



## ISN'T INNOVATION GENIUS?

During the meeting of presidents last November, participants were invited to discuss the 16 solutions advanced in the workshops held at the June 2013 conference. The solutions were discussed in small groups of eight. The discussions were animated and can be summed up in a few words: innovation, diversification and sustainable development (SD).

The vast majority of the ten round tables were favourable to a solution based on innovation, and several added elements of diversification and sustainable development. The exercise generated a great deal of cohesion. Participants were asked to vote on the phrasing that best defines the solution to put forward. They chose "Innovation, our strategy." The message could not have been clearer; innovation is the cornerstone around which the Réseau will have to position itself in the coming years. As a result, innovation will become

the priority of the Réseau des SADC et CAE's Board of Directors. It will be the focus of the year's action plan and also influence planning over the coming years.

Organizations that wish to take on a leadership role in their area must look to the future, which necessarily means conceiving of innovations that could impact them greatly, but also bring them prosperity. The CFDCs and CBDCs have developed expertise in coaching businesses that are experimenting with innovation in a variety of ways. They will also have to consider introducing a thread of innovation within their own organizations and communities.

The Réseau will develop tools and means to assist the CFDCs and CBDCs in realigning towards innovation. A working committee will be established, substantive discussions will be held by the Standing Committee, and in particular, board members, executive directors and employees will receive training. Participants will be introduced to innovation terminology and ultimately share a common vocabulary.

In the coming years, everyone at the Réseau will be talking about innovation. That's great news!



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## "INNOVATION OUR STRATEGY"

The message could not have been clearer; innovation is the cornerstone around which the Réseau will have to position itself in the coming years.



# MESSAGE FROM THE HONOURABLE DENIS LEBEL



**It is with great pleasure that I take the opportunity again this year, by means of this annual report, to testify to the success of Quebec’s Sociétés d’aide au développement des collectivités (SADC) and Centres d’aide aux entreprises (CAE) and to highlight the work and commitment their members invest in supporting the sustainable, job-creating growth and the vitality of the province’s businesses and communities.**

This report clearly confirms once more that Canada Economic Development and the Réseau des SADC et CAE share the same priorities, notably those of promoting local economic development and of strengthening the capacity of communities to achieve and sustain their full potential.

I am further pleased with the direction the Réseau has decided to adopt for the coming years, in that it is in direct alignment with the Government of Canada’s priority of putting innovation at the very heart of its strategy to strengthen the economy and foster jobs.

Once more, I salute the undeniable role the Réseau’s nearly 2,000 professionals and volunteers play in the success of this network. Their expertise, dedication and knowledge of local needs are essential to the flourishing development of Quebec’s communities.

▼ **Denis Lebel** / Minister of Infrastructure, Communities and Intergovernmental Affairs and Minister of the Economic Development Agency of Canada for the Regions of Quebec

# MESSAGE FROM THE CHAIRPERSON AND THE EXECUTIVE DIRECTOR



**We would first like to mention the terrible and unparalleled event that occurred last July 6, the Lac-Mégantic disaster. That night, 47 people lost their lives—most of them young and in the prime of life. The disaster also caused massive material damage and had a negative socio-economic impact that is still hard to assess. The SADC de la région de Mégantic was among those that lost everything: offices, strategic information and archives. Under the leadership of Ginette Isabel, the SADC showed remarkable resilience and exceptional drive, despite the difficult circumstances. The SADC worked tirelessly to offer its support and expertise to entrepreneurs affected by the tragedy, participating in all committees and working groups that are trying to restore a degree of normalcy to the town and economic prosperity to the region as quickly as possible. On top of everything else, the SADC remained committed to holding the scheduled 2013 Québec Rural University meeting in their RCM. That’s commitment!**

Much to our surprise, the tragedy had a positive impact on our network. Following Ginette Isabel’s testimony before the general managers, during which she stressed the need for detailed emergency plans, the Réseau and its members created a guide to developing an emergency and crisis plan that allows the corporations to develop their own plans, adapted to their respective contexts.

Thank you to the SADC de la région de Mégantic, its board members, executive director and staff for their inspiring example of courage, generosity and professionalism.

2013-2014 can also be called “the year of good governance.” The work that the Stewardship and Governance Committee began last year and the training offered by Marco Baron had a significant impact on members and resulted in major changes to the composition of the various boards of directors, to policies implemented and to administrative practices. Moreover, the members share a common vocabulary and share their experiences in the area. Various tools have been or are being created to assist in the work being done by SADC and CAE directors, including a director’s guide, a guide to the hiring and performance evaluation of managers and a tip sheet on conflict management.

For its part—and despite being proud of its governance practices—the Réseau’s Board of Directors was committed to establishing several committees to better ensure the integrity, efficacy and thoroughness of our organization. Better knowledge of governance principles also allows everyone to be more familiar with their respective roles, thereby creating the required affinities—especially between the president and the executive director.

From among the items on the agenda for the next few years, innovation was identified by the presidents and managers as the top priority in our positioning. Innovation is already reflected in several ongoing initiatives, including the “Future Thinkers” project, the novel approach that enables us to anticipate the future of our communities with more relevance. The Québec entrepreneurial profile initiative, which provides us with more detailed knowledge about our entrepreneurs, is another example. In addition, the sustainable development project that brings together more than 40 SADCs and CAEs is using expertise from Laval University’s Centre de recherche en comptabilité et développement durable to accumulate new knowledge. Finally, the Espace économique francophone canadien, in collaboration with RDÉE Canada, is continuing to explore new business and collaboration models between Francophone entrepreneurs. It is also convincing us more and more to choose Canada as a primary market for our businesses.

Our partnerships that have reached a level of maturity are consolidating either with the Business Development Bank of Canada (BDC), Entrepreneuriat Québec or François Charron for e-commerce. At the heart of their operations, each is devoted to respecting the other and to the pleasure of working together. All the work, exchange of ideas and collaboration efforts are rewarded with measurable results. Our satisfaction surveys and performance assessments clearly demonstrate that we are making a difference.

Le Réseau des SADC et CAE will celebrate its 20<sup>th</sup> anniversary in 2015. Our organization brings together experience, expertise and creativity and can be proud of the work accomplished. Our network stands out in particular because of the people involved, their solidarity, complicity and generosity and because of the total commitment of our volunteers, who make everyone better. For all of this, we say “thank you.”

▼ **Daniel Dumas** / President  
▼ **Hélène Deslauriers** / Executive Director

# NATIONAL NEWS

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## REACTION FROM ONTARIO

**The Bas-Saint-Laurent region hosted a group of about 15 companies in the agri-food industry operating in southern and eastern Ontario. Despite taking place March 25-28, 2014, during Québec's extended winter, our provincial neighbours put on a brave face.**

The event, organized by the SADC de la Matapédia in collaboration with the eight CFDCs in the Bas-Saint-Laurent, the Réseau des SADC et CAE and the Réseau du développement de l'entreprise et de l'employabilité de l'Ontario (RDÉE Ontario), was enough to compensate for the inclement weather. Company visits were organized for the participants, who represented a variety of sub-sectors, including meat processing, alcohol (beer and wine), cheese manufacturing and distribution, as well as berry production and processing.

Networking activities were also held in order to promote the establishment of business contacts and, ultimately, commercial alliances. The mini show that was held at the Fromagerie des Basques was an especially popular networking event among participants. The speed dating activity, which gave each participant an opportunity to introduce their products, challenges and concerns, was also a favourite.

A number of lectures were also scheduled. Participants were impressed by the expertise in the Bas-Saint-Laurent in coaching agri-food businesses that wish to perfect their products and develop new processes. Collaboration between the research and training sectors is an interesting model for them to implement back home.

The economic mission was a follow-up to the one organized in Ontario in the spring of 2013, which included about 15 businesses from the Bas-Saint-Laurent. This second edition allowed participants from eastern Québec and Ontario to become more familiar with each other's region. Both the CFDCs in the Bas-Saint-Laurent and RDÉE Ontario expressed a clear desire to continue. A follow-up on the needs of businesses in both pro-

vinces will be conducted in order to foster future business alliances.

These missions are part of the Espace économique francophone canadien created in 2005 by the Réseau des SADC et CAE, in collaboration with RDÉE Canada. One of the objectives is to help entrepreneurs in Québec's regions to develop markets in the rest of Canada, which represents an enormous economic potential.



## THERE'S NO ANCIENT SECRET TO DOING BUSINESS IN CHINA!

**At a meeting of executive directors on February 20, André-Philippe Chenail, Manager of the Canada China Business Council's Québec Chapter, presented his organization's mission and services.**

Martin Cauchon, Chair of the organization's Québec Chapter, is already heading up projects in the urban areas of Québec, Sherbrooke and Trois-Rivières. Interest in building an alliance with the CFDCs is grounded in the desire to plan a pilot project targeting more rural regions and to grant small companies access to the Chinese market, thanks to the connections the CFDCs and CBDCs have with companies in their field. China's needs are enormous, and it's the right time for companies of all sizes to position themselves in order to fulfill them. Moreover, the support provided by the Canada China Business Council and its expertise in Sino-Canadian trade will facilitate access to that market.

Meetings with the CFDCs and CBDCs are planned to pursue implementation of the pilot project.

## NATIONAL FOCUS ON THE CFP

**The national evaluation of the Community Futures Program is under way. This comprehensive review is conducted in several steps and uses a variety of approaches.**

It began with a survey of CFDC and CBDC clients, which was completed in early April. Interviews lasting an average of 12 minutes were conducted among 602 CFDC and CBDC clients and partners. An online survey was also conducted, asking one representative from each CFDC/CBDC to answer general questions about the activities of organizations in their communities. Responses from 53 CFDCs/CBDCs were received. In addition, executive directors representing 7 CFDCs and CBDCs were contacted by the evaluation firm to answer a more extensive and detailed questionnaire on their activities. Three case studies are also being conducted among the seven participating organizations. Data from socio-economic and performance measures has been analyzed. Findings from the interviews will complete the case studies.

All the information gathered using the various assessment tools will be compiled by Canada Economic Development (CED), which will release its report in the summer of 2014. A national report will also be drafted and used as a guide in the upcoming renewal of contribution agreements with CED.

**602** CLIENTS AND PARTNERS  
IN INTERVIEWS

## ANOTHER TINTIN ADVENTURE



Ms. Isabelle Déry, at a training session on June 10<sup>th</sup>, 2013 surrounded by a representative of the Réseau des SADC et CAE and two representatives of the SADC Nicolet-Bécancour.

**The "Profile of Québec entrepreneurs" pilot project continued this year.**

Ms. Isabelle Déry, who is a specialist in the Tintin method for entrepreneurs, says that entrepreneurs have a profile that is much like Tintin; visionaries given to action. She bases her findings on four training sessions she conducted in the Sorel, Nicolet-Bécancour, Lotbinière and Témiscouata regions. In each region, the Tintin profile is 15% more common than other personality types. The profiles are variable between the four regions, however. It will be interesting to observe trends, once the sample size has increased. We will not have to wait for long though, as training workshops will be offered in 10 new regions in 2014-2015. Keep an eye out for the well-liked Belgian reporter's next adventure.



# SUSTAINABLE DEVELOPMENT AS SEEN BY ACCOUNTANTS

A collaboration established between the Réseau and Laval University’s Centre de recherche en comptabilité et développement durable (CerCeDD) enabled students in their third year of a bachelor’s degree in accounting—and who are on the verge of becoming CPAs—to put their 45 hours of study on sustainable development to good use, by conducting a diagnosis of small businesses.

The companies benefit from a free diagnostic analysis of business opportunities in sustainable development. Students are divided into groups of four and visit the companies twice. They are supervised by CerCeDD expert professors and by the CFDCs, which are experts in corporate sustainable development.

Five internships took place during the winter 2014 semester at companies varying in size from 8 to 300 employees. The Lotbinière, Kamouraska and Haut-Saguenay CFDCs organized the internship activities, which included conducting the diagnostic analysis, writing a report identifying business opportunities and their environmental, financial and social impacts, as well as creating a strategic action plan that lists tools and practices to implement, which was then presented to the management of the SMEs.



The SD Business Group attending one of the training sessions on sustainable development.

# LOOKING AHEAD WITHOUT A CRYSTAL BALL

The Future Thinkers project has a very unique character in that it anticipates what effects current and future changes will have on our communities. The regional Future Thinkers project is a customized tool to help CFDCs and CBDCs complete their strategic planning in keeping with their objective to develop their communities.

The approach is centred on the creation of an environment that promotes discussion between community leaders, development officers, entrepreneurs, elected officials, youth and a group of 10 to 30 people who are interested in the future of their field. The objective is to identify areas of opportunity and to plan concrete actions to promote increased community autonomy and a more diversified economic base. Five to seven workshops are expected to take place over the coming year. Discussions on the subject of change are intended to forge new tools for decision makers, such as: a list of opportunities within the community and the collective capacities to benefit from them, a profile of the existing economic base, a five- to ten-year projection and a strategy to get there, as well as a descriptive list of a dozen high-potential opportunities to explore.

Several regions have already begun an approach based on that model, which helps to confirm the Réseau’s strategic positioning with respect to sustainable development in communities. The Acton region, for example, has identified community opportunities and capacities and has prioritized its strategic choices. Témiscamingue and Charlevoix have also begun that process. Nonetheless, it is the Mégantic region—site of the pilot project—that is ahead of the curve; it has already identified and prioritized its projects. The usefulness of the tools developed during the process has been demonstrated, and the CFDC intends to repeat the process in the tourism sector.

# TAKE 2 FOR CONNECTED SMES

A winning formula is well worth repeating! That’s how the Opération Branchons les PME du Québec was launched last February 12. It began with star blogger François Charron’s presentation entitled “Vendre en ligne facilement avec peu de budget” [Sell online easily and with a small budget].

After attracting more than 10,000 entrepreneurs in 100 or so cities in Québec in the first phase, the Réseau, Entrepreneuriat Québec, Mr. Charron and partners are continuing their collaboration, this time to introduce companies to e-commerce.

Mr. Charron describes the situation regarding e-commerce as a disaster: “The latest data from CEFRIO shows that Quebecers spend nearly \$7 billion a year on the web. Of that, only 1 out of every 4 dollars goes to a business in Québec. Why? Because 88% of businesses in Québec do not practice e-commerce. Those companies must address that situation urgently, if they are to survive.”

That is the grim reality that phase 2 of Opération Branchons les PME du Québec aims to tackle. The intent is to go a step further with entrepreneurs by making tools such as votresite.ca, as well as local resources available, in order to help them in their efforts to offer their products on the web. It’s time to get on the technology train so that consumers can continue to buy locally, but more easily on the web.



During the press conference for the launch of Phase II in Lac-Mégantic.

10,000 ENTREPRENEURS IN THE FIRST PHASE

# WHO OR WHAT MCI?

A meeting between the Réseau des SADC et CAE and MCI magazine allowed both organizations to identify several things they have in common, including some of their clientele.

MCI magazine targets industrialists through the publication of editorials on an activity sector as well as regional or sectoral reports. In order to reach its clientele, MCI has planned four industrial fairs in Québec’s regions. The fairs target industrials, who attend them on invitation. The first was held last April 8 and 9 in Rimouski. The Réseau was invited along with BDC. The CFDCs from the Bas-Saint-Laurent region also attended the fair.

The main realization was that there is a desire to pursue our meetings with MCI; we share the same clientele, but not the same interventions. MCI provides no financing to industrials.

The next fairs, which will be held in Québec in October 2014, in Saguenay in May 2015 and in Estrie in October, 2015, will provide an opportunity to discuss our respective intentions regarding a partnership.

# ECONOMICS

## TREASURER'S REPORT



Raymond Cimon / Treasurer

In financial terms, the theme of 2013–2014 was efficiency: do more and better with less.

Despite a 7.5% decrease in revenue due to the withdrawal of Industry Canada programs, activities were maintained and new initiatives have emerged.

In addition, direct or indirect returns to members stood at \$3.4 million. Although income declined in recent years, members' share was preserved, as shown in Table 1. Table 2 shows the distribution of these amounts for corporations.

Let us also remember that the team is responsible for managing two organizations: the Réseau and Capital Réseau, its financial vehicle of growing importance.

Declining income and non-indexed budgets have put pressure on spending. However, the Réseau team had seen this coming and reduced the workforce (by attrition) without slowing down the pace or affecting service delivery. It was in fact quite the opposite, as committee meetings were more numerous this year, and group events were maintained.

Sustainable development efforts actually led to lower costs in supply purchases, parcel shipping and photocopying and printing.

In short, it was a year of efficiency and stability.

## BDC: THE VERY DEFINITION OF PARTNERSHIP

A number of ideas have been proposed since BDC's announcement at the annual Réseau congress in June 2013 that it will allow joint loans of up to \$250,000. A meeting between CFDCs, CBDCs and BDC was an opportunity to discuss each party's expectations, the needs of entrepreneurs and the types of projects that should be favoured.

The official announcement that accredited CFDCs can approve a loan of \$250,000 in BDC's name was made at a press conference during the semi-annual meeting of CFDCs and CBDCs in November 2013. CFDCs and CBDCs are now able to provide joint loans of up to \$400,000 to small businesses, providing access to more large-scale projects. A joint working group was established to identify other avenues to explore in the context of the partnership.

A total of 26 joint loans were approved in 2013–2014. The largest, worth \$300,000, was split equally between the CFDC or CBDC and BDC. Since 2010, 70 joint loans have been granted, and that number increases every year.

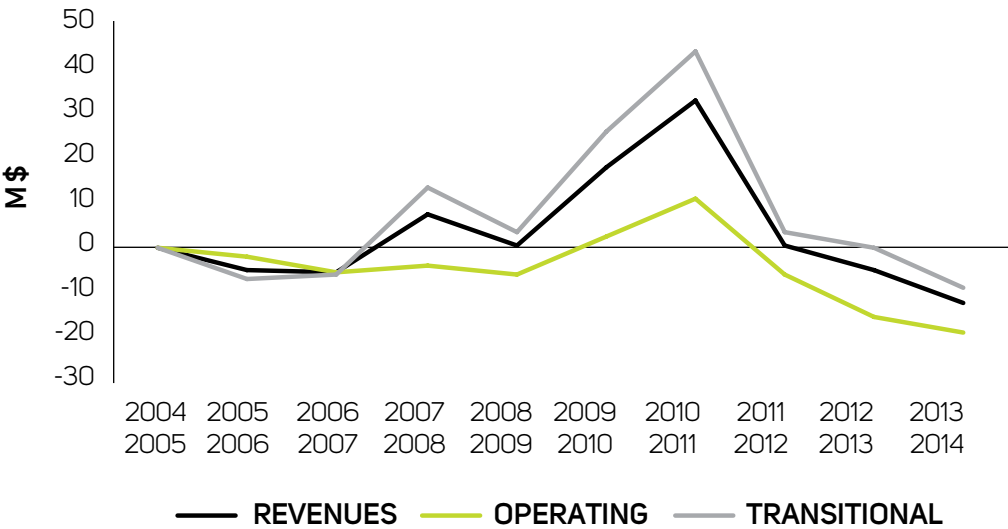
To quote Jean-Claude Gagné, a regional director of partnerships and alliances for BDC, "Besides the results achieved by our two organizations, our ability to work together is essential; entrepreneurs benefit from our combined strength and are able to foster growth." That is a good description of how both organizations feel.



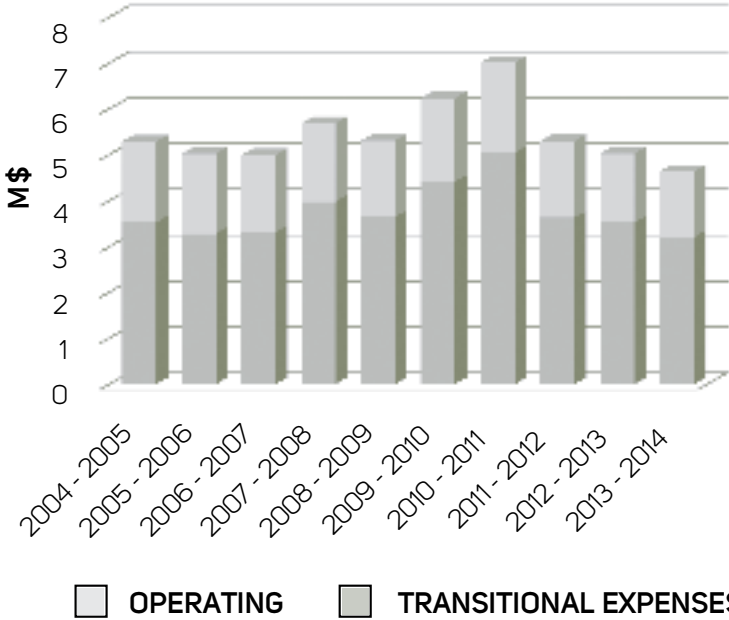
Ms. Hélène Deslauriers, Executive Director of the Réseau, with Mr. Patrice Bernard, Senior Vice President, Financing and Consulting, Québec Region for BDC.

## DIRECT OR INDIRECT RETURNS TO MEMBERS stood at \$3,4M

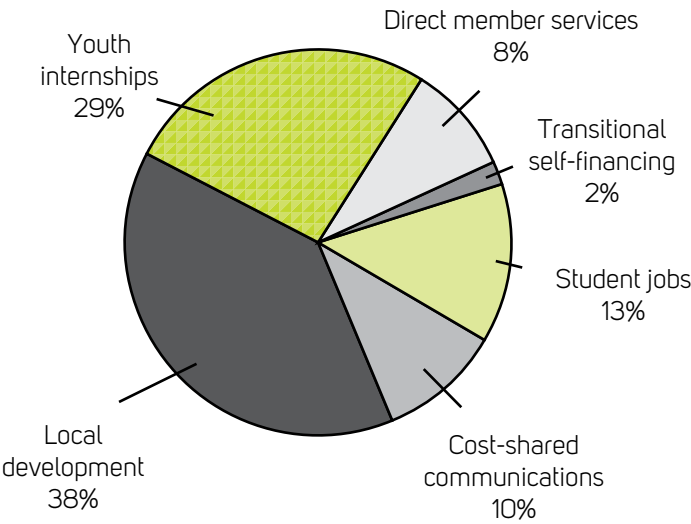
### EVOLUTION OF INCOME OVER 10 YEARS



### EVOLUTION OF EXPENSES OVER 10 YEARS



### BREAKDOWN OF INCOME REDISTRIBUTED TO MEMBERS 2013–2014





# THE RÉSEAU GETS EXPOSURE ON CHANNEL V

You undoubtedly saw the five-part television series on channel V last winter. Lac-Mégantic.TV was the fruit of a partnership between the Réseau des SADC et CAE, the SADC de la région de Mégantic and Entrepreneuriat Québec.

The show featured 32 business owners whose businesses were damaged as a result of the July 2013 tragedy. The idea was to give them an opportunity to express their hopes about getting their businesses up and running again, and to emphasize the importance of having roots in the community. The intent was to drum up a wave of solidarity that could benefit the entrepreneurs.

Partners were able to present some video clips and thus also got some air time. Despite being a local story, the show was watched by people all over Québec, many of whom expressed their sympathy for the people of Lac-Mégantic.



The SADC de la région de Mégantic team

“The first word that comes to mind when I think about the CFDC is trust; trust in the relationship built with the youth advisor, Cynthia Cameron, and trust in my own abilities as an entrepreneur that the CFDC awoke in me. I also appreciate that even though my business is small, the CFDC makes me feel tall.

I also sincerely appreciated the help and attention I received, especially after July 6, when your support was even somewhat therapeutic. In fact, it was because of that attention to my needs that the CFDC and the Réseau des SADC made it possible for me to work on a project for my boutique in direct collaboration with François Charron.”

- Élizabeth Roy  
Owner, *Au coin d’Emillia* children’s clothing store

# REVITALIZATION THROUGH TECHNOLOGY

As a reliable partner of the Rues principales Foundation, the Réseau attended the 26<sup>th</sup> Annual Rues principales Foundation Conference last September. The theme “Brancher nos Rues principales: les technologies au service de la revitalisation” [Connecting our main streets: revitalization through technology] interested the Réseau, which has been fighting for the development of technologies in our communities for years.

The Réseau organized a workshop that attracted about 100 participants. Paul Gauthier, Director of Administration and Development at the Réseau, and Roselyne Clément, Development Officer at the SADC de Papineau, hosted the workshop entitled “Comment rendre Internet disponible en région et accessible dans les lieux publics” [How to make the Internet available in the regions and in public spaces], intended to convince participants that expertise is available and that the CFDCs and CBDCs are ready to help communities use technology as a tool to promote local development.

In addition to manning its corporate stand, the Réseau also presented a tip sheet on e-commerce, written in collaboration with François Charron. The tool helps entrepreneurs with questions about connecting to the web and managing an interactive website.

# CITY OFFICIALS ALSO INTERESTED IN ENTREPRENEURIAL SUCCESSION

The longstanding partnership that exists between the Réseau and the Quebec Federation of Municipalities (FQM) provides us with numerous opportunities to discuss municipality chairs and chief administrative officers. One of those discussions on the topic of entrepreneurial succession and the challenge it presents to elected officials was held during the Assemblée des MRC on December 5.

In order to discuss the financial aspects of entrepreneurial succession, the Réseau’s Executive Director, who hosted the workshop given to elected officials, was accompanied by some of the Réseau’s funding partners. As a result, Patrice Bernard, Senior Vice President, Financing and Consulting, Québec Region for BDC, François Gilbert, President of Angés Québec, Suzie Loubier, Executive Director of the ACLDQ, and Jean Bergevin of the Caisse d’économie solidaire were able to explain the role of their respective organizations in entrepreneurial succession.

Elected officials were also reassured: succession financing is available not only from traditional financial institutions; several other sources were named. In exchange, elected officials were told how important it is to make entrepreneurs aware of succession issues. Just like writing a will is not bad for your health, talking about succession will not put your business at risk; it will only make succession easier when the time comes.

# ROCK AROUND THE COMMUNITY

The 2013 semi-annual meeting attracted nearly 175 rockers, who didn’t miss a beat in responding to the invitation, registering in a record time of 20 minutes. Tickets sold out in a flash, like tickets to a rock star’s show.

The meeting was held October 22-24, 2013, at the Lévis Convention Centre. Two activities on sustainable development were especially popular: the happy hour, during which a book on SD successes was launched, and the workshop entitled “C’est pas juste à la TV!” [It’s not just on TV], which presented some SD success stories.

Among the 26 training sessions offered, around 10 of them received a rating of over 90%. Some of them will be repeated at future meetings, so that more people can benefit from them.

The semi-annual meeting of CFDCs and CBDCs has not lost any of its relevance over the years. It remains a favourite event on the CFDC and CBDC fall agenda.



# ARTS AND CULTURE

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## WE SHARE OUR TOOLS TO BUILD OUR PARTNERSHIP

As part of its partnership with **Entrepreneuriat Québec**, the Réseau took part last November in the 14<sup>th</sup> meeting of provincial vocational training centres that offer the course “**Lancement d’entreprises**” [Starting a business].

Training on the Geographic Information Module (GIS) was offered to a group of about 60 people who value the module as a powerful tool in conducting socio-economic analysis. The tool was developed by the Réseau for its members and partners. Teachers of the course “**Lancement d’entreprises**” will have access to MIG.ca. A new function that will allow users to save and share analyses will soon be added to the tool.

As part of the Québec Entrepreneurship Contest, the Réseau participated in the production of a 90-second video that features an entrepreneur who received assistance from the SADC de Nicolet-Béancour. Michel Ross, President of **Entrepreneuriat Québec**, and Hélène Deslauriers, Executive Director of Réseau, explain the role of their respective organizations and the importance of their partnership in promoting the entrepreneur’s success.

The video can be watched on the Réseau and **Entrepreneuriat Québec** websites, on several CFDC websites and through social media. More than 425 people have already seen it.

Have you?



During the production of the Video :  
Sarah Désilet-Rousseau, entrepreneur,  
Hélène Deslauriers, executive director of the Réseau des SADC et CAE and Michel Ross, president of **Entrepreneuriat Québec**.

## THE URQ IN ESTRIE

The memory of the **Lac-Mégantic disaster** that occurred in July 2013 is still fresh for all of us. Incredibly, the community of **Lac-Mégantic** was ready in September—just two months later—to receive the **Québec Rural University (URQ)**.

The SADC de la région de Mégantic was committed to holding the scheduled event, in collaboration with the SADC Des Sources and the SADC du Haut Saint-François. Participants had to be relocated and some activities had to be adapted, but there was no question of yielding to adversity. Given the circumstances, the 2013 URQ had a very unique feel.

The Réseau expressed its solidarity by actively participating in the organization of the event. The various SADCs also expressed their undiminished solidarity by

participating massively in the first edition of the URQ in Estrie. The Réseau presented its “**Future Thinkers**” project in a very original manner, by putting private sector researchers rather than university researchers in the spotlight. They were able to present findings from scientific research and from research on the ground in an integrated manner. The theory on the impact of current and future changes was presented, as were the pilot project, the approach and the tools developed to facilitate the approach.

We hope that this manner of presenting research results will have the effect of promoting greater participation by researchers, because when they share their knowledge with practitioners on the ground, everyone wins.



Representatives of SADC and CAE during the event.

## THE RÉSEAU DES SADC ET CAE’S ANNUAL CONGRESS:

### AN ESSENTIAL RENDEZ-VOUS

The 13<sup>th</sup> annual congress of the Réseau des SADC et CAE du Québec was held from June 5 to 8, 2013, in Tadoussac, in the **Haute-Côte-Nord** team, under the leadership of **Léna Saint-Pierre**, was responsible for organizing the event. They were assisted by teams from the neighbouring **Manicouagan** and **Côte-Nord CFDCs**.

More than 250 participants from 60 CFDCs and CBDCs went to Tadoussac to talk about various subjects around the theme “**Plongez au cœur d’une région haute en couleurs**” [Plunge into the heart of a very colourful region]. The welcoming ceremony set the tone; participants saw the aquatic antics of a great many whales. It was a huge success!



Workshops on culture, tourism, population exodus, co-operative business, surviving the forest industry crisis, sustainable development and economic diversification were on the agenda, as were visits in the field organized around those same topics. Directors also expressed strong interest in the training offered on governance.

The banquet, which was held in the **Hôtel Tadoussac’s** famed **Coverdale** dining room, was full of emotion for **Hélène Deslauriers**, who was taken aback by the testimony given on the occasion of her 15<sup>th</sup> year as the Réseau’s executive director. The 10<sup>th</sup> year of the CFDC-BDC partnership was also highlighted. **Patrice Bernard**, Senior Vice President, Financing and Consulting at BDC, took the occasion to announce the plan to allow CFDCs and CBDCs to authorize loans of up to \$250,000 on behalf of BDC. The plan will be implemented in October. A plenary closed out the conference, allowing all participants to openly discuss what they observed during their visits in the field. The congress fulfilled expectations, and participants left the region with colourful memories.

JUIN 2015

## MEETING IN CHARLEVOIX

It seemed like a long way away when we first discussed it in Halifax in 2012, but now the **Community Futures Network of Canada’s** next pan-Canadian conference is almost upon us.

“**Proud of our development culture, let’s showcase our achievements**” will be the theme of the event, which will offer lots of opportunities to share our successes and to show how proud we are.

Organization of the event is coming along very well. The local committee is discussing some creative ideas. The national committee, which is made up of representatives from all of Canada’s regions, will validate those ideas. There will be inspiring lecturers, fascinating workshops and a variety of visits made in the spectacular **Charlevoix** region—not to mention some surprises!

Folks from CFDCs and CBDCs across the country want to see each other and talk to one another. We’ll give them an opportunity to do just that.





# WHEN CFDCS AND CBDCS CARE FOR THEIR YOUTH

## ABITIBI-OUEST

The SADC d’Abitibi-Ouest is involved in keeping kids in school. They experimented with some classroom activities focused on the use of ICT in simulation and learning. They also organized recognition activities for students and teachers.



## LAURENTIDES-LANAUDIÈRE

A Savoir Affaires fair was organized in the Laurentides-Lanaudière region by the Université du Québec network and regional partners (public and private). It focused on a new alliance between students, who have specialized knowledge, and entrepreneurs, who have experience in the field. About 50 students with varying profiles and backgrounds came together in teams with local entrepreneurs, in order to identify and plan the launch of new business ventures.



## LOTBINIÈRE

An event based on the television show Dragons’ Den was organized by the SADC de Lotbinière on January 24. The event took place at the Beaurivage high school. Grade school and high school students pitched 13 business ideas to the five dragons. Two projects received special attention and won the maximum award of \$500. In all, \$3,500 was awarded.



## BAS-SAINT-LAURENT

In the Basques region of the Bas-Saint-Laurent, development organizations from the RCM put together the Fonds jeunesse des Basques in 2011, so as to facilitate the arrival or return of graduates between the ages of 16 and 35, and to support youth projects in the Des Basques RCM. As a result, more than 60 scholarships for a total of \$35,000 have been granted to young people who have made the RCM their home, launched a business, completed an internship or who have created an initiative that benefits the local population.

MORE  
THAN

60

SCHOLAR-  
SHIPS

FOR A TOTAL OF

\$35,000

## MAURICIE AND CENTRE-DU-QUÉBEC

Three CFDCs in the Mauricie/Centre-du-Québec region (Centre-de-la Mauricie, Maskinongé and Nicolet-Bécancour) together implemented the Écoleadership program for young workers in their regions. The program was developed by the Biosphere of Montreal, Environment Museum. The program is intended for young workers between 18 and 35 and seeks to develop young ecoleaders and to equip them to launch a sustainable development project at the company where they work.



# TIME FOR ELECTED OFFICIALS TO ADDRESS THE YOUTH EXODUS

The youth exodus is a concern that was discussed nearly 20 years ago by the Réseau des SADC et CAE.

Solutions were brought forth, actions were taken, and excellent results were achieved in this regard, as evidenced by the results of the Youth Strategy over the past 15 years. Who better then, than the Réseau’s Executive Director, to host a workshop on the theme of entrepreneurship and youth at the FQM congress last September 25?

The workshop was intended to give examples of solutions to elected officials who are concerned about the exodus of youth from their communities. The workshop was also intended to foster discussion, in collaboration with representatives from the ACLDQ, Place aux jeunes and the FQM, on ways of using business opportunities to attract young people to the regions. The workshop was attended by about 60 people.



## REPORT ON A STRATEGY THAT IS AGEING WELL

Despite being in its 16th year, the Youth Strategy remains as attractive as ever to young entrepreneurs, who recognize the CFDCs' expertise in the area of youth entrepreneurship.

Over time, the initiative has become a favourite among the various programs and services made available by various socio-economic organizations to up-and-coming entrepreneurs. The Youth Strategy has become a trademark of CFDCs in Québec. Copied but never equalled!

New conditions on the maximum loan amount that can be granted to youth, as well as the extension of the repayment period gave the Youth Strategy a second wind.

Here are the main indicators to illustrate the 2012–2013 results:

- 385 businesses financed
- 471 young entrepreneurs financed
- Youth Strategy loans total: \$7.3M
- 1,927 jobs created or maintained
- Average loan: \$15,632. The impact of the increase in the maximum of the Youth Strategy loan from \$15,000 to \$25,000 has been felt. The average loan in 2012–2013 was \$15,600, which is 24% higher than the average loan over the last twelve years.
- Historical loss rate: 4.8%

The cumulative results of the last 15 years, combined with a historical rate of loss that has always remained below 5%, affirm that the cost-benefit ratio of the Youth Strategy initiative is highly advantageous.

## RENCONTRE ENTREPRENEURIAT JEUNESSE

The 14<sup>th</sup> Rencontre entrepreneurial jeunesse was held from November 6 to 8, 2013, in the Chaudière-Appalaches region. It attracted more than 120 participants. The Chaudière-Appalaches event had pull right across the province, with more than 75% of participants coming from outside the region. People travelled from Abitibi, Outaouais, Gaspésie and even as far away as Baie James to attend the event.

Some 15 different activities were on the agenda, including lectures, workshops and company visits. One of the workshops showcased various initiatives to promote entrepreneurial succession. That workshop was organized and hosted by representatives from the Lotbinière, Bellechasse-Etchemins and Pierre-De Saurel CFDCs.

The 14th edition of Rencontre entrepreneurial jeunesse was a resounding success. The general satisfaction rate was 3.5 out of 4. A large part of the success is attributable to the organizing committee, to which the Réseau des SADC et CAE was associated. In exchange for its participation, the Réseau benefited from increased visibility.



One of the workshops held on entrepreneurial succession, hosted by Mr. Gabriel Nadon from the FTQ and two young entrepreneurs that have taken the reigns of a business.



MORE THAN **120** PARTICIPANTS

## GOVERNANCE AND STEWARDSHIP

### THEMED SECTION

## GOVERNANCE TAKES A HIT

**Marco Baron's training tour on governance and stewardship was among the Réseau activities last year that had the greatest impact. Several participants realized that their organization could benefit from a review of their policies and approaches to stewardship.**

At the meeting of presidents in November 2013, a discussion was held among participants, presidents and executive directors about the most pressing needs brought to light during the regional training sessions given by Mr. Baron. The discussion set the tone for the agenda of the Réseau's Stewardship and Governance Committee.

In addition, and as a result of the powerful testimony provided by the executive director of the SADC de la région de Mégantic on the impacts of last July's disaster on her organization, Réseau members agreed unanimously on the importance of adopting emergency plans. A process was devised to inspire each organiza-

tion as well as every board member and employee in their efforts to visualize every possible scenario in their community. The guide to developing an emergency and crisis plan is the Standing Committee's answer to the collective call to action.

Another result of the training on governance was the expression of concern regarding the integration of new directors to the Board. This underscores the importance of updating the director's guide that was created in 2002; in addition to the legal considerations tied to the position of director, the extent of the directors' role in relation to governance must be made explicit. Best practices in the area must be identified, and the aspects to be validated on a regular basis must be listed. The guide is currently being drafted and will be useful to new and incumbent directors in thoroughly understanding their role and in developing an instinct for vigilance and an aversion to taking things for granted.

There was a call for a new tool to ensure better governance: a guide for evaluating general management. A guide proposing an evaluation process that identifies expectations, delegated powers and paths to skills development could be used as a framework for board members, who often feel ill-equipped to evaluate the executive directors.

This year, the Stewardship and Governance Committee developed a simple but relevant tool to allow better prevention and resolution of the conflict situations that can arise in our organizations. The tool, in the form of a tip sheet, helps to identify the sources of conflicts, recognize early warning signs and pinpoint the best interventions and available resources, should they be needed.

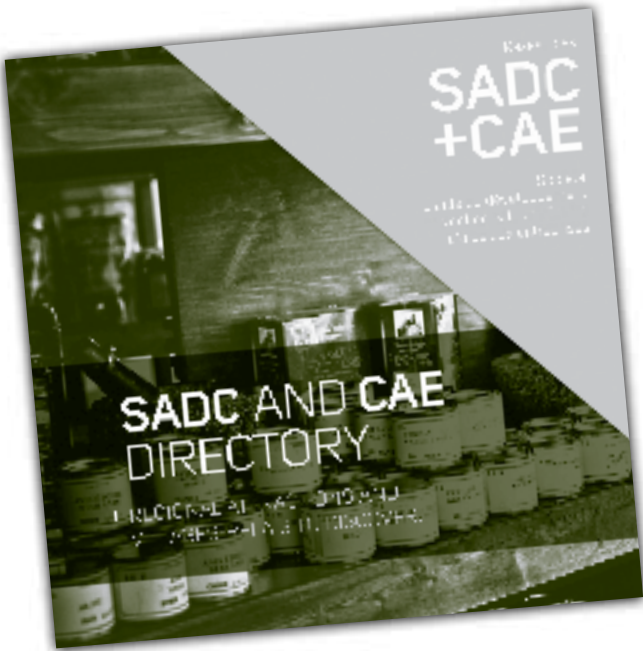
In addition to the Stewardship and Governance Committee that has been in place since 2012, three other committees were established by the Réseau's Board of Directors during the year, in order to discuss the following: risk management, Board operations and the evaluation of general management. Réseau members would like to have tools to ensure better governance, and we can only encourage them in their pursuit of the best possible management of our organizations.

## NEW DOCUMENT

This year, the Réseau released a new directory of its members. The indispensable tool has been completely redrawn and will be available in both a pocket format and a poster format.

In addition to listing useful information about its members and partners, the directory also highlights 134 regional attractions that were chosen by the CFDCs and CBDCs because they are original and often little known. The Villages-Relais will also appear on the maps, so you can use it as a travel guide through the regions of Québec.

The new directory was launched at the Réseau’s annual congress in Victoriaville. Copies will be distributed to members and are available from the Réseau.



134  
REGIONAL  
ATTRACTIONS

THAT WERE CHOSEN BY THE  
**SADC AND CAE**  
BECAUSE THEY ARE  
ORIGINAL AND OFTEN  
LITTLE KNOWN

## APPEAL FROM THE EAST

The CBDC Restigouche Inc. is launching a national study of the manufacturing sector. The goal is to identify the correlation between employees’ basic skills and their ability to use and understand written information, and the performance of manufacturers in Canada. The manufacturing sector was targeted because the profile of employees in that sector shows low levels of the aforementioned aptitudes and skills, while research shows that productivity is linked to high levels of those same skills.

The CBDC Restigouche sought participation from Québec, in order to preserve the national scope of the study. The Baie-des-Chaleurs, Coaticook and Manicouagan CFDCs, and the Rive-Nord CBDC agreed to identify companies that correspond to the criteria set out in the research protocol.

This is the third time that the CBDC Restigouche is leading a national project and therefore collaborating with other CFDCs and CBDCs in Québec.

## ALLIANCE COOPÉRATION: MOVING FORWARD

It’s done! The Québec government signed the order in council to work legally with Desjardins as part of the limited partnership. The provincial contribution of \$4M will be entrusted to that organization.

Now that legal considerations around the order are settled, it’s time for action. A more active promotion of the Alliance Coopération means that existing projects can be advanced and that new ones can be taken on. More than \$270,000 was invested in three coop start-ups this year. It is the support all Alliance Coopération partners were hoping for.

## IF I WERE 20, LIKE YOU...

Ressources Entreprises (RE) is one of the two Canada Business Network centres in Québec. It is located in the city of Québec and serves eastern Québec, helping to start or expand businesses.

Ten years ago, the Réseau signed a partnership agreement with Ressources Entreprises that provides CFDC and CBDC advisors with the opportunity to get free help in, among other things, researching market, program and funding information. In 10 years, 4,350 hours have been spent by RE completing 1,700 searches on behalf of CFDC and CBDC member companies.

The Réseau celebrated its partnership with RE in the special edition of the Chefs d’entreprises publication released in October 2013. Happy birthday, partner!

\$270,000 WAS INVESTED

## THE RIGHT TOOLS FOR GOOD MEASURE

The old saying “give us the tools, and we will finish the job” is still relevant for the Réseau today.

The software designed to collect information from the CFDCs and CBDCs, to conduct surveys and to produce reports containing the results of those surveys have improved considerably over the past year. Among other things, a new indicators report allows for data to be validated before it is sent to Canada Economic Development. This step allows the CFDCs and CBDCs to ensure that they are sending data that is most accurate and that better reflects the results obtained.

The format of the annual satisfaction survey report was also modified to facilitate consultation of the results. The spring 2013 survey, to which the clients and partners of 13 CFDCs responded, was conducted with the new format in mind.

An independent finding was made at the end of the survey: “Considering all satisfaction questions for all programs as well as statements meant to assess the services offered by the advisors, the rate of positive responses falls between 95% and 100%. Satisfaction with service in general registered at 99% for each of the clientele. Those are exceptional results.” The flattering comment is especially noteworthy, given the large sample size (992 interviews).

## MIG+

All of the 2011 census data have been available on MIG.ca since mid-April. There will be no impact on the variables used to update the socio-economic profiles created or the thematic analyses conducted by the CFDCs and CBDCs, despite the changes made to the data source.

There are 1,870 new nation-wide variables available. MIG.ca is the only information system that provides such a mass of information to a limited number of users: the CFDCs, CBDCs and their partners.

1870 NEW NATION-WIDE



2013-2014

YOUTH JOBS AND INTERNSHIPS

TOTAL CONTRIBUTIONS	\$15,572,330
# of young participants	205
# of CFDCs and CBDCs and organizations	59
# of weeks allocated	2 544
Average duration	12.4

YOUTH INTERNSHIPS

CONTRIBUTIONS	\$1,113,541
# of young participants	137
# of CFDCs and CBDCs and organizations	35
# of weeks allocated	1 761
Average duration	12.9

STUDENT EMPLOYMENT

CONTRIBUTIONS	\$458,789
# of young participants	68
# of CFDCs and CBDCs and organizations	40
# of weeks allocated	783
Average duration	11.5

COMMUNICATIONS

Annual # of visits on the Réseau's website	33 000
Traffic increase since 2013	28%
Annual # of visits on the Réseau's Twitter	781
Traffic increase since 2013	55%
# of comm. tools produced by CFDCs and CBDCs	877

EVENTS AND TRAINING SESSIONS

TOTAL # OF PARTICIPANTS	666
TOTAL # OF WORKSHOPS AND TRAINING SESSIONS	41

SEMI-ANNUAL DIVISION

# of participants	175
# of CFDCs and CBDCs	56
# of workshops and conferences	26
Satisfaction rate	90%

CONGRESS

# of workshops	6
# of participants	246
# of CFDCs and CBDCs	60

PRESIDENTS' MEETING

# of participants	84
# of CFDCs and CBDCs	48

REGIONAL MEETINGS

# of training sessions	5
# of participants	82
# of CFDCs and CBDCs	30

ENTREPRENEURIAL LEADERSHIP

TRAINING SESSIONS

# of training sessions	7
# of participants	79
# of CFDCs and CBDCs	4

RESULTS

SATISFACTION SURVEY DIVISION

# of CFDCs and CBDCs	13
# of respondents	992
Business services	
Acquisition of goods and services	35%
Business expansion	52%
Consolidation or adjustment	18%
Modernization	9%
Effect on innovation	
Service development	58%
Product development	52%
Introduction of new technology	33%
Marketing of new products	39%
Overall satisfaction	
Investment fund	99%
Youth strategy	99%
Local development	99%
Technical assistance	99%

PERFORMANCE MEASURE DIVISION

# of CFDCs and CBDCs	67
# of active local development projects	3 429
# of loans authorized	1 352
Youth Strategy Investment Fund	945
Loan disbursements	407
Loan Outlays	\$60,900,00
Total project costs	\$291,600,00
Multiplier effect	4.79
Active business files	
# of businesses	8 779
# of entrepreneurs	11 753
Averages per CFDC and CBDC	175

STAFF CHANGES

ROCHER-PERCÉ

Return of Andrée Roy

TÉMISCOUATA

Departure of Gaétan Ouellet

Arrival of Serge Ouellet

HAUT-SAINT-AURICE

Appointment of Chantal Fortin

LAURENTIDES

Departure of Jacques Gariépy

Appointment of Sylvie Bolduc

PONTIAC

Departure of Louise Donaldson

Appointment of Rhonda Perry

ARRIVALS AND DEPARTURES

BAS-SAINT-LAURENT

Departure of Serge-Éric Mercier

Arrival of Vallier Daigle

CÔTE-NORD-CHARLEVOIX

Departure of Céline Foster

Arrival of Vivianne Richard

SAGUENAY-LAC-SAINT-JEAN

Departure of Richard Dallaire

Arrival of Christyne Fortin

LEAGUE OF PARTNERS

BDC DIVISION

# of loans in 2013-2014	608
Amount of loans in 2013-2014	\$88.7 M
# of loans since 2005	4 037
Amount of loans since 2005	\$531.2 M
# of accredited CFDCs and CBDCs	39
# of joint loans in 2013-2014	26
# of joint loans since 2010	70

BDC

# of loans by the BDC in 2013-2014	350
Amount of loans by the BDC	\$68 M

CFDCS AND CBDCS

# of loans by CFDCs and CBDCs in 2013	258
Amount of loans by CFDCs and CBDCs	\$20.5 M

BUSINESS INFORMATION DIVISION

# of hours used	532
Usage rate	100%
# of participating CFDCs and CBDCs	31
# of searches performed	174
# of searches per CFDC and CBDC	5.6

RESSOURCES ENTREPRISES

# of hours used	326
# hour available	326
# of searches performed	133
# of searches per CFDC and CBDC	19

INFO ENTREPRENEURS

# of hours used	206
# hour available	206
# of searches performed	41
# of searches per CFDC and CBDC	12

CFP EVALUATION / 3<sup>rd</sup> STUDY

STATISTICS CANADA DIVISION	CFP	COMPARABLE	GAP	2 <sup>ND</sup> STUDY
Employment growth	4,0 %	2,2 %	1,8 %	1,8 %
Payroll expense increase	6,6 %	5,2 %	1,4 %	1,5 %
Survival rate after five years	83,0 %	65,0 %	18,0 %	13,0 %
Yearly sales growth	13,2 %	5,1 %	8,1 %	7,7 %
Sales growth per employee	4,2 %	2,1 %	2,1 %	1,3 %



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SPORTS

OUR TEAM

THE BOARD OF DIRECTORS

**Daniel Dumas**, President / Estrie  
**Lise Faucher**, Vice-President / Montérégie  
**Raymond Cimon**, Treasurer / Chaudière-Appalaches  
**Michel Patry**, Secretary / Nord-du-Québec  
**Eugène Bouchard**, Board member / Gaspésie-Îles-de-la-Madeleine  
**Christyne Fortin**, Board member / Saguenay-Lac-Saint-Jean  
**Vallier Daigle**, Board member / Bas-Saint-Laurent  
**Gilbert Barette**, Board member / Abitibi-Témiscamingue  
**Jacques Bélisle**, Board member / Outaouais  
**Pierre Marois**, Board member / Laurentides-Lanaudière  
**Daniel Blanchard**, Board member / Mauricie / Centre-du-Québec  
**Vivianne Richard**, Board member / Côte-Nord

THE STANDING COMMITTEE

**Thérèse Grenier**, Abitibi-Témiscamingue  
**Guy Côté**, Bas-Saint-Laurent  
**Pascal Harvey**, Côte-Nord  
**Louise Paradis**, Estrie  
**Richard Marin**, Gaspésie-Îles-de-la-Madeleine  
**Jocelyn de Grandpré**, Laurentides-Lanaudière  
**Simon Charlebois**, Mauricie / Centre-du-Québec  
**Guy Lasnier**, Montérégie  
**Pierre Monette**, Outaouais  
**Sylvie Drolet**, Chaudière-Appalaches  
**Serge Desgagné**, Saguenay-Lac-Saint-Jean  
**Annie Potvin**, Nord-du-Québec

THE RÉSEAU TEAM

**Hélène Deslauriers**, Executive Director  
**Paul Gauthier**, Director, Administration and Development  
**Christine Pilote**, Director, Communications  
**Jolin Ferland**, Director, Member Services and Training  
**Dominique Côté**, Events Coordinator  
**Julie-Pier Larouche**, Secretary/Receptionist  
**Nathalie Gagnon**, Accounting Coordinator  
**Annie Pomerleau**, Coordinator, Special Initiatives and Youth Strategy

LEISURE

CARTOON

THE YEAR IN QUEBEC...



Snoopy Tome 41 - Joyeux Anniversaire Snoopy Charles-M Schulz

MATCH / NO MATCH



Representatives of the Réseau des SADC et CAE, the BDC and the SADCs of Bas-Saint-Laurent, during the Salon Industriel du Bas-Saint-Laurent.



[sadc-cae.ca](http://sadc-cae.ca) @reseauSADCCAE

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

Développement économique Canada

