



CAE RIVE-NORD

2025-2026

AR

Stimulating the Vitality of
Our Communities,
One Entrepreneurial
Project at a Time



CAE
RIVE-NORD

MESSAGE FROM THE CHAIR



STÉPHANE GAUTHIER
Chair, CAE Rive-Nord

The 2025–2026 year was a period of transition, but above all, a year marked by resilience, commitment and renewal for CAE Rive-Nord.

The departure of our Executive Director last August represented a pivotal moment for our organization. Faced with this change, the Board of Directors chose to act with determination and unity. We maintained our course, ensured continuity of operations, and continued the essential work required to support the evolution of our organization.

This period provided an opportunity to reflect deeply on our governance and implement key structural improvements, including a comprehensive update of our bylaws. These actions have positioned us on solid, modern foundations that are well suited to today's challenges.

The arrival of a new Executive Director in December brought renewed energy and opened an exciting new chapter for CAE Rive-Nord. We are also proud to have completed the transformation of our service offering. By strengthening our role in local economic development, business support and financing, we are reaffirming our commitment to fostering the dynamism and economic vitality of our territory.

This transition year would not have been possible without the valuable support of the Réseau des SADC et CAE and the SADC des Laurentides. Their guidance, availability and collaborative spirit played a decisive role in helping us navigate this period with confidence. I would like to extend special thanks to Mélissa Bergeron and Jean-Sébastien Roy for their exceptional support.

These achievements would not have been possible without the outstanding dedication of our Board members. I would like to warmly thank Lyne Villemare, Anne-Marie Rochon, Nathalie Desjardins, Normand Lapierre and Yannick Rudolph Binette for their ongoing commitment. I also extend my sincere thanks to our new directors, Sara Granger and Julie Paquin, who are already enriching our discussions and initiatives.

I would also like to recognize the remarkable work of our team: Christian Thibeault, Odette D'Astous, Nicolas Bellemare Granger and Nathalie Larochelle. Their professionalism, adaptability and dedication were central to our ability to successfully navigate this year. More than ever, CAE Rive-Nord is looking toward the future. The foundations are in place and the momentum is building—it is now up to us to continue, together, creating a strong, innovative and sustainable economic environment.

MESSAGE FROM THE EXECUTIVE DIRECTOR



CHRISTIAN THIBEAULT

Executive Director, CAE Rive-Nord

It is with enthusiasm and a profound sense of responsibility that I assume the role of Executive Director of CAE Rive-Nord. Building on the strong foundations established by my predecessors and our entire team, a new chapter is beginning.

Our territory is home to passionate entrepreneurs, innovative businesses and vibrant communities. CAE must rise to the level of this collective strength by becoming an indispensable partner in local economic development—more agile, closer to the realities on the ground, and better aligned with both individual ambitions and collective needs. Our role goes far beyond financing projects; it is about supporting aspirations and creating the conditions for sustainable growth.

Financing Strategies rooted in reality

We are undertaking a comprehensive review of our service offering to make it more flexible, accessible and responsive to the various stages of SME development—from start-up and expansion to modernization and business succession. We will also support strategic community projects aligned with our priorities in order to generate long-term benefits throughout the territory. Stronger partnerships with regional county municipalities (MRCs), financial institutions and government programs will provide entrepreneurs with simplified access to a full range of resources.

Three Priorities for our Communities

Our action plan is built around three strategic priorities.

1. Business Succession

An unprecedented wave of business transfers is beginning across our territory. Every successful succession preserves valuable expertise and helps maintain local jobs. Together with our partners, we will implement structured support services to ensure the continuity and long-term sustainability of our local business community.

2. The Green Transition

Environmental transition has become a competitive imperative. CAE Rive-Nord will play a catalyst role by financing projects focused on reducing environmental footprints, improving energy efficiency and advancing the circular economy, supported by tailored financing tools and a network of specialized experts.

3. The Digital Transition

Digital transformation has become a key driver of productivity and resilience. Whether through automation, artificial intelligence, e-commerce or cybersecurity, targeted investment programs and advisory services will help our SMEs embrace change with confidence.

Together, Let's Build the North Shore of Tomorrow

This report marks the beginning of a new trajectory. I would like to sincerely thank the CAE team, our Board of Directors, our partners and, above all, the entrepreneurs of the North Shore for their trust. It is with humility and determination that I commit to dedicating my energy to your success and to the prosperity of our region.

Respectfully,



CAE

at a glance

Our Three Areas of Activity :

- ▼ Local Economic Development
- ▼ Business Support and Technical Assistance
- ▼ Financing

OUR MISSION

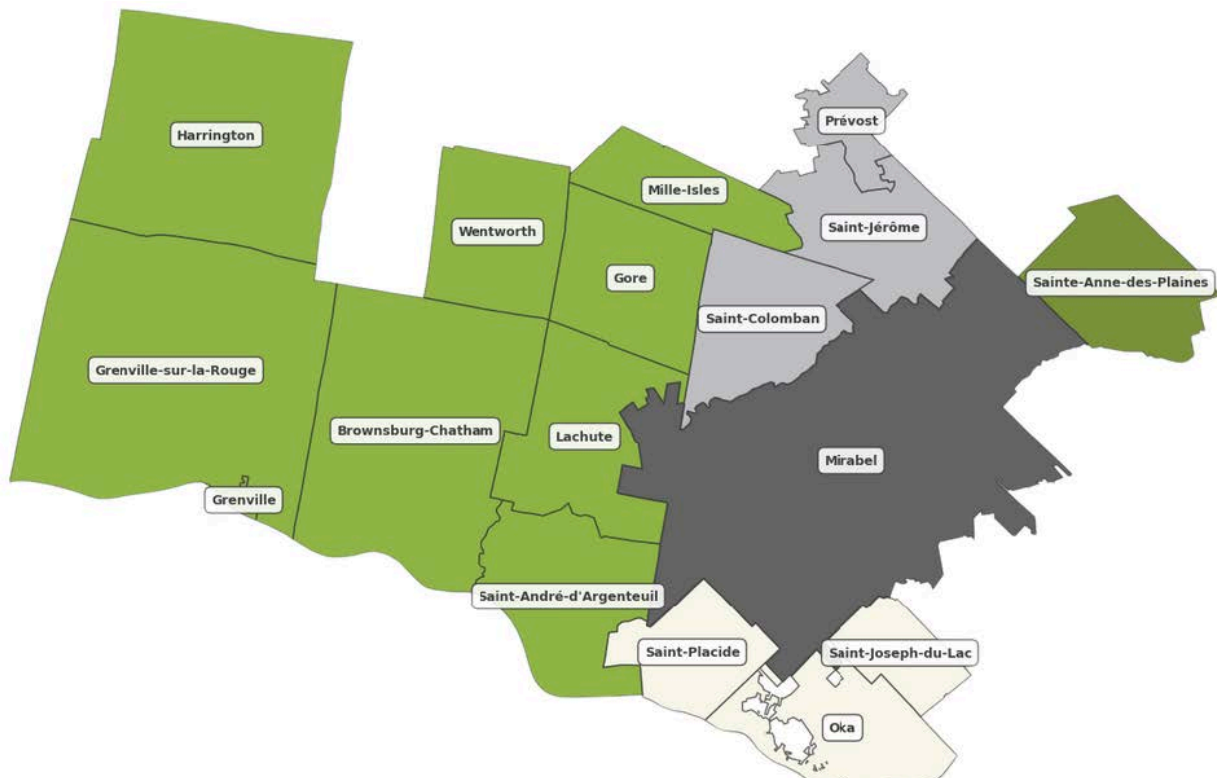
To actively contribute to the enrichment of our communities through involvement in local development initiatives, while providing guidance and financing solutions tailored to the needs of each business, whether in the start-up or growth phase.

OUR VISION

To be recognized by entrepreneurs and local economic development stakeholders as a partner of choice.








OUR VALUES

Commitment
Listening and Open-mindedness
Collaboration
Professionalism



Our Territory

REACH AND VISIBILITY

-  MORE THAN **4,000** WEBSITE VISITORS
-  **322** FOLLOWERS  **55**
-  **611** FOLLOWERS  **110**
-  MORE THAN **800** INTERACTIONS
-  **24** NEWSLETTERS **47%** OPEN RATE

Local Economic Development



« This training was incredible. It was extremely useful to me. The instructions on how to use the 3D printer were clear, and I was able to start using this tool very quickly! »

Steve, Recytronic inc.

Eco-Design and 3D Prototyping Training Program

12 new collective projects

More than **\$110,000** invested

PROJECTS INITIATED BY CAE

-Informed Manager Program

- One cohort consisting of four training sessions
- Six stand-alone training sessions

-Understanding My Numbers Program : three training sessions

-HR Solutions Peer Advisory Group

- Second edition of the HR Solutions Peer Advisory Cohort

-Argenteuil Manufacturing Tour in partnership with the Argenteuil Chamber of Commerce and Industry

- Visits to 3 businesses showcasing sustainable development best practices

-Development of the Connected Farms Tour Project

In collaboration with the MRCs of Deux-Montagnes and Thérèse-De Blainville

PROJECTS SUPPORTED BY CAE

-**Eco-Design and 3D Prototyping Training Program** in collaboration with the MRC of Argenteuil and Synerlab

-**Espace Aéro Mirabel** : Development plan for the Mirabel Aerospace Hub

-**Development of a Decarbonization Project** in partnership with the SADC des Laurentides

- **Local (MRC RDN) and Regional OSEntreprendre Challenge Galas**

-**Facilitation of two workshops at QGDA** including one in partnership with the MRC de La Rivière-du-Nord and the Carrefour jeunesse-emploi Rivière-du-Nord

«Discussing challenges with people from different sectors is incredibly valuable. It allowed me to look at my challenges from a new perspective and benefit from the supportive insights of the group. It is a rich, safe and highly educational environment.»

-Lyna Ranger, participant in the Peer Advisory Cohort

COMMUNITY INVOLVEMENT

- Coordination Committee, Mirabel Local Food Bank (Garde-Manger local)
- Board Member, Carrefour jeunesse-emploi Rivière-du-Nord
- Advisory Committee Member, “Economy of Functionality and Cooperation: Accelerating the Movement” Project
- Guest Speaker at a CCIRDN Luncheon
- Participation in events organized by La Centrale des affaires
- Co-host of the local Défi OSEntreprendre Gala for the MRC RDN
- Judge for the Regional Défi OSEntreprendre
- Jury Member, CCIA Excellence Awards Gala
- Participation in the 2026 Ecosystem Summit
- Member of the City of Saint-Jérôme Monitoring Committee
- Presenter in the Entrepreneurship Pathway Program at UQO
- Participation in meetings of the Laurentides SME Réseau Accès
- Member of the Social Economy Partners Committee
- Participant in the QGDA “Dragons” Panel
- Participation in the Regional Circular Economy Event
- Horizon 2040: Economic and Social Foresight Initiative
- Participation in the Launch of the Laurentides Economic Development Strategy
- Participation in the Unveiling of Mirabel as the International Maple Capital
- Participation in AGG of Partner Organizations
- Economic Partners Outreach Tour
- Member of the Sustainable Development Working Group of the Réseau des SADC et CAE
- Member of the Laurentides–Lanaudière SADC-CAE Regional Communications Committee

Training Activities

Total Training Hours Understanding My Numbers Program : 208
 Total Training Hours Informed Manager Cohort : 144
 Total Training Hours Informed Manager Stand-Alone Sessions : 165
 Total Training Hours Eco-Design and 3D Prototyping Program : 50



Understanding My Numbers Program

Thank you to our partner
Services Québec



Recytronic

« The training content was relevant and practical. The instructor was engaging, professional and an excellent communicator. »

-Alain Tremblay, JAT Distribution

« I had a breakthrough during the Eco-Design and Prototyping training. I realized that instead of having parts machined elsewhere or shipped from China, we could simply print the parts we need ourselves. The fit is even better! »

-Steve Chartrand

Informed Manager Cohort



Argenteuil Manufacturing Tour



Argenteuil Manufacturing Tour - Recytronic



Business Support



CAE: AN ESSENTIAL PARTNER IN ENTREPRENEURIAL PROJECTS

The support provided by CAE extends far beyond financing. This year, 147 businesses benefited from our guidance—or that of specialized consultants—for business start-ups, growth projects, business succession initiatives, and financial management improvement.

CAE helps entrepreneurs assess their businesses' real needs and identify the most appropriate partners to support their financing projects. Our advisory role also includes helping entrepreneurs find strategic partners, succession candidates, relevant programs and tools, and the right resources to move their projects forward. Through our hands-on, personalized approach, we help entrepreneurs bring their ideas to life, adapt to economic challenges and create lasting prosperity within their communities.

→EXTERNAL TECHNICAL ASSISTANCE

The Right Expert, at the Right Time, for the Right Project

Behind every business that reaches a new milestone lies a critical question: How can an intergenerational business transfer be structured without jeopardizing the company's future? Which technologies should be adopted to automate operations? How can a business reduce its environmental footprint while maintaining profitability? These pivotal moments require specialized expertise—and that is precisely where CAE makes a difference.

Rather than seeing entrepreneurs abandon promising projects due to a lack of access to expert guidance, we provide financial support to help them engage specialized consultants selected specifically for their needs. This year, more than \$14,000 in targeted assistance enabled 19 businesses to benefit from 88 hours of specialized consulting services in strategic areas such as business succession, digital transformation and sustainable development.

While modest in appearance, this investment generates significant structural impact. Every hour of expert support helps unlock key decisions that, in turn, stimulate private investment, create or maintain quality jobs, and foster innovation throughout our communities. This is how CAE's support translates into tangible results—one business at a time, one project at a time—contributing directly to the economic vitality of the North Shore.

BUSINESS SUPPORT RESULTS

288 hours of advisory services provided by CAE

128 businesses supported

88 hours provided by external consultants

19 businesses supported

more than **\$14,000** invested in external technical assistance

FORMATION

567 hours of training delivered

58 businesses participated in training activities

105 participants

Financing



Clinique
À vos soins... partez!

«The application process with CAE was straightforward, and I am very grateful for the support I received. There was also excellent collaboration with the MRC. Everything moved quickly, which gave me great peace of mind.»

-Caroline Jetté-Riendeau, Founder

Clinique À vos soins... partez!

Funding Your Ideas to Help Them Grow

CAE offers a range of financing solutions tailored to businesses at every stage of development—from start-up and growth to the acquisition of an existing business :

- Youth Strategy Fund
- Green Strategy Fund
- Digital Strategy Fund
- Transfer Strategy Fund
- Regular Investment Fund
- Purchase Order Financing
- SR&ED Tax Credit Financing

→ YOUTH STRATEGY FUND

CAE is proud to support young entrepreneurs. They are at the heart of our priorities because they represent the future of our communities. For several years, we have been offering the Youth Strategy Fund, designed for entrepreneurs aged 39 and under who wish to start a business, grow an existing one or acquire a business.

Over the years, this strategy has proven its value and impact. This year alone, six young entrepreneurs received financing through the program. With this meaningful support, they were able to turn their entrepreneurial ambitions into reality while contributing to the economic vitality of our region.



Ferme Aviateur

Photo courtesy of Ferme Aviateur

« This \$50,000 loan through the Youth Strategy Fund, combined with financing from the Regular Investment Fund, was instrumental in helping us purchase equipment and complete construction work. We are truly grateful for this support.»

-Jennifer Charland et Jean-Philippe Matteau, Owners

FINANCING

→REGULAR INVESTMENT FUND

Since its inception in 1984, CAE has built a private investment fund from various sources, known as the Regular Investment Fund. This fund is used to finance working capital, equipment purchases and other business needs. The Regular Investment Fund plays a key role in supporting SME growth and fostering job creation throughout our territory.

« This \$45,000 loan allowed us to act more quickly while waiting to receive grant funding and other sources of liquidity. The application process with CAE was simple, and everything was handled promptly. »
 -Nathalie Rochette, President



→DEDICATED FUNDS

Green Strategy Fund, Digital Strategy Fund and Ytransfer Strategy Fund

Over the past year, we focused on fully integrating and promoting our three dedicated funds. These financing solutions help businesses address challenges related to business succession, environmental transition and digital transformation.

« When I decided to purchase this business, I reached out to CAE. I received valuable advice throughout the process. Nicolas was incredibly motivating and provided outstanding support while helping me develop my business plan. »
 -Catherine Forget, Owner

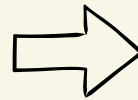
AMOUNTS INVESTED

\$455,000 invested in total

\$125,000 Youth Strategy Fund

\$37,500 Dedicated Funds

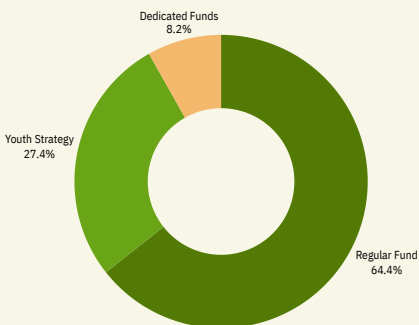
\$292,500 Regular Investment Fund



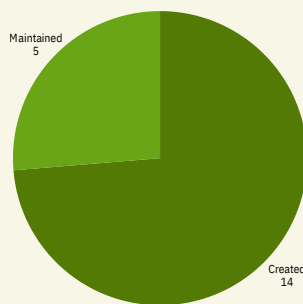
11 loans

**FOR EVERY \$1 INVESTED,
 \$6 IS LEVERAGED IN ADDITIONAL
 INVESTMENT**
**TOTAL INVESTMENT SINCE 1984
 \$70,951,762**

LOAN PORTFOLIO BREAKDOWN



NUMBER OF JOBS



CAE was a proud partner of the Regional Défi OSEntreprendre and had the honour of presenting awards to two regional winners.



CAE facilitated a workshop for students from Cégep de Saint-Jérôme on entrepreneurial mindset and professional behaviours at QGDA, in collaboration with the MRC de La Rivière-du-Nord and the Carrefour jeunesse-emploi Rivière-du-Nord.



From March to September 2025, Nathalie Larochelle, Local Development and Communications Advisor, completed the Ensemble Décarbonons training program offered by SADC Papineau-Collins to SADCs and CAEs.

The program concluded in Montebello, where participants had the opportunity to visit businesses that had completed the same journey. The event also brought together the 57 members of the Sustainable Development Working Group of the Réseau des SADC et CAE to exchange best practices, share ideas and deepen their knowledge of sustainable development, including the initiatives implemented by Fairmont Le Château Montebello.

Appointment



Executive
Director

Christian Thibeault was appointed Executive Director of CAE Rive-Nord.

The team participated in the 2026 Ecosystem Summit organized by Connexion Laurentides – Acceleration Space.

This event brought together economic development stakeholders from across the region to strengthen their expertise, exchange ideas and expand their professional networks.



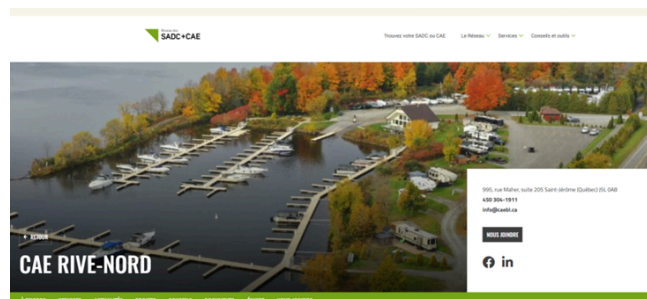
CAE collaborated with the City of Saint-Jérôme, Services Québec and the Centre d'études professionnelles de Saint-Jérôme on the Industrial District Tour. Participants visited three businesses to learn more about employment opportunities and workforce needs in the region.



The Executive Director attended the Regional Market Diversification Summit organized by Laurentides International, featuring former Québec Premier Jean Charest as one of the keynote speakers.



The team participated in the official launch of Mirabel as the International Maple Capital.



Launch of a new website integrated with the Réseau des SADC et CAE platform, providing visitors with access to a wide range of tools and resources.

ACKNOWLEDGEMENTS

BOARD OF DIRECTORS 2025-2026

Stéphane Gauthier, Chair
Nathalie Desjardins, Vice-Chair
Anne-Marie Rochon, Treasurer
Lyne Villemaire, Secretary
Normand Lapierre, Director
Yannick Rudolph Binette, Director

Our sincere thanks to each member of the Board of Directors for your commitment and support throughout the past year.

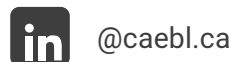
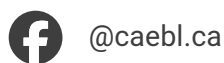
OUR TEAM

Christian Thibeault, Executive Director
Odette D'Astous, Accounting Coordinator
Nathalie Larochelle, Local Development and Communications Advisor
Nicolas Bellemare Granger, Business Advisor


A special thank you to Marie-Pierre Guindon and Audrey Ducharme, who left the organization during the year, as well as to all those who helped raise the profile of CAE within our communities.



995, Maher Street, Suite 205
Saint-Jérôme, QC J5L 0A8
450 304-1911
info@caebl.ca
www.caebl.ca



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