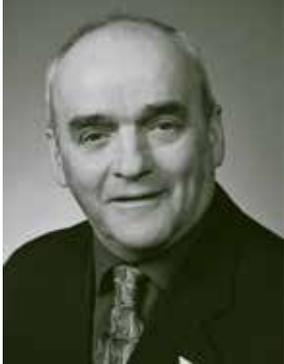
the initiative with the Quebec Outfitters Federation to incorporate sustainable development practices into the outfitting industry, our expertise in these areas has become well known. The Small Business Support Initiative enabled 442 businesses (of which 51% were new clients) to benefit from strategic expertise in order to tackle the issues they face. Furthermore, our positioning in the evolving business financing and local business development sectors was key to our discussions. These efforts will all be continued throughout the next year with the objective of renewing our agreements with the Government of Canada in a way that works for us.

Thanks to everyone near and far who helped us achieve these results.

Special thanks to Canada Economic Development for Quebec regions for their support and successful collaboration.

Daniel Dumas, President
H  l  ne Deslauriers, General Manager
Paul Gauthier, Executive Director

MESSAGE FROM THE TREASURER



Although our revenues decreased this past fiscal year, we continued to provide direct services to our members, and transitional revenues allocated to our members decreased to a lesser extent, which is what matters the most to us. For yet another year, as the following table shows, a high proportion of our revenues directly benefited our members. The other crucial aspect that we want to highlight is that, despite all this, we continued and even accelerated the development of our tools. We are finishing the year on a high note thanks to the vigilance of our managers and our sound management practices from previous years, which had left us in good financial shape.

So we've had to function with \$620,000 less this reduction mainly impacted operations, as well as non-member recipient organizations participating in the Youth Internship program. The main reason our members were the least affected was the increase in contributions available as part of the second year of the Small Business Support Initiative (SAPE). Direct services (satisfaction survey, national advertising campaign, tools, events, etc.) were maintained and even increased in some areas, thanks to the implementation of our new management system based on performance measures. By agreeing to use a portion of revenues to support our investments, our administrators made this positive financial report possible.

Raymond Cimon, Treasurer

BREAKDOWN OF REVENUE

Direct member services
10%



Operations
19%

NEWS

NATIONAL

THE COMMUNITY FUTURES NETWORK OF CANADA MOBILIZES FOR THE CF PROGRAM

SADC et CAE in Quebec are part of a national network (the Community Futures Network of Canada, or CFNC) comprising 269 Canadian corporations. A lot of energy was invested this year in mobilizing all members of the extensive network to make the Government of Canada aware of the urgent need to increase funding for the Community Futures (CF) Program. A petition expressing support for the group, signed by 4,000 people, was presented to the Honourable Navdeep Bains, Minister of Innovation, Science and Economic Development, demonstrating the support of rural leaders from across the country for SADC et CAE. Numerous meetings took place with representatives from regional development agencies, and work will continue in the coming year. In an exciting development, all Quebec Liberal Party MPs supported the Réseau's work. We appreciate their support!



David Lametti, Liberal Member of Parliament for LaSalle-Émard-Verdun and Parliamentary Secretary, the honourable Navdeep Bains and Rémi Massé, Liberal Member of Parliament.

... IN QUEBEC

Several meetings took place with Liberal representatives to discuss CF Program issues. As cooperation makes us all stronger, other events were also organized to announce joint SADC et CAE and Canada Economic Development investments.



Press conference on additional investments for Laiterie des Trois Vallées, a collaboration between SADC d'Antoine-Labelle and CED, attended by David Graham, Liberal Member of Parliament for Laurentides-Labelle.



Meeting with Jean Rioux, Member of Parliament for Saint-Jean, and representatives from the region's SADC et CAE.



Meeting to discuss local economic challenges in Fort Coulonge, in Outaouais, with William Amos, Member of Parliament for Pontiac.

THE RÉSEAU CONGRESS: SUCCESS SPAWNING SUCCESS

The 16th annual Réseau des SADC et CAE Congress was held in the Matapédia Valley. The year's theme was "success spawning success." More than 200 attendees representing 54 SADC et CAE attended the many workshops, talks and field visits skillfully organized by SADC de la Matapédia. Notable events included a training session on the digital economy led by Robert Julien, a digital technology consultant, who highlighted a major hurdle to achieving full digital coverage in Quebec. Also of note was an engaging talk given by Pierre Cléroux, Chief Economist at BDC, on global economic outlooks and the respective situations of Canada and Quebec in the current economic climate.

Guests gave a warm welcome to the guest of honour at the congress banquet: Rémi Massé, Member of Parliament for Avignon-La Mitis-Matane-Matapédia and Chair of the Quebec Caucus for the Liberal Party of Canada, who came to encourage SADC et CAE to keep up the good work.

Beauce will host the next Réseau des SADC et CAE Congress in June 2019.



Daniel Dumas, President of Réseau des SADC et CAE; Rémi Massé, Liberal Member of Parliament for Avignon-La Mitis-Matane-Matapédia; and Gaston Lepage, banquet host.

MODERNIZATION PROJECT

The Community Futures (CF) Program's modernization project continued in 2017-2018. The detailed analysis of regional coverage allowed for a more in-depth understanding of all the regions, RCMs and municipalities in Quebec, based on a variety of socioeconomic indicators. The group working on the budget model also thoroughly analyzed the criteria that would enable the CF Program to be delivered in a way that is more efficient and better adapted to the unique situation of each area. The final steps in the project are a few meetings to finalize the modernization work and propose improvements to the 33-year-old program.

SPECIAL INTERVIEW

LAC-MÉGANTIC... FIVE YEARS LATER

INTERVIEW WITH **GINETTE ISABEL**

EXECUTIVE DIRECTOR OF SADC DE LA RÉGION DE MÉGANTIC

On July 6, 2013, an unprecedented train wreck rocked the town of Lac-Mégantic. A massive explosion and fire destroyed the downtown, killing 47 people, more than half of them under the age of 40. The Lac-Mégantic region was a model for the coordination of economic development stakeholders, with one of the most beautiful and vibrant downtowns in Quebec.



Réseau *Ginette, the SADC played a major role in the aftermath of the disaster. Looking back, what were the most difficult moments?*

G.I. After making sure that my family, board members and team members were all still alive, the most difficult thing was how totally disorganized everything was. The SADC had lost everything and didn't have the tools to help people. The feeling of powerlessness was overwhelming, and we at the SADC quickly got to work in order to reassure those most affected by showing them a semblance of normalcy.

Réseau *Your region was famous for how well-coordinated stakeholders were. How is it now?*

G.I. In the first few months, all the organizations instinctively formed a united front. We got together every morning to coordinate our actions and share tasks. This is what helped us get through it all. After Mayor Laroche left, the municipal council changed. There wasn't enough time to consult the organizations, and they made some controversial decisions. During this time, the organizations felt the need to stand out again and act more individually. This was a difficult time. It became clear that collaboration had broken down. There's more of it now, however. People want to feel that unity again.

Réseau *After five years, what are the most significant consequences?*

G.I. How people are still feeling vulnerable, which makes them insecure and afraid of investing and getting involved. Then there's the loss of our downtown, which we prided ourselves on. Two weeks before the tragedy, I had reviewed our facade renovation program and was happy to say that there were only three buildings left to redo... None of the downtown buildings withstood it. Both residents and tourists say that we have lost our soul. They are disappointed that the new buildings don't have the same charm. I wouldn't have believed it could affect us so much.

Réseau *Were there any positives in all these events?*

G.I. Of course! Definitely the most significant is how many of Lac-Mégantic's young people have returned. They felt the sense of urgency and wanted to help. As well, the media coverage in the first few months helped us raise several million dollars to aid the victims. And I want to acknowledge Canada Economic Development (CED), which has provided exceptional financial assistance and technical support. The \$5 million in recovery funds for Lac-Mégantic enabled us to help businesses relocate, and there will soon be new buildings on Frontenac Street thanks to this funding.

Réseau *How is the region's economy doing these days?*

G.I. The commercial sector is still struggling, as it was the most affected, but the industrial sector is doing well. CED also supported them. Although it was previously thought that everything would be done in three years, it will take at least ten years to rebuild Lac-Mégantic.

Réseau *Ginette, you are going to be leaving the SADC in a few months. What gives you hope and pride with regard to these events?*

G.I. The removal of the railway will be a fantastic opportunity to redevelop the town centre so that it regains some of its charm. My greatest sources of pride are having really made a difference for the victims and a sense of accomplishment.



Papineau Street. Photo credit : Claude Grenier

EXPERTISES

INNOVATION

A JOINT APPROACH TO BUSINESS SUPPORT

The three SADCs in the Lanaudière region pooled their efforts to come up with an approach to innovation and to seek out the right expertise to improve collaboration with entrepreneurs.

They started a common approach for selected businesses, initially offering them training on creating a culture of innovation, and then the support of SADC advisors. **The advisors provided them with a self-assessment tool enabling them to identify their current positioning in business innovation and to identify the areas that need to be developed in an SADC-prepared action plan after the results of the self-assessment have been analyzed.** The Small Business Support Initiative then encourages these businesses to confer with consultants and reinforces the businesses' support process.



A SUPPORT PROCESS THAT MAKES ALL THE DIFFERENCE

Since 2005, SADC Bellechasse-Etchemins has been developing a personalized intervention plan with its business clients. This plan helps identify the consulting service needs of the SADC's clients, a service provided free of charge as part of the expertise mandate for all business activities: administration and management, purchasing, finance and accounting, logistics, marketing, and production. In doing so, the SADC works to perfect the business's internal expertise as a supplement to any external specialists the business may need. The SADC informs and assists the entrepreneur in their decision-making process by providing them with the expertise they need. These consulting services are very popular and have a satisfaction rate of 90% among the businesses that use them. **The SADC, which spends an average of 900 hours per year on these consulting activities, benefits as well, with a higher client retention rate and significantly reduced loan risks.**

AN ACCURATE ASSESSMENT PAVES THE WAY FOR INNOVATIVE PRACTICES

In 2016, SADC de la MRC de Rivière-du-Loup partnered with Quebec's Ministère de l'Économie, de la Science et de l'Innovation (MESI), Cégep de Rivière-du-Loup, the City of Rivière-du-Loup, Université du Québec à Rimouski and Chambre de commerce de la MRC de Rivière-du-Loup to carry out a project to introduce best practices in innovation in businesses and organizations in the region. The results of an initial assessment led to the creation of three separate support networks based on the themes of culture of innovation, marketing products and services, and methods and processes. Each themed network formed, met up and held an initial training meeting facilitated by a resource specialized in its theme. This was followed by business interventions and an offer of consultation hours and assistance. These interventions promoted and supported start-ups, skill building, the accelerated development of innovative processes and the establishment of innovative business practices. **Ultimately, 22 businesses went through the whole process, 72 strategic workers were trained and 500 consultation hours were offered to businesses.** It was a successful introduction to innovation that lays the groundwork for future exploration.

VITAL BUSINESS SUPPORT

Thanks to Special Initiatives and the investment fund, SADC des Îles-de-la-Madeleine has provided support to several businesses and saved them from financial instability and failure. The program helps pay for external professional services that respond to each business's specific needs. For example, since 1999, the SADC has supported Coopérative de solidarité en production animale des Îles-de-la-Madeleine, which has the only slaughterhouse in the area. The slaughterhouse is a key element of agri-food sector development on the islands and without this infrastructure, livestock would require transport off the islands for slaughter, making commercial production impossible. The business has been quite profitable for several years now and is planning an expansion project that will benefit both its members and the community—the production of seal meat products for the tourist market and export. **Since the cooperative was created in 1999, the SADC has invested a total of \$115,000, including \$63,000 in the form of preferred shares, which will begin yielding dividends this year.**

THE INNOVATION WORKING GROUP PROMOTES A CULTURE OF INNOVATION

The Innovation Working Group, which comprises 37 SADC et CAE, was formed two years ago at the request of Réseau officers. It has held many meetings and exchange activities, and drafted an action plan with the goal of fostering a culture of innovation within businesses that are supported by SADC et CAE and promoting the adoption of innovative practices by these businesses.

This year, the approaches to innovation taken by several SADC et CAE were highlighted, and the results are already outstanding. Propelled by the Innovation Group, a number of initiatives were completed or are in progress in following the spirit of the action plan put forward. Specialized resources like National Research Council Canada (NRCC) and University Research Centres have also presented their services to the Group. Thus every path leading towards business innovation support is explored among the Group. A program of six training sessions was also completed by participants in March. SADC et CAE have now a better understanding of business innovation basics and they can count on a set of tools for helping businesses in that field.

SUSTAINABLE DEVELOPMENT

CARBON CREDITS: SUSTAINABLE DEVELOPMENT PAYS

The Carbon Credit project implemented by the Réseau in 2017 to give small businesses access to the carbon market saw 114 businesses sign on to reduce their greenhouse gas emissions. SADC et CAE taking part in the pilot project supported businesses in their efforts, which led to an overall reduction of 900,000 tons of CO₂. A press conference held in December provided an opportunity to spotlight the achievement and raise awareness of the project. Beyond the numbers, carbon credits created in some areas attracted other local businesses interested in going carbon neutral by buying the carbon credits generated in their areas, so that the profits generated in the region stayed local.



André Boily, Executive Director of SADC du Haut-Saguenay, with the president of the Réseau, during the press conference announcing the Carbon Credit project.

ENVIRONMENTALLY-FRIENDLY FURNITURE FINISHING FLOURISHES

There are more than 2,000 businesses in the wood products manufacturing sector in Quebec, a number of which are located in the Arthabaska-Érable region. Many of these businesses need to apply solvent-based finishing products, which release volatile organic compounds (VOC) into the atmosphere during the drying process. The SADC and other community partners got together to put forward a strategic plan that promotes better awareness and the eventual use of low-environmental-impact finishing products (mainly water-based products but also UV and powdered ones) in the furniture and appearance wood sectors.

The use of water-based paint would enable factories to improve working conditions for their employees and to increase their indoor air quality and energy efficiency.



Furniture finished with water-based products

THE QUEBEC OUTFITTERS FEDERATION AND THE RÉSEAU: A WINNING COMBINATION

The pilot project developed in the context of a partnership between the Réseau and the Quebec Outfitters Federation came to an end in March after three years of collaboration. During this time, 19 selected outfitters agreed to adopt sustainable development action plans. Of this group, 17 implemented their plans and performed more in-depth technical analyses, which led to around 10 investment projects. SADC et CAE and the Canada Economic Development business offices supported the outfitters throughout the pilot project, which was critical for convincing the outfitters industry to emphasize its shift to more sustainable business practices.



François Biron, from Ferme Chapeau Melon, a business participating in Synergie Outaouais.

FIGHTING CLIMATE CHANGE THROUGH THE CIRCULAR ECONOMY

For two years, SADC de Papineau has been working with Conseil régional en environnement et développement durable de l'Outaouais (CREDDO) to set up the Synergie Outaouais project in the region. The approach is part of a broader context of climate change and sustainable development promotion and seeks to improve residual materials management and promote industrial ecology principles, transforming waste from some businesses into resources for others to create a new economy. And businesses are up for it. **Through the Small Business Support Initiative, the SADC has helped 12 businesses get state-of-the-art expertise to optimize their resource usage and boost their innovative capacity.**

FULLY COMMITTING TO SUSTAINABLE DEVELOPMENT

Sustainable development has long been a serious issue for SADC de la MRC de Maskinongé. The issue currently guides community involvement for the SADC, which is making itself a sustainable development leader in the RCM of Maskinongé. The SADC used the tools at its disposal to first convince the industrial park to adopt best practices that were more carbon-neutral, and then convince the schools to integrate sustainable development into their educational mission. Numerous greenhouse gas emissions reduction projects have been established, providing significant economic benefits to the community. **The SADC also helped 11 businesses reduce their greenhouse gas emissions by 35,000 tons as part of the carbon credit pilot project with Réseau des SADC et CAE.**

BUSINESS SUCCESSION AND E-COMMERCE

MATAPÉDIA TO THE RESCUE

Throughout the year, SADC de la Matapédia invested \$22,000 in Business Succession and Transfer projects. **This investment helped ensure the succession of 10 businesses and keep them in the region, save 41 existing jobs and create 16 new jobs.** The SADC's many interventions helped preserve the region's economic vitality by supporting businesses in a variety of fields, including: accommodations and food services, shipping, pile installation for foundations, metal drawing and coining, chiropractic care and healthcare, contract logging, dairy cow farming, retirement homes, and the design and repair of hydraulic machinery.

LA HAUTE-GASPÉSIE HELPS BUSINESSES ADOPT NEW TECHNOLOGIES

This year, SADC de la Haute-Gaspésie enabled six businesses to increase their productivity and performance by providing them with help from communications technology specialists. These businesses operated in a range of fields: tourism, renovation, cabinet making, healthcare and food services. The program helped preserve the diversity of goods and services available in the area and helped a group of essential businesses stay in the area to better serve their communities.

Thanks to the financial support provided by the SADC, 54 jobs were maintained and 5 jobs were created.

THE SMALL BUSINESS SUPPORT INITIATIVE INVIGORATES BUSINESSES

With the help of the SADC, a couple bought a family butcher shop that had solid roots in Chibougamau and made their dream of becoming entrepreneurs come true. The couple combined their talents to start selling pastries in 2017. La Dent Sucrée du Boucher, as the business is now known, offers a wide range of exclusive products that will soon be available online! SADC Chibougamau-Chapais supported and financed the young entrepreneurs throughout their succession, expansion and technology integration process for a total of \$20,640.

In total this year, with the Small Business Support Initiative the SADC contributed \$67,600 of specialized expertise funding for five businesses with their succession and e-commerce projects.



ADAPTING TO NEW MARKET REALITIES WITH THE SMALL BUSINESS SUPPORT INITIATIVE

One of the challenges faced by CAE de Montmagny-L'Islet is encouraging and helping businesses to adapt to new market realities while at the same time planning for the succession and transfer of aging businesses. In this respect, the CAE helped three businesses with technology integration projects, including redoing their website, cataloguing products online and building a transactional site. **The CAE reached out to the Small Business Support Initiative to assist a total of six businesses with succession and technology integration. It invested \$10,500 and helped maintain 28 jobs.**

ENTREPRENEURSHIP

YOUNG ENTREPRENEURS



GREEN THUMBS: LEARNING TO GARDEN

In 2017, SADC Abitibi-Ouest committed to promoting healthy lifestyle habits among young people. Seven groups of children aged 5 to 14, representing nine municipalities in the region, learned about gardening by creating small gardens in their areas. In partnership with Centres de jour, Palmarolle public market and various service providers, the SADC hired a coordinator through the Student Job component of Special Initiatives. The coordinator showed the children a model they could follow to design their gardens, and led them through the steps, offering support, advice and tools for success. At the end of the project, the children cooked up the fruits of their labour with the help of a chef. The activity was a hit with participants. **The project encouraged the young gardeners to eat more fruits and veggies, taught them how to develop a business plan and helped them build their pride and confidence.**

LA BOÎTE À TIBI BUILDS ITS WEB PRESENCE

In 2016, students from École secondaire Natagan in Barraute began making boxes that would later be filled with locally-made products from the Abitibi-Témiscamingue region. With the help of SADC Barraute-Senneterre-Quévillon and community partners, more than 20 people contributed to the project and some 500 subscribers received boxes made by La Boîte à Tibi. In the wake of this success, the business development project continued in 2017 with a focus on building a website to market the boxes and, in doing so, encouraging people to buy local products. **The young entrepreneurs are dreaming up new business ideas.** The University of Québec in Abitibi-Témiscamingue is promoting La Boîte à Tibi in France as an example of an innovative experiential learning project that builds ties between the school and the surrounding community.



business at Rawdon Lake. The SADC trained students in marketing and financial forecasting and sits on the business's BOD as an observer. The project has been instrumental in reducing school dropout rates and developing independence and empowerment. **The results are tangible: the young people involved in the project are more motivated to finish high school and get better grades. They also socialize more often with their peers, feel less isolated, and socialize outside their circles.**

CHAMPAGNEUR ENTREPRENEURS: A GROWING SCHOOL BUSINESS

For the fourth year, SADC Matawinie invested in Collège Champagneur's school business project, which is managed, designed and operated by high school students. Students participating in the project gain experience that aligns with the school's entrepreneurial curriculum in order to cultivate entrepreneurial attitudes along with the skills and knowledge needed to manage a business. This year, Champagneur Entrepreneurs participants ran the canoe and kayak rental

LA MITIS KIDS KIOSQUE ATTENDED THE PUBLIC MARKET

SADC de La Mitis collaborated with economic development partners and La Mitis public market to promote youth entrepreneurship development. In 2017, 13 young La Mitis residents manned a market stall built just for them, where they sold produce they grew themselves and other artisanal products. Running the stall jump-started the kids' interest in entrepreneurship, agriculture and the agri-food industry. **The initiative increased the number of visitors and local business revenue, while also attracting new entrepreneurs to invest in regional development projects.** Le kiosque demeurera accessible aux jeunes entrepreneurs de La Mitis!

INDIGENOUS ENTREPRENEURS



NUNAVIK YOUTH FROM SIX VILLAGES GET TRAINING IN ENTREPRENEURSHIP

For the first time in Nunavik, a two-day training session was offered to youth who want to start their own business. **Candidates from six of Nunavik's fourteen villages responded to the call, and sixteen young people spent two days knuckling down in training workshops.** Training modules encouraged discussion between participants and training staff, and

tackled the different steps of starting a business, legal aspects, funding, and suggested content for a business model. Some participants already had a presentation or good business idea, and their experience provided a model for the others. Additionally, Marie-Cécile Nottaway, an indigenous entrepreneur from Rapid Lake, attended the entire session and greatly inspired the youth by talking about how she managed to create a successful and well-known catering business. The youth appreciated their training experience so much that they asked for a second session to delve deeper and help set up their business projects.

YOUNG INDIGENOUS WOMEN: ALL ABOUT DEDICATION AND ENTREPRENEURSHIP

SADC Harricana is proud of the success the young indigenous women it has supported have achieved with their business projects. Vanessa Légaré-Authier, a young Algonquin woman living in Val-d'Or, took over the franchise of the gas station of the new Amos Canadian Tire thanks to the financing offered by the SADC and the Business Development Bank of Canada (BDC).

Indigenous youth Sarah Durocher was running a part-time riding stable near the entrance of Pikogan reserve and wanted to make it full time. Determined, she built a fabric roof to improve training conditions, and entered into an agreement with the school board to develop sports-study content. The project was jointly funded by the SADC and the Native Commercial Credit Corporation (SOCCA).

INDIGENOUS ENTREPRENEURS GET FINANCIAL SUPPORT

For several years, SADC Maria-Chapdelaine has provided indigenous entrepreneurs with technical support to help them with their projects. In addition, the SADC has contributed to the success of indigenous businesses by helping them find other partners, such as the Native Commercial Credit Corporation (SOCCA) and the indigenous services of the Business Development Bank of Canada (BDC). **As part of this indigenous-focused approach, the SADC has invested more than \$1 million over the years, which has led to \$6 million in private investments and the creation of a dozen businesses.**

These businesses operate in different sectors, including manufacturing, business services, health and forestry. The business Grues Beausini can attest to the positive impact of the support the SADC and its partners offer—thanks to their intervention, it acquired two specific cranes that enabled it to better respond to the growing and diversified needs of its customers.

PROMOTING THE SOCIAL ECONOMY WITH MIRO MITCIM

In partnership with Centre d'amitié autochtone de Lanaudière, SADC de D'Autray-Joliette's development officer provided support throughout the Miro Mitcim pilot project. The name "Miro Mitcim" means "gourmet meal" in Atikamekw, and the project was created to develop and offer a series of training workshops to young adults from the Atikamekw community, based in Joliette, who wanted to start a social economy enterprise. As part of this pilot project, seven workshops were designed to tackle subjects of interest faced by all aspiring entrepreneurs. **The project helped the 17 participants develop their entrepreneurial and organizational skills to create their ready-to-eat food businesses.**

WOMEN ENTREPRENEURS

BUSINESS GROWTH FOR WOMEN ENTREPRENEURS

An SADC Centre-de-la-Mauricie initiative helped to identify obstacles faced by women entrepreneurs in the region and to take action to support the growth of their businesses. In collaboration with Status of Women Canada and Femmessor Mauricie, the SADC mobilized partners to tackle issues facing women entrepreneurs in order to help them maximize their economic prospects and integrate innovative practices. These actions led to better growth among businesses owned by women, especially in terms of job creation, and substantial improvements in the services offered to women entrepreneurs in the region.

A SUCCESSFUL PARTNERSHIP BETWEEN BAS-SAINT-LAURENT SADCS AND FEMMESSOR

Last October, as part of a Special Initiative targeting local economic development, Bas-Saint-Laurent's eight SADCs played an active role in the 13th Femmessor conference. The new conference approach, called 24 h Femmessor, was a two-day training activity that focused on a specific theme. The activity aimed to maximize business learning and explore what encourages women entrepreneurs to take action.

Rémi Tremblay, founder of Maison des Leaders, gave presentations on different aspects of leadership, accompanied by practical exercises, discussions and testimonies. **SADC de La Mitis was the coordinator for the eight SADCs to help Femmessor organize and run the conference.**

AN INSPIRING APPROACH

For more than 15 years, SADC de Portneuf has promoted female entrepreneurship by supporting women entrepreneurs. It all started with a study conducted by the SADC to develop a portrait of women entrepreneurs in the RCM of Portneuf, followed by the first annual networking activity. The networking activity was so successful over the years that the SADC added a second annual activity, giving women entrepreneurs another chance to meet, share ideas and attend training sessions and discussion workshops on current events and issues of concern. In 2016, at participants' request, SADC de Portneuf produced about 25 "Inspiring women entrepreneurs!" profiles showcasing the outstanding women entrepreneurs of Portneuf.

These annual activities have encouraged women entrepreneurs to give personal testimonies, which were inspiring for other women, but also helped the speakers discover themselves, boosted their self-esteem and confidence through public speaking and promoted networking. In addition to this foundational approach, the SADC also earmarks a fund and support for these women's projects.



CERCLE D'ENTRAIDE RIVE-SUD HELPS FUTURE WOMEN ENTREPRENEURS

Cercle d'entraide Rive-Sud was created 22 years ago by CAE Capital to offer local support service to future women entrepreneurs on Montreal's South Shore when completing their entrepreneurial profile assessment and feasibility study. Cercle d'entraide provides access to funding and a business network, offering a comprehensive approach and solutions to curb exclusion. It also answers women's questions about starting a business, with over 30 hours of training and personalized seminars available.

More than 1,600 women thus far have received such assistance, and 40% of those women have started their own business within one year. Among them, 43% had no income or were receiving government assistance, 38% were living alone and 12% were not originally from Canada. CAE Capital was bold and visionary in 1996 when they introduced this incredible service!



FEMALE ENTREPRENEURSHIP: YOU'VE GOT TO BE CONFIDENT

Since 2003, CAE Haute-Yamaska et région has offered women in the region the opportunity to become self-employed by working on their entrepreneurial profile. **Over the years, 720 women have participated in this CAE initiative, which seeks to help them identify the qualities that are characteristic of a female entrepreneur and recognize that they have the profile needed to become entrepreneurs.** With the CAE's support and expertise, many of these women have successfully started businesses, learned to find new customers and signed contracts to ensure business growth. These women are generally well-educated, with an average age of 42, and work in different economic sectors, including food services, product manufacturing, health and wellness, and various professional services. **Of these women, 38% started their own business, which means 274 new businesses were created, and as many dreams fulfilled.**

A SPECIAL FUND FOR WOMEN ENTREPRENEURS

In 2009, SADC de l'Amiante created a dedicated fund called "Femmes entrepreneurs" to address the difficulty women have in obtaining funding from traditional financial institutions, given the growing number of self-employed women. The fund offers a 24-month interest moratorium and has shown impressive results. **Since 2009, the SADC has invested \$711,000 in 32 projects to generate \$4,632,000 in private investments in the region, which equates to a multiplier effect of 6.5.** A wide variety of businesses have been created, including three in tourism/recreation, two in agriculture, fourteen in services including food services, five in professional services, one in manufacturing/processing and seven in retail trade. The fund can attribute its success to the high-quality follow-up and support the SADC offers, as it has not incurred any losses in its years of operation. The fund has proven itself, enabling women entrepreneurs to connect with available resources and helping them get involved in their communities.

WORKFORCE AND IMMIGRATION

VALLÉE-DE-L'OR WINS OVER NEWCOMERS

SADC de la Vallée-de-l'Or participates in a settlement service that was created in 2015. The service's mission is to make it easier to welcome, integrate and retain individuals when they arrive in one of the RCM's six municipalities. The service has also taken on the goal of attracting more university-educated youth to the region and helping them integrate into the community. A coordinator provides support to candidates from outside the region, helps clients look for accommodations, introduces newcomers to their respective business networks, organizes visits in the region and even offers a job-finding service for candidates' spouses.

To date:

- ▼ **94** individuals have received support
- ▼ **400** graduate students were met with as part of tours
- ▼ **63** people have received remote support and
- ▼ **12** people took part in discovery days.



At CFP Paul-Rousseau, when the Abitibi-Témiscamingue tour stopped in Drummondville.



Participants visiting the Canadian Malartic mine as part of a discovery day.

LA MUTUELLE D'ATTRACTION HAS THE EXPERTISE BUSINESSES NEED

In 2007, with the collaboration of different local partners, SADC du Suroît-Sud began supporting businesses through La Mutuelle d'attraction, whose mission is to help entrepreneurs connect, enable them to discuss the challenges of management and workforce recruitment, and offer them training sessions on different subjects. La Mutuelle assists businesses with human resources management, coordinates a human resources marketing process and makes sure job seekers and businesses find each other.

Mutuelle showcases its 30 member businesses and helps them become known as excellent employers to make sure their human resources management helps attract new candidates and retain current employees. Members receive six training and advisory sessions annually. The SADC has invested in the Mutuelle and sits as a member of the board of administrators to keep the organization on track and operating smoothly.

MEETING NEW ARRIVALS

SADC de la région de Matane has been partnering with Service d'accueil des nouveaux arrivants de la Matanie (SANAM) since 2014. SANAM serves a diverse clientele of immigrants, employers and international students, and aims to inform and support people who want to take up residence in the region, or who are new to the region. The service fosters smoother integration and ensures that these newcomers can fully participate in their adopted community's socio-economic life and contribute to its vitality. The service's three elements pertain to welcoming, attracting, and retaining people in Matanie. One example is how SANAM took over the process of enrolling immigrants in French courses and served as a reference in their immigration process. **SANAM also supported almost 300 international students by offering them workshops on cultural adaptation and information on post-graduation immigration procedures.**



Photo credit: sanamatanie.org

SUPPORT GOES HAND IN HAND WITH BUSINESS AND COMMUNITY INTEGRATION

Labour shortages are a major issue in the RCM of Coaticook, so a committee of various stakeholders was created in 2015 at the request of manufacturers to look into workforce issues and find solutions to this problem. The committee decided it was necessary to raise awareness of cultural diversity among the public before attempting to attract an immigrant workforce to the community. The awareness-raising campaign *Découvrir pour mieux comprendre* was launched in September 2016. It depicted the journeys of six people from different cultural communities who were well-established in the region. SADC de la région de Coaticook wanted to renew and expand the program, so it applied for and received funding from Canadian Heritage's Inter-Action: Multiculturalism Funding Program, which will be used to create activities for youth, organizations, municipalities and businesses. The SADC worked with the RCM of Coaticook, which developed an action plan with financial assistance from Quebec's Ministère de l'Immigration, de la Diversité et de l'inclusion (MIDI). The SADC decided to focus some of its interventions on entrepreneurs, and interviewed around thirty local businesses to better understand their needs and why they were concerned about hiring immigrants. **The study showed that the entrepreneurs were very open to hiring immigrants, but needed tools and support to make integration easier.** The SADC organized a discussion group with eight entrepreneurs to present them some framework tools for recruiting, selecting, welcoming and integrating immigrant workers. Tools to discuss different cultures were also deemed necessary to raise awareness among other employees and debunk prejudices. The next step will be to select some businesses to support through all the recruitment, integration and follow-up steps using the new tools that were created.

ACCUEIL CARRIÈRE SEES RESULTS

SADC d'Antoine-Labelle funds and plays an active role in Accueil Carrière. This project promotes different regional attractions and identifies all the services and institutions that can be found in the Upper Laurentians on its website to encourage newcomers to settle in the region. A project manager works hard to attract and retain the specialized workers needed in the region and takes care of promoting community integration and offering potential newcomers "turnkey" support. **There are several partners working together on Accueil Carrière, and the track record after only three years is impressive: 74 clients supported and 79 services provided to those clients; 43 people settled in the region, creating 38 jobs; and 10 networking activities organized.**

RESULTS

AN EFFECTIVE YOUTH STRATEGY SINCE 20 YEARS

This year, the SADC et CAE Youth Strategy, developed in partnership with Canada Economic Development for Quebec Regions, was once again very effective at supporting youth entrepreneurship among those aged 18 to 39.

On November 9, 2017, Réseau des SADC et CAE marked the 20th anniversary of the Youth Strategy with a press conference at the Lévis Convention Centre to acknowledge the efforts of the strategy's architects.

A number of notable guests attended the press conference, including Paul-Arthur Fortin, considered the father of entrepreneurship in Quebec, Denis Morin, Executive Director of the Entrepreneurial Community project and, via videoconference, Martin Cauchon, former FORD-Q Secretary of State, who was instrumental in launching the Youth Strategy. The event, which was followed by a celebratory lunch, highlighted the events that led to the creation of the financial assistance strategy, the key role played by the initiative and the exceptional results it has achieved over its 20 years of existence.



Daniel Dumas, President of the Réseau; Youri Rousseau, Regional Director of the CED's Quebec-Chaudière-Appalaches Business Office; Hélène Deslauniers, General Manager of the Réseau; Jean-Sébastien Descoteaux of Dival; and Renaud Trudel-Boisclair of Nahak Sports.



Paying tribute to the youth advisors who have worked at the SADC for 20 years and, at right, Pierre Sirois, master of ceremonies and advisor at the CED's Outaouais Business Office.

HUGES
RESULTS SINCE
20 YEARS

8,048
BUSINESSES WERE
CREATED

11,789
JOBS WERE CREATED
23,156
MAINTAINED

\$125,504,000
IN LOANS HAVE BEEN
GRANTED

\$1,123,629,000
TOTAL AMOUNT OF THE
PROJECTS

8,9
LEVERAGE EFFECT

4,3%
LOST RATE

THE YEAR
IN BRIEF

2,235
JOBS WERE CREATED
AND MAINTAINED

483
BUSINESSES WERE
FUNDED, 41% OF WHICH
WERE START-UPS

626
ENTREPRENEURS RECEIVED
FUNDING, 57% OF WHOM
WERE BETWEEN 30 AND 39
YEARS OLD, AND 60% OF
WHOM OWN A BUSINESS

\$10,565,897
IN LOANS WERE GRANTED

ACTIVITIES AND
PROMOTION TO
ENCOURAGE
YOUNG PEOPLE TO
START THEIR OWN
BUSINESS.

666 EVENTS
18,454 PARTICIPANTS
119 TOOLS

SPECIAL INITIATIVES: LOCAL DEVELOPMENT GETS THE LION'S SHARE OF THE BUDGET

Every year, the Special Initiatives program enables SADC et CAE to hire students to contribute to community development, to undertake local economic development projects and to do communications activities that promote their products and services. The investment budget for these three initiatives is \$2,069,000.

The Student Job initiative helped SADC et CAE to hire 50 young people between 15 and 30 years old, 66% of whom had never worked for an SADC or a CAE before. Additionally, 90% of students hired said that the job will encourage them to stay in or return to their community while helping them enter the job market.

A total of 723 SADC et CAE communications activities were conducted as part of the Shared-cost Communications initiative. Finally, the Local Economic Development initiative accounted for 72% of the Special Initiatives budget for a total of \$1,489,922, with 458 community improvement initiatives. Take a look at some of them in the Initiatives section!

STUDENT JOB

50 YOUNG
PEOPLE

COMMUNICATIONS

723 ACTIVITIES

LOCAL ECONOMIC DEVELOPMENT

458 INITIATIVES

THE SMALL BUSINESS SUPPORT INITIATIVE KEEPS COMMUNITIES VIBRANT

This year, the Small Business Support Initiative's (SAPE's) \$1,476,000 budget went to helping SADC et CAE support 442 businesses in carrying out 475 projects targeting economic issues faced by entrepreneurs in Quebec's regions. Of these projects, 271 pertained to information and communications technology integration, 111 to business succession and transfer, 60 to sustainable development and 33 to innovation. Most of the businesses operate in the manufacturing, recreation, arts, accommodation or food services sectors. SAPE directly contributed to maintaining 4,176 jobs and creating 757 new jobs, for a total of 4,933 jobs.

Of the entrepreneurs supported this year as part of SAPE, 50% were new SADC et CAE clients. Way to go, SAPE!

GROCERY STORES, THE BACKBONE OF THE COMMUNITY

SADC de Pontiac was sorry to hear of a Campbell's Bay grocery store's closure. The SADC felt that the business was essential to the town's survival and was relieved when the business owners' son sent in an application for assistance with the Sloan Grocery Store's succession. The SADC worked with the business to draft a business plan for the purchase and expansion of Sloan Grocery. The young owner had planned to expand the grocery store-convenience store's services to include a butcher counter. Once the succession process was complete, the store's importance in the community became apparent. Strong turnout by both residents and workers mean the grocery store and its butcher counter continue to be profitable. **The SADC's \$1,750 contribution enabled the creation of four jobs in addition to the two existing positions.**

RECORD SURVIVAL RATE AMONG BUSINESSES WHO RECEIVE SUPPORT FROM SADC ET CAE

According to the most recent Statistics Canada report, businesses supported by SADC et CAE have an 80% survival rate, 28 percentage points higher than other businesses. This sets a new record for the seven years in which the agency has been analyzing data from the Community Futures (CF) Program. The report also confirms that businesses that received help from an SADC or CAE continue to see better sales and job creation. In short, businesses funded by SADC et CAE perform better.

SURVIVAL
RATE

80%

CAPITAL RÉSEAU: AN ESSENTIAL TOOL

Capital Réseau, the financial vehicle of SADC et CAE, guarantees its members can access capital under optimal conditions thanks to a service agreement with the Réseau team. No management fees, no penalties and extremely fast response times are some of the reasons why SADC et CAE entrusted Capital Réseau with \$53.3 million of their assets. This year, this arrangement enabled SADC et CAE to respond to 70 requests and withdraw \$22.9 million, with 37 and \$6 million of those respectively for the Youth Strategy. As of March 31, 2018, Capital Réseau was managing 266 loans for total investments of \$51.1 million.

THE SMALL BUSINESSES FUNDING

Financing for small businesses is the core business the best known of SADC and CAE, and for good reason. This year, 1,584 loans were granted by the members for an amount of \$86,439,418 and total investments of \$383,848,258, a leverage effect of 4.4.

EVENTS AND PARTNERSHIPS

EXPO-ENTREPRENEURS: CELEBRATING ENTREPRENEURS FROM ACROSS QUEBEC

The inaugural Expo-Entrepreneurs event, organized by and for entrepreneurs, took place January 24 and 25, 2018. The event had a decisively strong turnout, with more than 6,000 members of the entrepreneurial community in attendance from Quebec's 17 administrative regions. The large-scale event offered 162 talks, labs and workshops. Some 91 non-profit organizations participated in the event, including 21 entrepreneurial support organizations with about 100 consultants and 90 "connectors." Réseau des SADC et CAE was invited to participate in the event, which was attended by many actors in Quebec's entrepreneurial ecosystem.

The next edition will be held in January 2019 at Place Bonaventure.



DROIT AFFAIRES, BRIDGING THE GAP BETWEEN RURAL AND URBAN

The French-language magazine Droit Affaires celebrated its 1st anniversary in March. The three SADC in the Outaouais region work with the magazine in the hopes of bridging the gap between rural and urban communities. They take advantage of opportunities to extend the reach of regional businesses using networking opportunities offered by Droit Affaires, training the magazine offers at conference events and the weekly radio show "LD Affaires."

The monthly magazine, which is published by Groupe Capitales Médias in approximately 150,000 copies, is a real motor for promotion and discussion for the entire business community. Its aim is to promote regional businesses, encourage networking between them and contribute to socioeconomic development.

TABLE DE CONCERTATION OF THE FQM

Réseau des SADC et CAE is a member of the Table de concertation, which brings together various economic development players. The Réseau maintains a good working relationship with the FQM. The Réseau's participation in meetings enables it to hear first-hand what provincial-level issues are being discussed and be considered a key player, while keeping up to date on the evolution of the local and regional development support ecosystem.

SALON INDUSTRIEL EVENTS BRING RURAL COMMUNITIES TO THE FOREFRONT

Over the last year, Groupe Pageau successfully organized three Salon Industriel events: one in Centre-du-Québec, one in the Eastern Townships and one in Bas-Saint-Laurent. SADC et CAE have worked with Groupe Pageau for several years to organize and hold these types of Salon events across Quebec. The events touched on topics such as employee recruitment, hands-on management and employee loyalty. **3,000 visitors attended these events and 334 companies exhibited those products and services.**

The events are a great way to increase the visibility of SADC et CAE and highlight the work accomplished in their respective regions.



Vallier Daigle, President of SADC de Témiscouata and Vice-President of the Réseau, during the press conference at the official opening of the Salon Industriel du Bas-Saint-Laurent.



Representatives from the Réseau and the SADC and CAE during the Salon industriel de l'Estrie.

TEAM

BOARD OF ADMINISTRATORS

Daniel Dumas, President
Estrie

Vallier Daigle, Vice-President
Bas-Saint-Laurent

Raymond Cimon, Treasurer
Chaudière-Appalaches

Michel Patry, Secretary
Nord-du-Québec

Christyne Fortin, administrator
Saguenay-Lac-Saint-Jean

Gilbert Barrette, administrator
Abitibi-Témiscamingue

Daniel Chalifour, administrator
Outaouais

Pierre Marois, administrator
Laurentides/Lanaudière

Jean Gagné, administrator
Mauricie/Centre-du-Québec

Denis Boulianne, administrator
Côte-Nord

Daniel Gasse, administrator
Gaspésie-Îles-de-la-Madeleine

STANDING COMMITTEE

Marc Hardy,
Abitibi-Témiscamingue

Guy Côté,
Bas-Saint-Laurent

Annick Thibouthot,
Côte-Nord

Joanne Beaudin,
Estrie

Daniel Gaudet,
Gaspésie-Îles-de-la-Madeleine

Sylvie Bolduc,
Laurentides/Lanaudière

Simon Charlebois,
Mauricie/Centre-du-Québec

Éric Thibodeau,
Montérégie

Pierre Monette,
Outaouais

Sylvie Drolet,
Chaudière-Appalaches

Jean-François Laliberté,
Saguenay-Lac-Saint-Jean

Annie Potvin,
Nord-du-Québec

RÉSEAU DES SADC AND CAE TEAM

Hélène Deslauriers,
General Manager

Paul Gauthier,
Executive Director

Jolin Ferland,
Director of Technological
Development, Training and
Services

Christine Pilote,
Director of Communications

Dominique Côté,
Director of Human resources
and Capital Réseau

Nathalie Gagnon,
Accounting Coordinator

Annie Pomerleau,
Director of Programs

Marie-Pier Bédard,
Administrative Assistant

sadc-cae.ca

Canada Economic Development for Québec Regions offers a financial support to the SADC and the CAE



Canada Economic
Development
for Québec Regions

Développement
économique Canada
pour les régions du Québec