



Réseau des

**SADC
+CAE**

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

14

**ANNUAL
REPORT 15**

A 20TH BIRTHDAY DOESN'T HAPPEN EVERY DAY.

The year 2015 marks the 20th anniversary of the Réseau des SADC et CAE! By the time this annual report is published, celebrations will be in full swing for our 20 years of hard work, outstanding projects, memorable achievements and proud accomplishments.

All 67 CF/CBDCs of Quebec are connected through a strong, united and effective Réseau that plays its own role in the Community Futures Network of Canada, the organization which brings together the 269 CF/CBDCs throughout the country. These organizations have been working for prosperity in their respective regions for more than 35 years.

This year also marks the 20th anniversary of our partnership with Canada Economic Development. Our close collaboration has provided thousands of entrepreneurs and citizens from rural and semi-rural communities across Quebec with ongoing personalized support in carrying out their projects.

This report will therefore provide an opportunity to take stock of work accomplished over the last year, and also to look back on the major milestones from our long history and to reflect proudly on our results.



We would also like to take this special opportunity to sincerely thank all those who have helped us achieve so much over the last 20 years.

HAPPY READING!

▼ **Daniel Dumas**
President

▼ **Hélène Deslauriers**
Executive Director

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Le Réseau a 20 ans et fête son 20^e anniversaire de partenariat avec Développement économique Canada.

THE GREAT SUCCESSES

MESSAGE FROM THE HONOURABLE DENIS LABEL



▼ Denis Label

Minister of Infrastructure, Communities and Intergovernmental Affairs and Minister of the Economic Development Agency of Canada for the Regions of Quebec

I am delighted to be able to testify to yet another year of success for Quebec's *Sociétés d'aide au développement des collectivités* (SADC) and *Centres d'aide aux entreprises* (CAE), and all the more so in that 2015 marks 20 years of collaboration between the Réseau and the Economic Development Agency of Canada for the Regions of Quebec.

Our government pledged to stay firmly focused on the economy and has upheld that commitment by exercising strong leadership. The balanced budget we announced for 2015 is evidence of the efforts we are making to raise Canadians' prosperity and foster jobs. Being able to count on key partners like the SADCs and CAEs has been instrumental to this mission. Deeply rooted in their communities, these organizations are

vigorous supporters of local development, with all of their actions converging toward one overriding goal: strengthening the ability of communities to achieve their full potential in a lasting and sustainable way.

It goes without saying that none of this would be possible without the invaluable contribution of the many professionals and volunteers who have made the Réseau the success that it is today. Their unwavering dedication, keen knowledge of the turf and pertinent actions are all factors that help strengthen the Canadian economy and stimulate employment.

Thank you for caring about the economic development of our regions! Thank you for supporting the businesses on the territories you serve! They are the engines of our economic growth, and they make our communities great places to live and to work!

2015 MARKS 20 YEARS OF COLLABORATION BETWEEN THE RÉSEAU AND THE ECONOMIC DEVELOPMENT AGENCY OF CANADA FOR THE REGIONS OF QUEBEC.

LET ME TELL YOU A STORY...

The year 1995 was a milestone for the Community Futures Committees (CFCs) and Business Development Centres (BDCs), independent organizations that had been operating in "devitalized" regions of Quebec since 1981. Both types of organizations coexisted in their communities; CFCs ensured strategic planning for the territory and mobilized stakeholders, while BDC was used as tools for assisting local entrepreneurs.

When Government of Canada programs were revised in 1995, it was decreed that the Community Futures Program (CFP) would fund a single local organization. The project, aptly named "Working together," experienced growing pains in some areas. However, the skies eventually cleared, and two organizations were born, both combining vision and pragmatism. They would go on to pursue the two original missions with great success. This is the origin of CFDCs.

At the same time, the Conférence des CADC and the Association des CAE got a taste of the medicine given to their members. The Réseau des SADC du Québec was born.



At the same time, in tandem with the transfer of workforce training programs to the provinces, the Government of Canada announced the transfer of Human Resources Development Canada's CFP to regional development agencies. As for Quebec, the Federal Office of Regional Development – Quebec (FORD-Q), which later took the name Canada Economic Development (CED), took over the program's management, its budgetary resources and its 15 or so employees, who had valuable CFP expertise.

One of the first joint initiatives demonstrating the common will of the two partners was undoubtedly the Youth Strategy, which was created in November 1997. The goal of this initiative was to counteract high youth unemployment rates and the migration of youth to large centres, by supporting their entrepreneurial projects. Still going strong today, this collaboration has now allowed more than 8,000 youth to achieve their entrepreneurial dream.

Another shared challenge was promoting the proper distribution of liquid assets from CFDC investment funds. Supported by CED, CFDCs were equipped with a customized tool to optimize the use of available local funds. The Common Fund was thus created in 1999. In the first year, CFDCs prudently invested \$7.3M in this fund. Today, more than \$75M in assets is in circulation via this financial vehicle, which has become indispensable. Thousands of businesses have been able to access financing that their local CFDC, due to a lack of liquid assets, would not have been able to provide.

By 1998, it was becoming clear that NGOs such as CF/CBDCs needed to constantly assess their work and gather their results. Despite the significant challenge it posed, an intensive exercise of ongoing performance assessments was started with the help of CED and the École nationale d'administration publique (ÉNAP). Today, it is a matter of course that a satisfaction survey with members' clients and a detailed data collection (more than 150 indicators) are carried out each year. These steps make it possible to follow, individually and collectively, the evolution of achievements, results and the impact of work accomplished throughout the Réseau.

The year 2000 also saw the first large assembly of all CFDCs in Canada. Under the auspices of the Réseau des SADC du Québec and the SADC des Laurentides, Mont-Tremblant hosted the first pan-Canadian conference of CFDCs. Out of the strength of its concept, this conference took place four more times, in different regions of the country. With the new 2015 season, the Réseau des SADC et CAE du Québec has taken up the challenge for the 6th edition of the event in collaboration with the SADC Charlevoix.

In 2001, the Réseau grew with the creation of two new CFDCs, one in Lotbinière and the other in Suroît-Sud. With the goal of offering a range of local economic development services to the entire territory of Quebec, CF/CBDCs agreed to cover the territories that were not being served. At the same time, the CBDCs that had remained independent were welcomed into the Réseau's fold as full members. From that point, the entire territory of Quebec was covered as needed.

Over the years, the Réseau has managed many programs in collaboration with various federal departments, such as Industry Canada, to provide access to new technologies and to implement the Centres d'accès communautaire Internet (community Internet access centres), which have become essential for economies in the regions.

In 2003, a successful partnership was developed with the Business Development Bank of Canada (BDC) that made it possible to provide quicker financing for small businesses in the regions. A continued exchange of best practices, training, promotional events and activities of all kinds take place every year with BDC professionals.

In terms of our collaboration with CED, contribution agreements for our organizations' operations are being renewed regularly, and initiatives are being implemented for growth-generating economic development projects in local communities. More than \$8.5M is invested by CF/CBDCs to this end each year.

In 2006, faced with the issue of the retirement of a large number of entrepreneurs, CED gave Capital Réseau SADC et CAE (formerly the Common Fund) responsibility for the Fund for Succession and Business Start-Ups, in association with venture capital companies. More than 80 projects were carried out between 2007 and 2010.

A major financial crisis unfolded in 2008. A joint initiative from CED and the CF/CBDCs helped inject \$16.7M for SMEs over a few months to provide them with cash flow, which had been scarce. Support was granted to 150 companies, and 86% of these are still in business today.

ECONOMICS

A WORD FROM THE TREASURER



▼ **Raymond Cimon** /Treasurer

TWENTY YEARS OF SOUND FINANCES!

For the Réseau des SADC et CAE, one word can effectively summarize the last year: **stability**. Income and spending compare favourably with the previous year. Again this year, the priority was to transfer a large portion of business volume to member corporations (graph 1).

More than \$2.8M was provided to CF/CBDCs by special initiatives programs (\$2.1M) and Industry Canada's Youth Internships program (\$740,000 to 23 CFDCs).

It is also important to note the value of services provided directly to members, namely the satisfaction survey, the semi-annual meeting, the congress, advertising, meeting expenses, and tools such as our CIRIL intranet and MIG. The estimated value of these services is \$418,000—certainly not an insignificant amount.

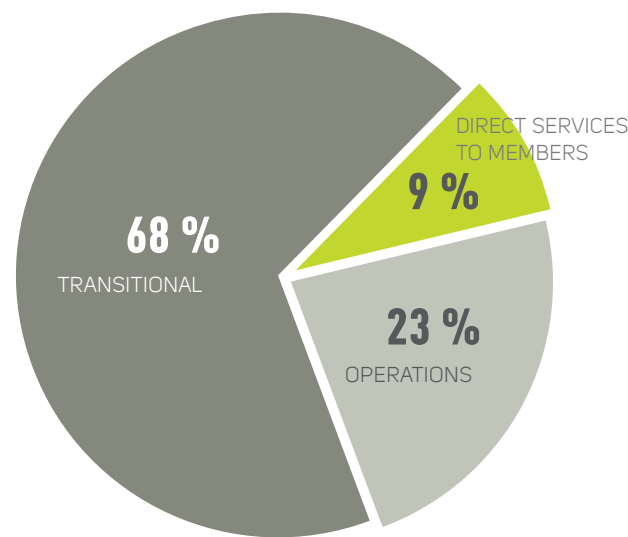
These results accurately reflect the trend that has emerged in our organization over the last 20 years. Looking at graph 3, you can see that in spite of fluctuations in the Réseau's annual budgets, the amounts transferred to members have largely remained the same or increased. This practice was sustained thanks to the unwavering determination of the Board of Administrators and the Réseau team. In 20 years, a total of \$66.5M generated by the Réseau directly benefited members.

As Treasurer of the Réseau, I am proud that our team has ensured exemplary accounting year after year and has maintained our organization's good financial health.

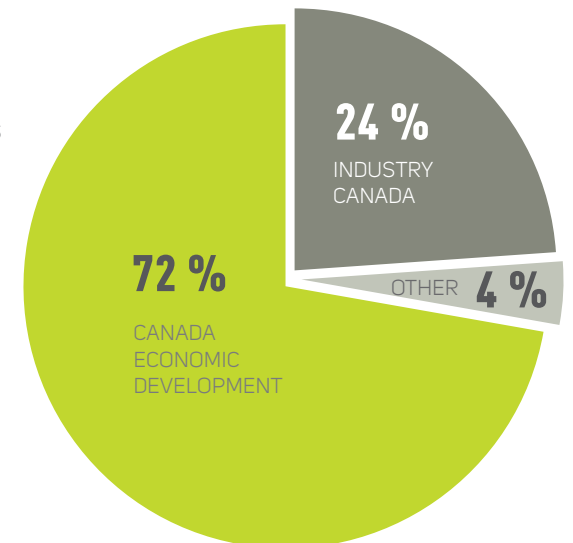
IN 20 YEARS A TOTAL OF \$66.5M

GENERATED BY THE RÉSEAU DIRECTLY BENEFITED MEMBERS.

GRAPH 1
EXPENSES
2014-2015

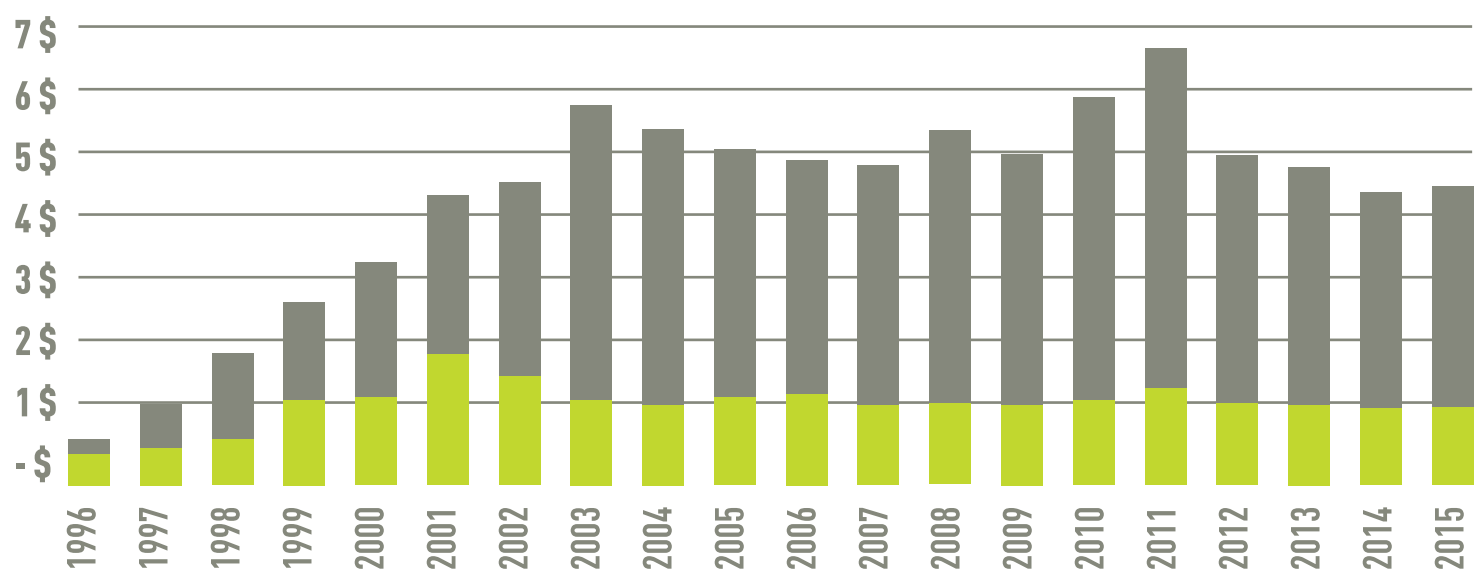


GRAPH 2
INCOMES
2014-2015



GRAPH 3
EXPENSES
ANNUAL
EVOLUTION
OF RÉSEAU
SINCE 1996

■ RÉSEAU'S OPERATIONS
■ AMOUNT TRANSFERRED TO MEMBERS



CONTINUED FROM PAGE 2

In 2010, our organization took the name Réseau des SADC et CAE, to reflect the presence of the ten CBDCs. To mark this new era, a brand image was developed in 2012 and was quickly adopted by all members.

Projects are multiplying and collaborations with new partners are taking shape: with François Charron, to encourage SMEs to develop transactional websites, and with Entrepreneuriat Québec, to facilitate training for new entrepreneurs and support for businesses in sustainable development projects, which has become one of our trademarks.

In carrying out our overall mission, the Réseau can rely on more than 1,350 committed volunteers and 400 experienced professionals, all devoted to the worthy goals that the CFP established in 1985—which, notably. This program, which has a real heart, has been the subject of various studies and assessments. It seems fitting here to let the authors of these studies have the final word on our proud history.

Tony Fuller, University of Guelph, Ontario, 2005

"This review is positive, as the CFP has been a stunning success in Canada. It shows a program that was consciously built to be centrally supported to achieve development from within. It brings government and community together, with a governance structure that is solid yet flexible, and is a good example of locally adapted policy."

Senate report on rural poverty, 2008, pp. 299-301

"In her presentation, Louise Paquette from FedNor described Community Futures as 'one of the best investments in rural Canada.'"

"The committee [Standing Senate Committee on Agriculture and Forestry] heard almost universal praise for the Community Futures approach to economic development. As the committee noted in its Interim Report, the program has been singled out by the OECD (Organisation for Economic Co-operation and Development) as one of the most innovative and successful rural-oriented policies anywhere in the world."

TINTIN'S NEXT ADVENTURE: DISCOVERING THE SECRETS OF QUEBEC ENTREPRENEURS

Tintin, Professor Calculus, Captain Haddock, Snowy, and Thomson... or, um, Thompson: which one best describes Quebec entrepreneurs? The answer is coming soon. Since 2013, the Entrepreneurial Leadership training tour visited no fewer than 10 of the province's CFDCs, collecting valuable information on the leadership style of 218 entrepreneurs. This year alone, seven training courses were offered in regions.

What is it all about? Isabelle Déry from ID Entrepreneurship uses the ReGain method as a basis to find out the profile of each participant. She shows that the five main characters from Tintin represent keys to achieving better communication with others; they point to a way of gaining access other people's worlds, so that each person can be validated as a human being. Entrepreneurs can determine whether they are visionaries (Tintin), innovators (Professor Calculus), communicators (Thomson or Thompson), workers (Captain Haddock) or strategists (Snowy). They can also identify the profiles of their employees in order to improve relationships and facilitate the management of their business. Yes, it's as good as it sounds.



Training for entrepreneurs by the SADC Baie-des-Chaleurs, April 21, 2015.

Some entrepreneurs interviewed during the tour mentioned that this tool would enable them to better analyze the human potential of their employees, to better understand their situations and their challenges, and even to place them in positions they never would have considered. The first provincial results of the tour will be revealed at an initiative workshop at the National Event in 2015. Want the tour to make a stop in your region in 2015-2016? Contact the Réseau to tell us you're interested!

THE ART OF TEAMWORK

Espace Affaires came on the scene in 2014, at a time when the number of economic development organizations in Quebec was being questioned. It was created out of the desire of certain partners to ensure coordination between the various organizations that work with entrepreneurs. A number of meetings have been organized to allow more than 18 stakeholders to exchange information on their services and coordinate their actions.

The first meeting gave organizations a chance to learn about each other and to get a sense of mutual willingness to pursue this path. A second meeting, which was very productive, resulted in the identification of a mission and priority issues for this cooperative environment.

Participants then defined their commitments for ensuring the cohesion of services for current and future entrepreneurs. Here are the highlights:

- CONTRIBUTE TO THE MISSION
- COLLABORATE WITH EACH OTHER TO COMPLEMENT—WITHOUT COPYING
- CLARIFY THE CHAIN OF ROLES AND MANDATES
- PROMOTE THE SERVICES OF OTHER PARTNERS

This is only the beginning, but it's certainly a step in the right direction.

UNCOMPROMISING GOVERNANCE

During the presidents' meeting in the fall of 2013, the members gave ourselves the shared challenge of developing practical tools for improving governance in our organizations. In reviewing the progress from the last year, we can take pride the great efforts we made to achieve this goal.

The Stewardship and Governance Committee worked to develop an Administrator's Guide for all members. This guide provides a history of the Community Futures Program. It also lists the CF/CBDCs' responsibilities under the different laws that affect them. The guide will be a basic tool to initiate new administrators into their role and will be used as a reference tool for all administrators.

This committee also developed an evaluation guide for executive directors, which will help administrators during the hiring process for crucial resource persons in our organizations. Basically, this guide provides a procedure that can be used as a reference by CF/CBDCs in developing their own evaluation tools for executive directors.

The Réseau organization gave itself the same standards for discipline as its members. Thus, three thematic committees have been established to meet the specific needs of the organization. The first focused on the workings of the Board of Administrators and the responsibilities of administrators and officers. A policy will be created to make the results of the reflection permanent. The second was charged with developing a performance evaluation guide for the executive directors of the Réseau, specifying all hiring procedures from start to finish. The third developed a risk assessment tool for governance issues.

A WINNING PERFORMANCE

As we now know, since 2011, annual assessments from Statistics Canada have shown impressive results for CFDCs and CBDCs throughout the country. The fourth study, published in the summer of 2014, is no exception. Once again, businesses involved with a CFDC or CBDC showed better overall results than similar businesses that did not have the same support. This quote from the study speaks for itself: "Clearly, the CFP improves the performance of businesses compared with other businesses in the comparison group..."

Businesses supported by CFDCs and CBDCs therefore create many jobs. Between 2003 and 2011, employment in small businesses (less than 20 employees) supported by CFDCs and CBDCs grew by 9.1%, compared with 3.4% for small businesses that did not receive help from CFDCs and CBDCs. For the same period,

the payroll expenses of small businesses supported by CFDCs and CBDCs grew more quickly, at 12.3% on average per year, than businesses in the comparison group, which showed a growth rate of 6.5%. Sales by businesses supported by CFDCs and CBDCs increased by 9.6% per year, more than double the rate of the comparison group (4.7%).

In these last two reports, in order to compare the performance of businesses supported by CFDCs and CBDCs with the comparison group, Statistics Canada added performance indicators such as productivity and the survival rate of businesses. Labour productivity at SMEs (with 100 employees or fewer) supported by CFDCs and CBDCs was higher than that of other businesses between 2005 and 2011. For example, sales per employee increased by 4% for businesses supported by CFDCs and CBDCs, surpassing the comparison group which showed an increase of 2.6%. As for the survival rate of businesses, it is significantly higher for busi-

nesses that received support from CFDCs and CBDCs, with 82% surviving after the fifth year compared with 63% for the comparison group.

BUSINESSES THAT RECEIVED SUPPORT FROM CFDCS AND CBDCS, WITH

82% SURVIVING AFTER THE FIFTH YEAR COMPARED WITH

63% FOR THE COMPARISON GROUP.

RÉSEAU AND NATIONAL NEWS

FROM LOCAL ECONOMIC DEVELOPMENT TO SUSTAINABLE DEVELOPMENT: MAKING THE GREEN TRANSITION EASY

Since the Sustainable Development Working Group was established in 2008, hundreds of businesses and organizations have benefited from the support of a CFDC or CBDC in implementing sustainable development practices. A week doesn't go by without hearing people talk about these initiatives in connection with members of the Réseau.

For example, the expertise of the SADC du Haut-Saguenay helped a solidarity co-operative implement a series of measures designed to reduce waste, promote carpooling and establish a new medical clinic service. Together, these practices aim to increase the sense of belonging and to maintain services and jobs in the community; this is precisely the desired effect of this approach.

A municipality benefited from the expertise of the SADC du Haut-Pays de La Neigette in implementing a sustainable housing program to support the community's efforts to attract new residents and stimulate demographic change.

The SADC région de Coaticook helped a cultural organization obtain "Green Scene" certification. This certification heightens its profile and increases its visibility, both of which play a role in its sustainability.



Management committee for the outfitters sustainable development pilot project. From left: Stéphane Dufour and Marouane Abidar of CED, Paul Gauthier and Hélène Destauriers of the Réseau des SADC et CAE, Pierre-Olivier Colas, coordinator, Bruno Dumont and Marc Plourde of the Quebec Outfitters Federation.

As these examples suggest, moving from local economic development to sustainable development fits perfectly with the Réseau's general goals, and new strategic partnerships have emerged out of this transition. First, collaboration with Claude Villeneuve and the ECO-Conseil (Eco-Advising) Chair of the Université du Québec à Chicoutimi provided the Working Group with a professional resource kit. More recently, following the partnership with Marc Journeault and the Centre de recherche en comptabilité et développement durable, environmental accounting has proven necessary for making the link with our financing activities. After seven years of continued effort, our expertise in sustainable development is now recognized by the outfitters industry and by the Canada Economic Development Agency for the Regions of Quebec, and as a result, by new emerging partners. This recognition has allowed us to continue to move forward, and in particular to integrate the voluntary carbon market into our work.

SPECIAL INITIATIVES

Since almost 20 years, the Student Job Initiative and the Cost-Share Communications Initiative have been the subject of specific agreements between Canada Economic Development (CED) and the Réseau des SADC et CAE. Since 2006, the Local Development Initiative is offered exclusively to CFDCs.

STUDENT JOB INITIATIVE – Since 1996, **2,015 jobs** have been created thanks to **\$9,442,145** in investment from CED.

COST-SHARE COMMUNICATIONS INITIATIVE – Since 1997, **18,850 tools** have been created thanks to **\$5,476,951** in investment from CED.

LOCAL DEVELOPMENT INITIATIVE – Since 2006, **3,418 initiatives** have been carried out thanks to **\$13,269,200** in investment from CED.

Over the last 20 years, then, CED has invested close to **\$30,000,000** to support these three initiatives, which generate major benefits in the regions.

PARTNERSHIP WITH BDC: THE NUMBERS SAY IT ALL!

Our relationship with BDC, which goes back to 2003, is just as positive as ever on both sides. Businesses have received 4,231 loans over the years—a total amount of over \$604 million! And these successes continued in 2014–2015: 431 loans were awarded (247 by BDC and 184 by the Réseau des SADC et CAE), including 30 joint loans, with a total of \$54.1 million disbursed. The number of CFDCs and CBDCs accredited by BDC continues to grow, having reached 48 this year.

Because of these results, new developments are being planned under this partnership. BDC asked CFDCs and CBDCs to get creative and think of new financial products to be developed that would allow these new services to carve out their place in the financing market. Executive directors brainstormed various options at their annual meeting. The financing committee then took their ideas to make further refinements. It looks as though even more wonderful initiatives will come out of the mutual trust that we have been building with BDC for 12 years now.

4,231
LOANS
OVER THE YEARS—
A TOTAL AMOUNT
OF OVER
\$604M

GETTING BACK TO OUR ROOTS

During the last year, the Réseau took the carefully considered decision to again become involved with the Community Futures Network of Canada (CFNC), which brings together the country's 269 CF/CBDCs. Along with the goal of participating in the 6th edition of the National Event in Charlevoix in June 2015, the decision to work with this national body stemmed from the need to ensure the cohesion and sustainability of the Community Futures Program (CFP) in all the regions of Canada.

In addition to having two representatives on the CFNC's Board (President and Executive Director), the Réseau sits on a number of committees. It contributes to distributing, in French, information contained on the website and in the annual report.

The Nation Event will be a unique opportunity to present to all Canadian members and to our partners the work and future directions of the greater Canadian development network, created out of the first pan-Canadian conference, held in Mont-Tremblant in 2000. Fifteen years later, we are getting back to our roots.

CONNECTING SMES: DRIVING TOWARD SUCCESS



Entrepreneurs at work in the trailer of Opération branchons les PME, during training on creating an online store.

By helping our businesses get started with e-commerce and find the success they deserve on the Internet, Opération branchons les PME aims to make a difference in our local retail economies. The steady rise in online shopping and the recent closing of major commercial chains offer a glimpse of what the future holds for the retail sector. So François Charron has been going into high gear in his mission to bring his new mobile workshop for creating online stores to regions across Quebec.

A partner since the Opération was launched in January 2012 in Rivière-du-Loup, the Réseau des SADC et CAE

is continuing its involvement in promoting and implementing local activities to connect SMEs throughout our communities. In June 2014, about 20 entrepreneur clients of the SADC Manicouagan and SADC de la Haute-Côte-Nord began a new training course to create a store on-site and to learn how to use basic management tools. Since then, the mobile workshop has succeeded in bringing its teaching from place to place, make it possible for more than 150 entrepreneurs to take the training. In addition to training workshops, François Charron has given about 40 conferences in the various regions over the last year. Entrepreneurial Québec continues to be the privileged partner for this mission, which is constantly gaining new local partners.

MCI: HAVING A PRESENCE AT THE SALON

In April, we experimented with a new partnership with Promotions André Pageau, the promoter of Magazine du Circuit industriel (MCI), as part of the Salon industriel du Bas-Saint-Laurent in Rimouski. The experiment proved successful, so we decided to repeat it. On April 29 and 30, in collaboration with BDC, the Acton and Arthabaska-Érable CFDCs and the Trois-Rivières and Drummond CBDCs, the Réseau participated in the Salon industriel du Centre-du-Québec.

Once again, we found that our organizations shared the same clientele, as part of the 300 exhibitors and a large proportion of visitors to the show were CFDC and CBDC clients.

These shows are an excellent platform for us to secure a strategic position with manufacturing companies. After this second positive experience, we are considering longer-term cooperation with Promotions André Pageau.

A SUSTAINABLE ECONOMY: AT WHAT COST?

The theme of the 14th annual congress of the Réseau des SADC et CAE was "A sustainable economy: at what cost?" The congress was held from June 4 to 7, 2014, in the beautiful Centre-du-Québec region—a cradle of sustainable development. Almost 200 attendees and guests from 46 CFDCs and 7 CBDCs gathered in the Arthabaska-Érable community. Important partners of our organizations—Canada Economic Development (CED), the Business Development Bank of Canada (BDC), the Caisse d'économie solidaire Desjardins and Industrial Alliance—were also present.

There could have been no more appropriate setting for a sustainable development congress than in the midst of the beautiful plains and valleys of Centre-du-Québec. By attending the nine workshops on offer, guests had the opportunity to visit businesses that are pioneering figures in sustainable development. Attendees left with new ideas to use as models for businesses in their communities. It should be noted that the 2014 Réseau des SADC et CAE congress received "Monarque Or" certification from the City of Victoriaville, with "emerald mention" for carrying out this environmentally responsible event. Sustainable development will undoubtedly be one of the main concerns of CF/CBDCs when they will organize their future events.



UNE ÉCONOMIE DURABLE... À QUEL PRIX ?

CONGRÈS 2014 - SADC ET CAE CENTRE-DU-QUÉBEC



WE PULLED OUT ALL THE STOPS FOR THE SEMI

The 2014 Semi-Annual broke new ground with the offer of six training paths (sustainable development, management, financing, innovation, administration and a "mystery path"); this included the path for assistants, which was very well received. No less than 185 participants from 49 CFDCs and 6 CBDCs signed up for the 30 or so training sessions offered. Evaluation of the event showed an 87% satisfaction rate, which is a 3% increase over the previous year. Clearly, the Semi-Annual was a great success, and it remains an effective training tool for members.

The visit by members of the company Contrast Lighting was another innovation; and the visit from Marc Dutil, President and founder of the École d'Entrepreneurship de Beauce and President and Chief Executive Officer of Canam Group Inc., was a definite favourite. Mr. Dutil was a guest for a small themed itinerary group (18 people), and later was a lunchtime speaker before all attendees. Finally, five meetings were held for different positions, providing an opportunity to share concerns, initiatives and innovations, and to find solutions. For the second consecutive year, the 2014 Semi-Annual was held at the Lévis Convention and Exhibition Centre, from October 21 to 23, 2014.

ARTS AND CULTURE

EXCEPTIONAL REGIONS

To create a favourable environment for local economic development and job creation, the CF/CBDCs are organizing a number of events in their regions. This year, CFDCs have developed almost 400 different initiatives under the local development component of the Special Initiatives program. The targeted clientele consists mainly of entrepreneurs, youth and various local stakeholders.

Here are a few inspiring examples:

THE SADC DE LA MITIS helped hold a business gala with the theme "Entrepreneurs, be proud!" This annual gala is a way to highlight the work of entrepreneurs who directly contribute to economic development in their region.

THE SADC DE PORTNEUF is helping to organize the "La formation c'est gagnant!" contest, which recognizes employees' efforts to improve their situation on the job market.

A number of CFDCs are providing local coordination for the Québec Entrepreneurship Contest. This contest helps develop entrepreneurial culture in Quebec through the deployment and recognition of new businesses and entrepreneurial projects in school and community settings.

Along with these initiatives, the daily activities of CFDCs include the organization of many different networking, training, planning and coordination activities offered to business people, local stakeholders and youth.



Souvenir photo of the SADC Matawinie team at their mix and meet dinner.

THE SADC MATAWINIE put on a mix and meet dinner for business people. This event was an opportunity for local entrepreneurs to network. The first edition of the mix and meet dinner for business people attracted more than 100 guests, and all agreed it was a great success, with pleasant encounters, productive conversations and a lot of fun. "It was a great chance to network, and it's a wonderful organization. The evening gave me a chance to make a lot of contacts and to negotiate two contracts with potential clients. I couldn't have asked for faster results," said Robert D. Morais, from the Le CHÊNE et Le SAULE film company. Excitement is high for the next edition, to be held on May 20, 2015.

FLAVOURS AND COLOURS FROM EVERY REGION

BLACK SPRUCE

The SADC d'Abitibi-Ouest took part in a project involving essential oils made from black spruce needles. In light of heavy logging practices, recovering needles offers an opportunity for forestry companies to make a profit while ensuring economic diversification in this sector through a sustainable development approach.

MYCOTOURISM

The SADC du Kamouraska was involved in the development of a scientific platform for the surveying and mapping of the emergence of forest mushrooms. The research platform will help promote an innovative image for the region, and will serve as a research area for teaching institutions.



Mycotourism: visitors to the research site can learn about the fascinating world of forest mushrooms.

MARCHÉ GRANDEUR NATURE, PRODUITS DU TERROIR DES LAURENTIDES

The SADC Antoine-Labelle helped create a website that allows local agri-food products to be developed and marketed. Marché Grandeur Nature is the option of choice for customers who want to support buying locally.

COMPETITIVE CLUSTER FOR BOREAL REGION FUR

The SADC Maria-Chapdelaine, in partnership with development organizations and businesses working in the fur sector, is setting up a competitive cluster for boreal region fur. This project will help diversify the region's economy by promoting an under-utilized renewable natural resource, while creating jobs.

INTERNET DE SÉJOUR (GUEST INTERNET SERVICE)

The SADC Lac-St-Jean Ouest helped hold a conference on the theme of guest Internet service, followed by a discussion with attendees (tourism stakeholders) on their engagement and interest in developing this new approach to tourism e-marketing on the territory. This activity has generated among participants a shared understanding of what guest Internet service is, while making it possible for tourism and development stakeholders to reflect on the relevance of developing this type of service in the region.

VOLUNTEERISM

The SADC de Portneuf participated in holding a one-day event presenting a status update of volunteerism in Portneuf. This day was organized in response to the results of the study on volunteerism in the Portneuf RCM carried out in 2013. These results were also presented to officials and organizations in the region. During this day, participants had access to the information and to possible solutions. They reflected on the solutions, both municipal and regional, and potential actions to overcome the acute shortage of local volunteers.

2015 NATIONAL EVENT

A CHALLENGE RESOUNDINGLY MET

The 6th Community Futures Network of Canada National Event will be held from June 3 to 5, 2015, in the beautiful Charlevoix region. Enormous effort was made during the last year to host the 700 or so expected guests and to put everything into motion to ensure a successful event. In addition to the usual program, one pre-conference event was planned on June 2, to welcome our first attendees to the National Event with a cocktail dinner. This evening will be held in the beautiful setting of Hôtel La Ferme in Baie-Saint-Paul. The week will be packed!

The organizers, members of the SADC de Charlevoix and the Réseau have taken care of every detail. Cutting-edge translation system, field visits, banquet, discussion groups, happy hour for entrepreneurs, and so on: everything has been extensively planned to guarantee the event's success. Moments of exchange and discussion will be numerous. The indispensable involvement of dozens of volunteers in the region also has to be acknowledged; without them, the National Event would not be possible. While the first pan-Canadian conference in Mont-Tremblant in 2000 continues to be our point of reference, we truly hope that the 2015 National Event in Charlevoix will raise the bar for successful organization of our national meetings. Have a good conference!



«Fiers de notre culture de développement, partageons nos réussites.»

«Proud of our development culture, let's showcase our accomplishments!»

Congrès national 2015 National Event

A STRATEGY THAT IS AGEING WELL!

After more than 15 years of activity, the Youth Strategy still has wind in its sails. The revision of the terms regarding the maximum available loan and the payback period for young promoters has clearly breathed new life into the initiative.

CFDCs have developed extensive expertise in supporting youth who want to go into business and settle in their areas. It also represents an important ally for these youth who are looking for technical support and financing. CFDCs offer promoters support and personalized follow-up from professionals (from \$15,000 to \$25,000), all through the duration of their loan (from 5 to 7 years).

The cumulative results since 1997 are impressive. Clearly, the Youth Strategy is a success story! Here are the highlights as of March 31, 2014:

- TOTAL YOUTH STRATEGY LOANS: \$8.7M.
- ALMOST 7,000 BUSINESSES HAVE BEEN FINANCED.
- MORE THAN 8,000 YOUNG QUEBECERS HAVE BENEFITED FROM THE YOUTH STRATEGY TO ACHIEVE THEIR DREAM OF BECOMING ENTREPRENEURS. THEY SHARED THIS DREAM WITH MORE THAN 27,000 OTHERS, BY CREATING AND SUSTAINING JOBS.
- THE HISTORICAL LOAN REPAYMENT RATE IS 95.4%.
- THE YOUTH STRATEGY OFFERS A PERSONAL LOAN OF UP TO \$25,000 PER ENTREPRENEUR. THE AVERAGE LOAN IS \$16,284.

THE YOUTH STRATEGY, OVER THE YEARS

The Youth Strategy program was created in 1997 to get young people interested in starting their own business locally and to reduce their migration to urban centres. In addition to providing start-up funding for businesses and personalized follow-up with youth, CF/CBDCs get involved in various youth projects to develop entrepreneurial culture starting in high school.

According to the second annual report on entrepreneurial activity, published as part of a study conducted by the Université du Québec à Trois-Rivières, the number of entrepreneurial intentions (intention to start a business) increased last year. Intention numbers grew by 3.5 percentage points, reaching 19% compared with 16% in the rest of Canada. Entrepreneurial intention among youth jumped to 28.5% in Quebec and to 13.8% on average in the remaining provinces.

The annual report on entrepreneurial activity also showed that, compared with citizens of other countries, Quebecers consider themselves less capable of starting a business. Fear of failure inhibits 38.9% of them in carrying out their project; this may constitute a serious obstacle in creating a business. Because of this reality, support and personalized follow-up with entrepreneurs are important factors in helping to make the intention to start a business a reality. The results justify CF/CBDC support for youth entrepreneurship. Here are some examples of different projects carried out in the region:

YOUTH MANAGERS NETWORK – The SADC Centre-de-la-Mauricie invited students to participate in targeted activities from the Chambre de commerce et d'industrie de Shawinigan. This initiative helped promote networking between the local business community and business students with an entrepreneurial profile.

MY FUTURE, MY REGION – The SADC des Sources helped put on a large-scale conference that allowed students to learn about future opportunities in the Des Sources region. The event was aimed at Secondary IV students and students from the adult education centre. The goals of this day were to help students reflect on their career path, to stimulate their educational engagement and to inform them of the many employment opportunities in the region before they enter post-secondary studies. The event featured workshops, discovery tours and meetings with professionals.



CAMP JE – This is a summer camp that was organized each year from 2000 to 2008 by CF/CBDCs. This camp offered youth aged 14 to 17 the extraordinary opportunity to learn about the basic principles of business in a vacation atmosphere. For almost 10 years, Camp Je activities have helped almost 1,400 youth from different regions to think of entrepreneurship as a viable career choice.

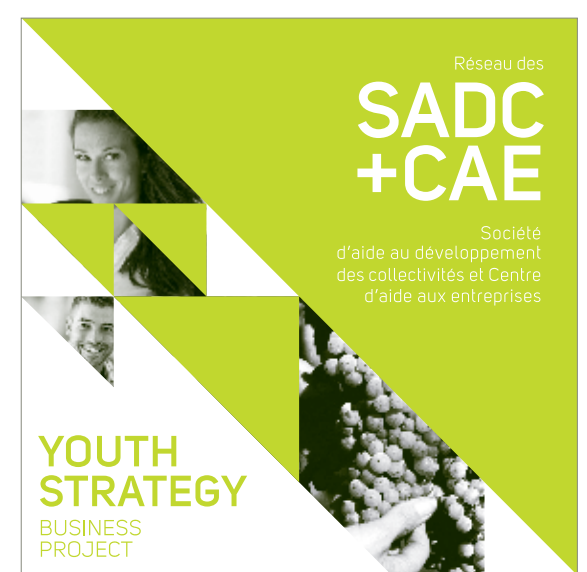
« **PLONGE... VIS TES PASSIONS!** » – The SADC Harricana, working with local partners, has implemented a project called "Plonge... vis tes passions!" This project's mission is to promote and stimulate entrepreneurship in the Abitibi RCM in order to provide a framework that promotes the development of entrepreneurship culture and recognition.

This initiative coordinates and supports projects and training, awareness, promotion and communication activities. For instance, a series of youth activities have been conducted: Fais fructifier ton 5 \$, projet Expérience, Récréation COOP, improv night on the theme of entrepreneurship, business simulation, and others.

1997-2010



2011 TO PRESENT



Philippe Roy, Director of the Chambre de commerce et d'industrie de Shawinigan, and Sylvie Lavergne, Director of Development and Communications at the SADC Centre-de-la-Mauricie, with two students from Collège Shawinigan and their teacher at the 2014 Gala Distinction Desjardins.

20 YEARS PATCHWORK



A CASCADE OF ADVERTISING FOR THE RÉSEAU AND ITS MEMBERS

The start of 2015 saw the official launch of the cascading campaign to assert the role of our structures, the CF/CBDCs, in community development. In light of the shifts in economic development organizations in Quebec, the Réseau needed to be proactive to ensure visibility for the 67 CF/CBDCs that are established in the regions, and that are always ready to help entrepreneurs and support local economic development projects in their area.

So, with the help of the communication firm Ig2, a press release was issued to Quebec media. Along with that, a number of advertisements appeared in national and local newspapers such as Les Affaires magazine, LesAffaires.com, La Presse+, LaPresse.ca, The Gazette, National Post and Financial Post. You can also see examples of these ads on this page.

For the first time, all the member corporations of the Réseau have reserved advertising space in national media. Advertisements were published from March to May in Les Affaires magazine, and will also be published in June, and then from September to December.

The cascading advertising campaign will continue until the end of 2015. Stay tuned for upcoming releases!



LES ENTREPRISES SOUTENUES PAR LES SADC ET CAE ONT UN TAUX DE SURVIE SIGNIFICATIVEMENT SUPÉRIEUR:

82%
APRÈS LA CINQUIÈME ANNÉE

COMPARATIVEMENT À **63%**
POUR LES AUTRES ENTREPRISES.

Depuis plus de 30 ans, le Réseau rassemble 67 SADC et CAE dans les régions du Québec. Ils travaillent au développement économique de leur milieu. Chaque année, les SADC et CAE accompagnent et financent près de 10 000 entrepreneurs.

sadc-cae.ca

Canada Développement économique Canada appuie financièrement les SADC et les CAE

6 750
ENTREPRISES CRÉÉES AU QUÉBEC PAR DE JEUNES ENTREPRENEURS DEPUIS 1997 GRÂCE À NOTRE PROGRAMME STRATÉGIE JEUNESSE.

Depuis plus de 30 ans, le Réseau rassemble 67 SADC et CAE dans les régions du Québec. Ils travaillent au développement économique de leur milieu en initiant et en soutenant des projets structurants dans leur collectivité et en accompagnant les entrepreneurs.

sadc-cae.ca

Canada Développement économique Canada appuie financièrement les SADC et les CAE

SADC

Société d'aide au développement de la collectivité

OUTAOUAIS

VALLÉE DE LA GATINEAU
PAPINEAU
PONTIAC

PILOT PROJECT WITH OUTFITTERS

As part of this project launched in January, we started an information and awareness campaign which has allowed us to meet over 55 outfitters from six different regions. Our sustainable development advisors are already hard at work on the projects that were approved. To complete this first stage, the tour will continue in the fall in the Abitibi-Témiscamingue (November 5), Charlevoix (November 13), Laurentides (December 9) and Outaouais (December 10) regions. CFDCs and CBDCs as well as CED business office representatives are invited to take part.

2016 GATHERING IN GASPÉSIE

The next congress of the Réseau des SADC et CAE will take place at the Centre des congrès de la Gaspésie and the Hotel Baie Bleue Carleton-sur-Mer from June 15 to 18, 2016. After our national conference in Charlevoix on the North Shore of the St. Lawrence, we will gather on a different shore, this time on the side of the magnificent Baie-des-Chaleurs. Make a note of these dates now to be sure you don't miss this event. We're sure it will be full of great activities and wonderful discoveries.

CONNECTING SMES

With the arrival of the mobile training workshop, the Opération is now fully underway. If you want your business to have access to this innovative way of building an online store in real time, there's still time to request a mobile workshop visit to your community or check the calendar at <http://branchonslespme.ca/atelier-mobile-boutique-en-ligne/>.

HEADING WEST

You may have heard the rumours: the 7th National Event of the Community Futures Network of Canada will be held in Winnipeg, Manitoba, in 2018. This will be officially confirmed during the closing banquet of the 6th National Event in Charlevoix.

Thus, 12 years after the 2006 congress in Whistler, British Columbia, history will repeat itself in western Canada. This will give us the opportunity to discover an often overlooked part of the country, the door to the Canadian prairies, a place where Francophones still live and display their uniqueness with pride. The date is set for a meeting in Louis Riel's homeland in 2018!

8,25 M\$
MONTANT INVESTI PAR ANNÉE PAR LES SADC ET CAE DANS LES PROJETS DE DÉVELOPPEMENT LOCAL TEL QUE CIRCUIT MOTONEIGE GASPÉSIE.

Depuis plus de 30 ans, le Réseau rassemble 67 SADC et CAE dans les régions du Québec. Ils travaillent au développement économique de leur milieu. Chaque année, les SADC et CAE accompagnent et financent près de 10 000 entrepreneurs.

sadc-cae.ca

Canada Développement économique Canada appuie financièrement les SADC et les CAE

SADC

Société d'aide au développement de la collectivité

GASPÉSIE-ILES-DE-LA-MADELEINE

STATISTICS

2014-2015 | 20 YEARS HISTORY SPECIAL

EVALUATION MEASURE

EFFECTS OF PROGRAMS DIVISION		PERFORMANCE MEASURE DIVISION	
(Satisfaction survey)		(Data collection)	
# OF CFDCS AND CBDCS	12	# OF CFDCS AND CBDCS	67
# OF RESPONDENTS	819	# of active local projects	2 726
BUSINESS SERVICES		# of loans authorized	1 431
Acquisition of goods and services	31 %	Investment fund	988
Business expansion	33 %	Youth Strategy	443
Consolidation or adjustment	21 %	Loan Outlays	63 677 662 \$
Modernization	9 %	Total project costs	307 580 578 \$
EFFECT ON INNOVATION		Multiplier effect (on authorized loans)	4,27
Service development	53 %	ACTIVE BUSINESS FILES	
Product development	54 %	# of businesses	8 499
Introduction of new technology	33 %	# of entrepreneurs	11 277
Marketing of new products	43 %	Average per CFDC and CBDC	168
OVERALL SATISFACTION		HISTORY OF SATISFACTION SURVEYS	
Investment fund	100 %	since	1998
Youth Strategy	99 %	# of surveys	17
Local development	100 %	# of respondents	6 133
Technical help	99 %	Investment fund clients	1 828
		Youth Strategy clients	996
		Technical help clients	1 317
		Local development partners	1 992

STATISTICS CANADA DIVISION	CFP	4 th study Comparison group	GAP	GAP HISTORY		
				3 rd study	2 nd study	1 st study
Employment growth	3,8 %	1,8 %	2,0 %	1,8 %	1,8 %	4,6 %
Payroll expense increase	7,2 %	5,4 %	1,8 %	1,4 %	1,5 %	5,0 %
Survival rate after 5 years	81,0 %	61,0 %	20,0 %	18,0 %	n/d	n/d
Yearly sales growth	8,6 %	5,2 %	3,4 %	8,1 %	7,7 %	3,8 %
Sales growth per employee	3,8 %	3,0 %	0,8 %	2,1 %	n/d	n/d

LEAGUE OF PARTNERS

BDC DIVISION		BUSINESS INFORMATION DIVISION	
# OF LOANS IN 2014-2015	431	# OF CONSULTING HOURS	498
AMOUNT OF LOANS IN 2014-2015	54 156 098 \$	# OF SEARCHES PERFORMED	179
# OF ACCREDITED CFDCS AND CBDCS	48	# OF PARTICIPATING CFDCS AND CBDCS	29
# OF JOINT LOANS IN 2014-2015	30	# OF SEARCHES PER CFDC AND CBDC	6,2
BDC		RESSOURCES ENTREPRISES	
# of loans by the BDC in 2014-2015	247	# of hours used	309
Amount of loans by the BDC	39 547 940 \$	# of searches performed	146
CFDCS AND CBDCS		# of participating CFDCs and CBDCs	18
# of loans by CFDCs and CBDCs in 2014-2015	184	INFO ENTREPRENEURS	
Amount of loans by CFDCs and CBDCs	14 608 158 \$	# of hours used	189
		# of searches performed	33
		# of participating CFDCs and CBDCs	11
HISTORY WITH THE BDC		HISTORY OF BUSINESS INFORMATION SINCE 2004	
Total # of loans since 2005	4 231	# of searches with Ressources entreprises	2 101
Amount of loans since 2005	604 139 573 \$	# of searches with Info Entrepreneurs since 2008	413
# of joint loans since 2010	100	Total # searches performed	2 514
# of loans by the BDC since 2005	2 532	Total # of consulting hours	8 510
Amount of loans by the BDC since 2005	482 630 780 \$		
# of loans by CFDCs and CBDCs since 2005	1 699		
Amount of loans by CFDCs and CBDCs since 2005	121 508 793 \$		

STAFF CHANGES

DIRECTORS	HISTORY OF THE RESEAU'S BOARD
CAE Haute-Yamaska et région, Guy Lasnier has resigned, Isabelle Brochu is the new director	46 board members have been on the Réseau's board since its inception in 1995
SADC Matawinie, Jonathan Landreville is the new director	
RESEAU'S BOARD OF DIRECTORS	
No change, year of stability	

YOUTH JOBS AND INTERNSHIPS

TOTAL CONTRIBUTIONS	1 552 144 \$
# OF YOUNG PARTICIPANTS	184
# OF CFDCS AND CBDCS AND ORGANIZATIONS	54
# OF WEEKS ALLOCATED	2 392
AVERAGE DURATION (WEEKS)	13,25
STUDENT EMPLOYMENT DIVISION	
CONTRIBUTIONS	438 603 \$
# young participants	63
# OF CFDCs AND CBDCs	38
# of weeks allocated	883
Average duration (weeks)	14,0
YOUTH INTERNSHIPS DIVISION	
CONTRIBUTIONS	1 113 541 \$
# of young participants	121
# OF CFDCs AND CBDCs	37
# of weeks allocated	1 509
Average duration (weeks)	12,5
HISTORY SINCE 1996	
Total # of weeks allocated	62 429
Total contributions	27 873 987 \$
Total # of jobs and internships	5 719
# of student jobs	2 015
# of youth internships	3 402
# of business internships	302

COMMUNICATIONS

Annual # of visits on the Réseau's website	28 805
# of Twitter subscribers	984
Annual increase of subscribers	21 %
# of communication tools produced by CFDCs and CBDCs	802

EVENTS AND TRAINING SESSIONS

TOTAL # OF PARTICIPANTS	491
TOTAL # OF WORKSHOPS AND TRAINING SESSIONS	44
SEMI-ANNUAL DIVISION	
# of participants	193
# of CFDCs and CBDCs	57
# of workshops and training sessions	34
CONGRESS DIVISION	
# of participants	20
# of CFDCs and CBDCs	54
# of workshops and training sessions	10
PRESIDENTS' MEETING	
# of participants	98
# of CFDCs and CBDCs	49
HISTORY SINCE 1995	
Total # of events	82
Total # of semi-annual meetings	34
# of semi-annual events	21
# of secretaries' semi-annual events	9
# of thematic semi-annual events	4
# of congresses	15
# of presidents' meetings since 2000	15
# of Lac-à-l'épaulle since 1997	18
TRAINING DIVISION	
REGIONAL MEETINGS	
# of training sessions	5
# of participants	104
# of CFDCs and CBDCs	35
ENTREPRENEURIAL LEADERSHIP TRAINING SESSIONS	
# of training sessions	7
# of participants	174
# of CFDCs and CBDCs	6

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

Jocelyn Lévesque, Abitibi-Témiscamingue
Guy Côté, Bas-Saint-Laurent
Pascal Harvey, Côte-Nord
Louise Paradis, Estrie
Lyne Lebrasseur, Gaspésie-Îles-de-la-Madeleine
Jocelyn de Grandpré, Laurentides-Lanaudière
Simon Charlebois, Mauricie / Centre-du-Québec
Sylvie Pouliot, 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
 With the support of **Karine Rancourt**, replacing Alyssa's new mom Christine Pilote

LEISURE

WHO'S STILL HERE?



CARTOON

La petite philo de Mafalda

QUINTO

