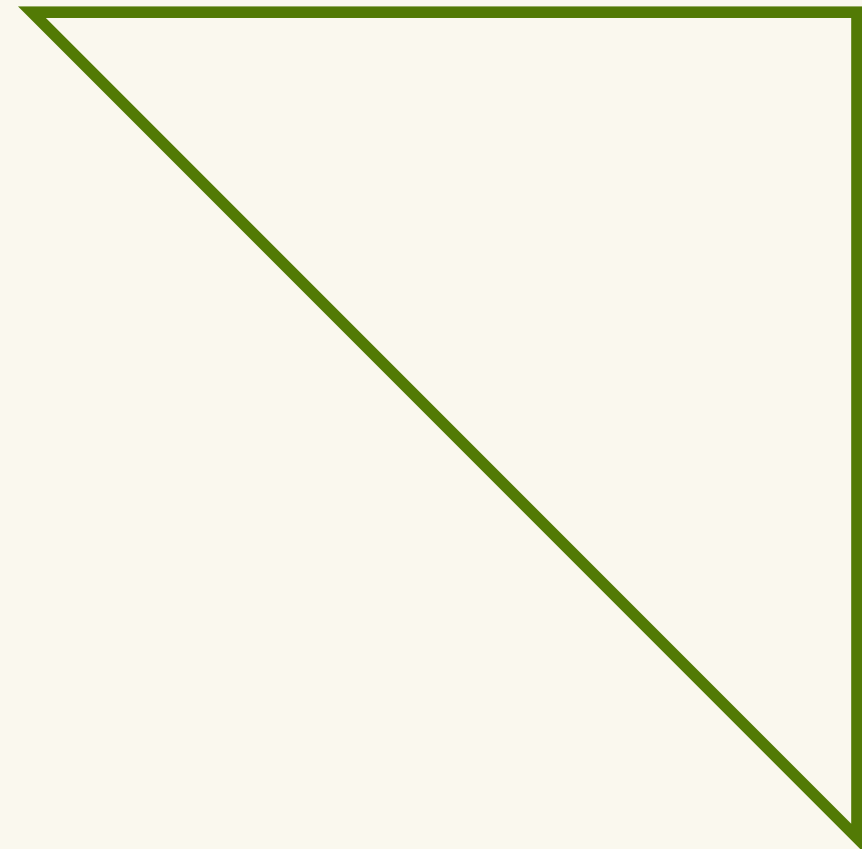




AR
2025-2026

A Engine for Sustainable
and Collective Success,
Powered by the Dynamism
of Our Communities



SADC
CHARLEVOIX
CÔTE-DE-BEAUPRÉ
ÎLE D'ORLÉANS

OUR MISSION

Unlocking our community's full economic potential through personalized support tools and proactive financing solutions aimed at driving the growth and success of entrepreneurs and organizations.

OUR VALUES

PROACTIVITY | RESPECT | RIGOR
NEUTRALITY | OPENNESS

OUR VISION

A thriving economy fueled by regional dynamism and natural beauty.

MESSAGE FROM THE PRESIDENT AND THE EXECUTIVE DIRECTOR



**PASCAL
LEBLOND**

President



**MARILYN
TREMBLAY**

Executive Director

The 2025–2026 fiscal year was defined by change and renewal for the Société d'aide au développement de la collectivité (SADC) of Charlevoix – Côte-de-Beaupré – Île d'Orléans. This past year was notably marked by a major transition in executive leadership, providing us with an opportunity to recognize the outgoing executive director and thank him for his work and contribution.

Internally, this drive for progress led to the modernization of our operational practices. Just as we encourage our local entrepreneurs, we took the initiative to automate our own processes. This approach significantly boosted our operational efficiency, allowing us to serve the businesses we support even better.

On the ground, it was a record-breaking year for business support and funding. We sprang into action to deploy the new financial tools announced last year across our region, notably the Green and Digital Fund (Fonds Vert et Numérique) and the Business Succession Fund (Fonds Transfert). The response was resounding: with \$2,020,833 disbursed in loans, we recorded our best financing year since our organization was established in 1990.

Thanks to the agility of our programs, including the Flexiloan (Flexiprêt) initiative, our team actively supported local business leaders in starting up, expanding, and transferring their operations. In total, your SADC assisted nearly 30 businesses and organizations at various stages of their journey—from launch to ownership transition.

These outstanding results would not have been possible without the trust of our entrepreneurs, the strength of our partnerships, the commitment of our Board of Directors, and the professionalism of our team, who excelled throughout this transition year.

NEW LOANS APPROVED FOR FISCAL YEAR 2025-2026

YOUTH STRATEGY FUND

21 loans
\$400,000

GREEN AND DIGITAL STRATEGY FUND

2 loans
\$100,000



INVESTMENT FUND

23 loans
\$1,310,833

TRANSFER STRATEGY FUND

4 loans
\$115,000

“The SADC’s digital loan came at the right time to support Fyri’s growth. What stood out to us was the team’s openness toward a technology project and their efficiency throughout the process. Genuine and greatly appreciated support for a young Charlevoix tech startup.”

— Pierre-Alexandre Hurtubise, Co-Founder, Fyri (Digital Loan)

FLEXI-LOAN

4 loans
\$95,000

LEVERAGE EFFECT

+ \$8

Every dollar invested by the SADC enabled \$8.14 to be leveraged from other funding sources.

EXPECTED IMPACT

30% Business Start-up

22% Expansion

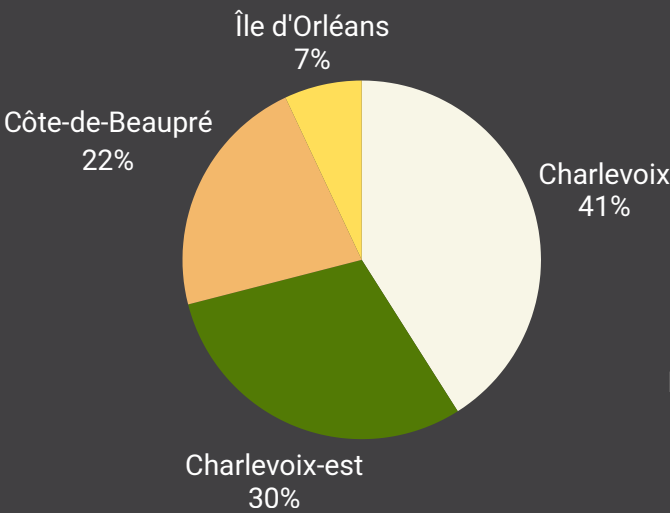
2% Turnaround

35% Business Succession

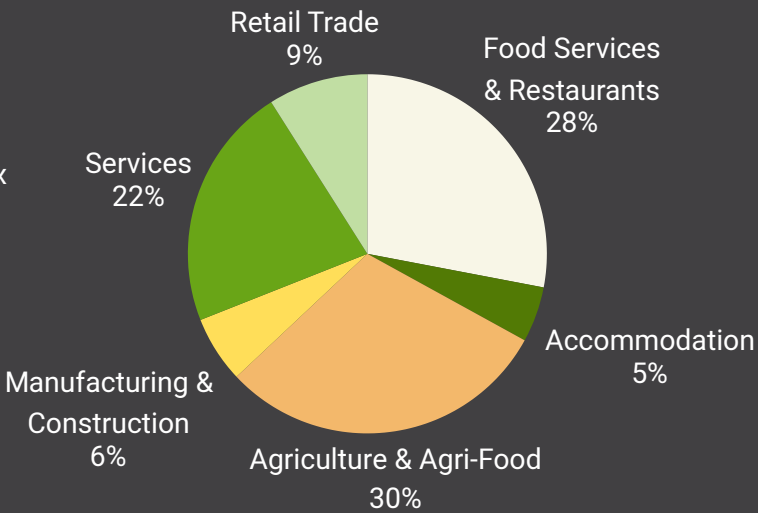
11% Modernization

A Human | Simple | Efficient Approach

Intervention Sector



Sector of Activity



PORTFOLIO VALUE



Cidre Intrus (Sainte-Anne-de-Baupré)
Expansion



Rose Cacao (Baie-Saint-Paul)
Business Start-up

YOUTH STRATEGY FUND

\$1,352,598

After allowance for doubtful accounts

INVESTMENT FUND

\$3,755,428

After allowance for doubtful accounts

GREEN AND DIGITAL STRATEGY FUND

\$100,000

After allowance for doubtful accounts

TRANSFER STRATEGY FUND

\$136,250

After allowance for doubtful accounts

RRRF*

\$84,127

After allowance for doubtful accounts

FLEXI-LOAN

\$189,821

After allowance for doubtful accounts



Boulangerie Blouin (Île d'Orléans)
Expansion



"My experience with the SADC was exceptionally positive when securing financing for the succession of Gaudreault Services Financiers Inc. Their support enabled me to finalize the acquisition of the business while maintaining the financial stability essential to its transition and growth. I particularly appreciated their human approach, their deep understanding of regional realities, and their flexibility throughout the entire process."

– **Jonathan Audet, Gaudreault Services Financiers**
(Business Succession)



Le Pain d'exclamation (La Malbaie)
Takeover

*Regional Relief and Recovery Fund for Covid-19

FLEXI-LOAN PROGRAM

PILOT PROJECT: FLEXI-LOAN PROGRAM FOR WOMEN

→ REVIEW AND OUTLOOK OF AN INSPIRING INITIATIVE

The Flexi-loan Program for Women pilot project, an innovative program dedicated to supporting and funding part-time women entrepreneurs (flexipreneurs), officially concluded this year.

By offering concrete and personalized support tailored to the realities of local women entrepreneurs, this initiative has had an outstanding impact across our region.



Flexi-loan Wrap-Up Event

→ OUR RESULTS (CHARLEVOIX, CÔTE-DE-BEAUPRÉ, ÎLE D'ORLÉANS)

16 FLEXIPRENEURS FUNDED AND SUPPORTED

\$247,200 DIRECTLY INVESTED BY OUR SADC

\$1.3 M IN LEVERAGE EFFECT (FINANCING MOBILIZED FROM OTHER LOCAL PARTNERS)



Aux Monts Fleuris – Gabrielle Coulombe
(Notre-Dame-des-Monts)

The supported projects mainly stem from the accommodation, restaurant, and agritourism sectors.

“The results of the pilot project clearly demonstrate that supporting flexipreneurs means investing in a form of entrepreneurship that is essential to the economic vitality of our regions. At the SADC, we see every day the tangible impact that flexible support and tailored financing can have on these women’s success. We are proud to have contributed to this movement, and we hope it continues to gain momentum across Quebec.”

– Marilyn Tremblay, Executive Director

→ PROVINCE-WIDE IMPACT

Thanks to the mobilization of 11 SADCs and CAEs across the province, this project invested a total of \$1.6 M in 94 business projects led by flexipreneurs. In total, 178 women benefited from tailored support.

BUSINESS SUPPORT



Café Sol - Coop de solidarité
(Les Éboulements)

Complementary to financing, our personalized support is often the key to success. Whether for business start-up, growth, succession, or even turnaround, we offer concrete solutions tailored to each reality.

Our intervention takes many forms: developing business plans, assisting with financial packaging, strategic thinking on the real needs of the business, searching for partners or successors, or providing access to highly specialized expertise.

CAFÉ SOL - COOP DE SOLIDARITÉ

Over the past year, our team worked closely with Le Café Sol, a solidarity cooperative, to implement its turnaround plan. Having recently relocated to Les Éboulements, this social economy enterprise had specific needs to ensure its long-term viability.

"We are extremely grateful to the SADC for their invaluable advice during our turnaround plan, as well as their constant openness and truly friendly team!"

– Corryne Vincent

OFFICIAL LANGUAGES (OL) SERVICE

DELIVERY PROGRAM

Spanning five years (2024–2029), this program allocates \$6,000 annually to our SADC to enable us to provide equal service delivery to our clientele in either English or French.

CAPACITY BUILDING PROGRAM

Spanning seven years, this program allocates \$335,000 to optimize our operational management, offer competitive working conditions to retain our team, and enhance the support provided in connection with our new dedicated funds.



LOCAL ECONOMIC DEVELOPMENT

CORNERSTONE OF OUR ACTIONS

Creating businesses and regional jobs can only be fully realized within socially and culturally prosperous communities. That is why, at our core, we take a holistic view of regional development in our strategic planning, mobilize community strengths to address economic challenges, and invest both time and money into community-driven initiatives and strategies.

The SADC has invested in various development projects through its LIM and LED envelopes in order to initiate or support high-impact collective projects that address specific economic challenges.

→ LOCAL INTERVENTION MEASURE (LIM)

8 FILES
\$41,474

→ LOCAL ECONOMIC DEVELOPMENT (LED)

14 FILES
\$47,512

→ CINÉ-CLUB DE CHARLEVOIX

To diversify the evening cultural offerings during the winter season and early spring, the SADC is actively contributing to the establishment of a film club providing access to a rich and varied film catalog. This unifying project aims specifically to fill the void left by the closure of the local movie theater a few years ago, bringing cinema back to the heart of our community.



Ciné-Club de Charlevoix

→ BUSINESS TRANSFER CONFERENCE DAY (CÔTE-DE-BEAUPRÉ)

The SADC proudly partnered in this unifying event where nearly 50 entrepreneurs discussed succession challenges. Highlighted by a training conference delivered by Éric Dufour and an enriching panel featuring Réno-Jouets, Spécibois Inc., and Triade Marketing, the day shed light on how business succession is far more than a transaction—it is a passing of the torch that deserves proper guidance. A wonderful success made possible thanks to the valuable collaboration of several local partners (Développement Côte-de-Beaupré, Desjardins, Services Québec, Alliance Affaires, Microcrédit Charlevoix, MRC de L'Île-d'Orléans, and Innov03).



Photo credit:
Émile Dontigny

→ THE L.I.E.N. (LAUNCH, INSPIRE, EXCHANGE, AND NURTURE)

This initiative by Microcrédit Charlevoix, proudly supported by the SADC, is far more than an economic development tool: it is a true community. Designed as a unifying network for local people, L.I.E.N. fosters strong connections between different local projects, sparks new ideas, and provides a continuous source of inspiration. Through wonderful networking moments organized across Charlevoix, this high-impact partnership actively supports the emergence of community-based projects and energizes our entrepreneurial ecosystem.



→ ROOTS AND TALENTS: TRADITIONAL CRAFTS IN CHARLEVOIX

Passing down the know-how linked to the trades of yesteryear is essential to preserving our culture, supporting the local economy, and training the next generation of artisans. This innovative project, carried out in collaboration with Claude Boulet, highlights the living heritage of our region—those practices and traditions passed down from generation to generation. Concretely, the initiative raises public awareness through a series of video vignettes featuring local youth selected in collaboration with the school service centre. By blending ancestral knowledge with contemporary innovation, this sharing project ensures the long-term viability of our craft trades while inspiring the next generation.



Photo credit:
Claude Boulet

OUR INVOLVEMENT IN LOCAL & COMMUNITY DEVELOPMENT



- Charlevoix Business Transfer Committee
- Charlevoix Migration & Immigration Roundtable
- SME Executive Committee
- HR Networking Meetings (RVGRH)
- OSEntreprendre Challenge



MINING COMMITTEE: A PIONEERING MODEL

The SADC is proud to have acted as a pioneer in the province with the establishment of its Mining Committee in Charlevoix. Building on its success locally, this inspiring model will now resonate across Quebec. Inspired by our local initiative, Mining Committees will be deployed in several other regions throughout the province. These collaborative forums aim to bring the mining industry and local political stakeholders closer together, while providing a solid, lasting structure for discussion among community actors.

EXPERTISE NETWORK & MACHINING NETWORK



MEETING ON THE STATE OF FORESTRY IN CHARLEVOIX

The SADC collaborated with Mr. Stéphane Charest and the prefects of the Charlevoix RCM and Charlevoix-Est RCM to organize a symposium-workshop dedicated to the sustainability of the forestry sector. This targeted event provided an opportunity to review the issues surrounding productive forest lands and explore future opportunities for Charlevoix wood fiber.

This summit created a unique forum for open discussions between regional decision-makers and key industry stakeholders. It brought together major players such as Domtar, Groupe Lebel, Scierie Dion, the Ministry of Natural Resources and Forests (MRNF), as well as the Groupement forestier Charlevoix. This gathering generated rich discussions and laid the groundwork for enhanced collaboration regarding the future of this key economic sector.



BUSINESS VISIT TO SAFRAN NORDIQUE

As part of our networking activities, an enriching visit was organized at Safran Nordique. This event fostered valuable connections among various local economic stakeholders, including the Fairmont Le Manoir Richelieu and Microbrasserie Menaud, while engaging local elected officials. This on-the-ground meeting provided participants with a great opportunity to discover each other's distinctive products, paving the way for future strategic alliances and collaborations across our territory.



OUTREACH AND COMMUNICATIONS

A PROFESSIONALIZED DIGITAL PRESENCE

To better serve our clientele and showcase the entrepreneurial dynamism of Charlevoix, Côte-de-Beaupré, and Île-d'Orléans, the SADC took the initiative to professionalize its communications over the past year.

Since November 2025, we have had the pleasure of collaborating with Horizon Agence Marketing, providing us with strategic support in managing our social media and creating tailored content.

This proactive approach has enabled us to deploy impactful new digital initiatives for our community:

- Business Advisory Videos: To provide concrete tools to our business community for their daily operations;
- spotlighting Assisted Businesses: To highlight the successes, projects, and know-how of our funded clients;
- showcasing Our Actions: To demonstrate the SADC's active involvement and the vitality of our activities across our entire region.



NOVEMBER 2025 TO MARCH 2026
FACEBOOK

79.4K
(↑ 999.1%)

Facebook
Post Views

1.1K
(↑ 1.6K%)

Content
Interactions

87
(↑ 200%)

New Facebook
Page Followers



NOVEMBER 2025 TO MARCH 2026
INSTAGRAM

7.3K
(↑ 133.1%)

Instagram
Post Views

329
(↑ 439.3%)

Content
Interactions

35
(↑ 16.7%)

New Instagram
Account Followers



NOVEMBER 2025 TO MARCH 2026
LINKEDIN

3 373
(↑ 595.5%)

Impressions

137
(↑ 6,750%)

Content
Interactions

17
(↑ 41.7%)

New LinkedIn
Page Followers

THE SADC TEAM



MARILYN TREMBLAY,
Executive Director



GAÉTAN SIROIS,
Economic Development Advisor



JULIE PILOTE,
Administrative Technician



KATY GOUGEON JARVIS,
Business Advisor



GUILLAUME LAMBERT,
Business Advisor

BOARD OF DIRECTORS



PASCAL LEBLOND,
President



ALEXIS FROMENT,
Vice-President



JOHANNE CÔTÉ,
Secretary-Treasurer



FRANCIS GOUGEON,
Board Member



AMÉLIE TREMBLAY,
Board Member



CAROLINA CASSANAZ,
Board Member



CAROLINE PERRON,
Board Member



NADINE BOUCHARD,
Board Member

10 BOARD OF DIRECTORS
MEETINGS

12 INVESTMENT COMMITTEE
MEETINGS

3 COMMITTEE MEETINGS

257 VOLUNTEER HOURS