

SADC

Société
d'aide au développement
de la collectivité

DU ROCHER-PERCÉ

Exceptional people, exceptional results

2024-2025

ANNUAL REPORT



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Mission

Provide ongoing support and financing to businesses and organizations in the RCM du Rocher-Percé, boosting the community's economic growth.



Vision

Leverage our support model to drive our clients' projects and growth.



Values

Accomplishment, authenticity, listening, team spirit, growth in change.



Chairman's Remarks



Each year, our SADC provides networking opportunities as well as financial, technical and training support to the local business community as we strive to increase the profitability of companies in the Rocher-Percé area.

This presentation of our 2024-2025 annual report, given by our Executive Director, is a testament to the fantastic initiatives put in place during the last 12 months, and I speak for the Board when I say we are very pleased with what we have accomplished.

The past year has also seen the introduction of new policies, specifically a human resources policy, an investment policy, and a collections policy, as well as a five-year plan. The SADC-CAE Network also set a new modern governance project into motion, which I am delighted to be a part of.

I would like to end by thanking our main collaborators, in particular the team at Canada Economic Development and the team at the SADC-CAE Network.

Thank you also to my colleagues on the Board for their contribution, and for sharing both their time and expertise.

Aurèle Doucet



Executive Director's Remarks



2024-2025 was a challenging year, due in large part to ongoing economic instability. Yet we managed to successfully manage the risk of our investment portfolio while maintaining significant client growth. We have found our strength: in being people-centred, in listening, and in working with you. People make all the difference.

I would first of all like to thank our team for its incredible work this year: Roxane, Dominic and Marthe, you listened, supported and adapted to meet the needs of our entrepreneurs with such skill. Your professionalism and care is what has kept us, the SADC, relevant and present, in spite of the complicated economic circumstances.

Our volunteer mentors, such important figures for local development, have continued to create close ties with our community's entrepreneurs. They have supported 12 individuals through one-on-one and group mentoring this year, with group mentoring clearly gaining ground.

As for technical assistance, the Financial Management 101 program continues to be a hit. The third cohort of 18, working with our expert accountants, racked up a whopping 315.5 hours of support in 2024-2025.

For the second year running, our collective financial support for owner-captains in the fishery sector aided many local entrepreneurs, and was even celebrated at the semi-annual SADC-CAE Network event.

None of this would have been possible without our partners: Canada Economic Development, the RCM du Rocher-Percé, Services Québec, Réseau Mentorat, Regroupement des Pêcheurs professionnels du Sud de la Gaspésie, and CBDC Restigouche.

Thank you for believing in our projects, sharing our vision and supporting our work.

In November 2024, we launched a new fund specifically catering to two pressing matters in Quebec's economy: one to support business transfers and the other to accelerate the green and digital transition, both of which are major obstacles to ensuring the long-term future of our local economic fabric.

To everyone who works at the SADC, to the members of our Board, to our partners, and to our business community, thank you for your trust, commitment and enthusiasm for our cause.

Together, we're doing more than simply supporting entrepreneurs, together we are building a sustainable, resilient economy that puts people first.



Marise Lelièvre

2024-2025 Results



| | | | |
|------------------------|-----------------------------------|---------|-----------|
| ▶ Financing | Investment Fund | ◄.....► | \$55,000 |
| | Youth Strategy Fund | ◄.....► | \$100,045 |
| ▶ Technical Assistance | CF - Contributions - TA | ◄.....► | \$10,239 |
| | Capacity Building | ◄.....► | \$12,354 |
| ▶ Local Development | Local intervention measures (LIM) | ◄.....► | \$40,000 |
| | CF - Contributions - LED | ◄.....► | \$20,696 |

\$155,045

invested in businesses

NB.: more financing authorized but not disbursed.

\$349,242

\$22,593

invested in technical assistance

\$60,696

invested in local development

Annual investment totalling

\$238,334

SOUDURE JONES ENR. (2166-6821 QUÉBEC INC.)



Financing - Investment Fund



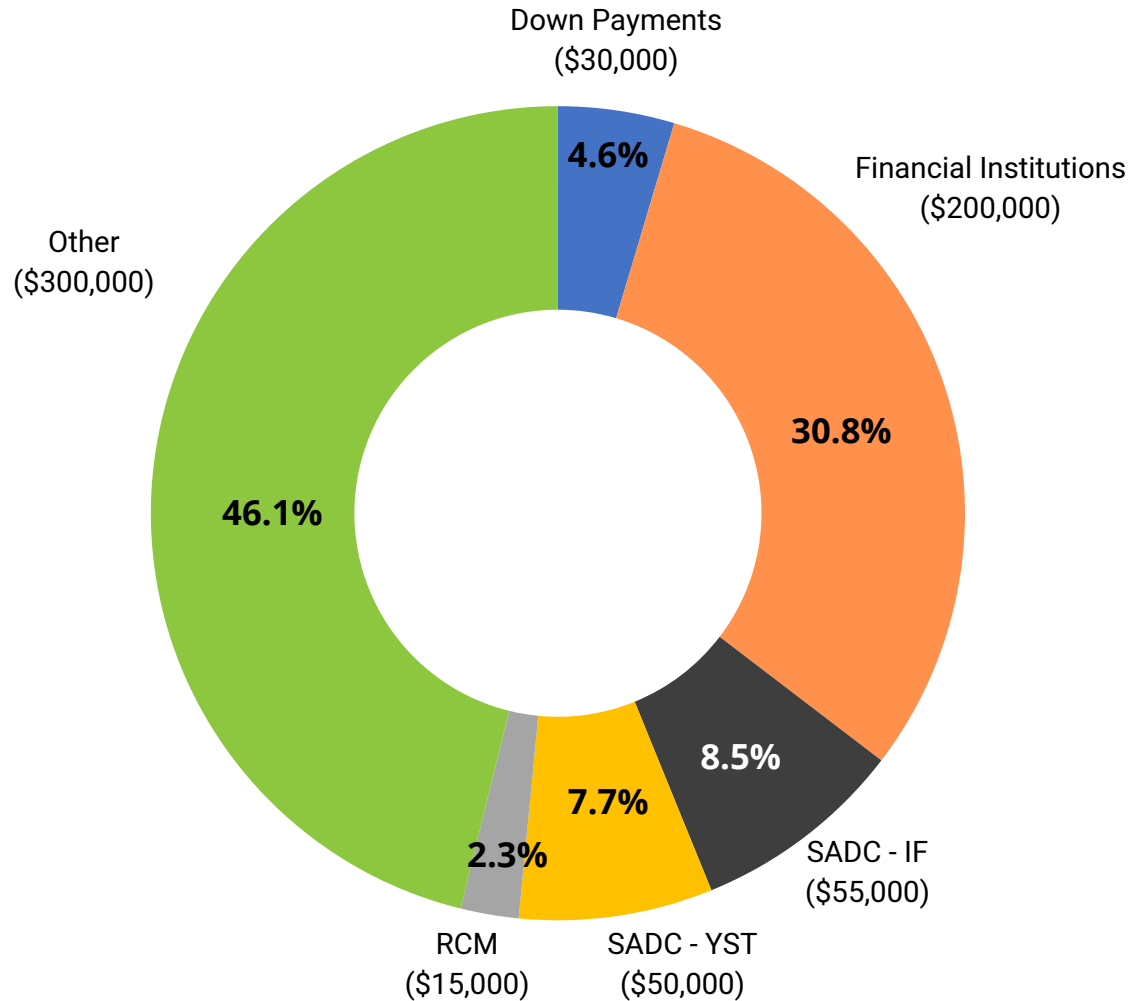
The SADC's Investment Fund fosters the creation, maintenance and development of job opportunities through complementary financial assistance in the form of loans reaching up to **\$300,000**.

3 loans granted to **3** businesses

Creating and maintaining **13** job opportunities

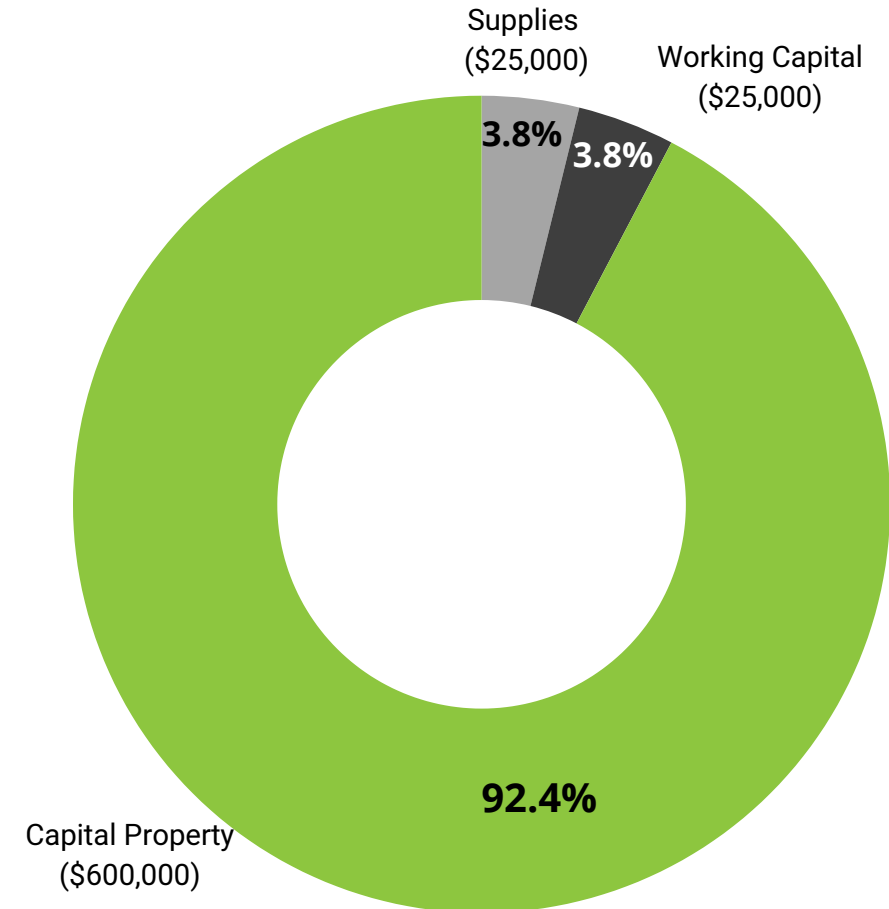
Investment Leverage Effect

A total of **\$55,000** was invested in businesses across the SADC's territory.



Total Detailed Project Costs

\$650,000 across the RCM du Rocher-Percé.



Financing - Youth Strategy Fund



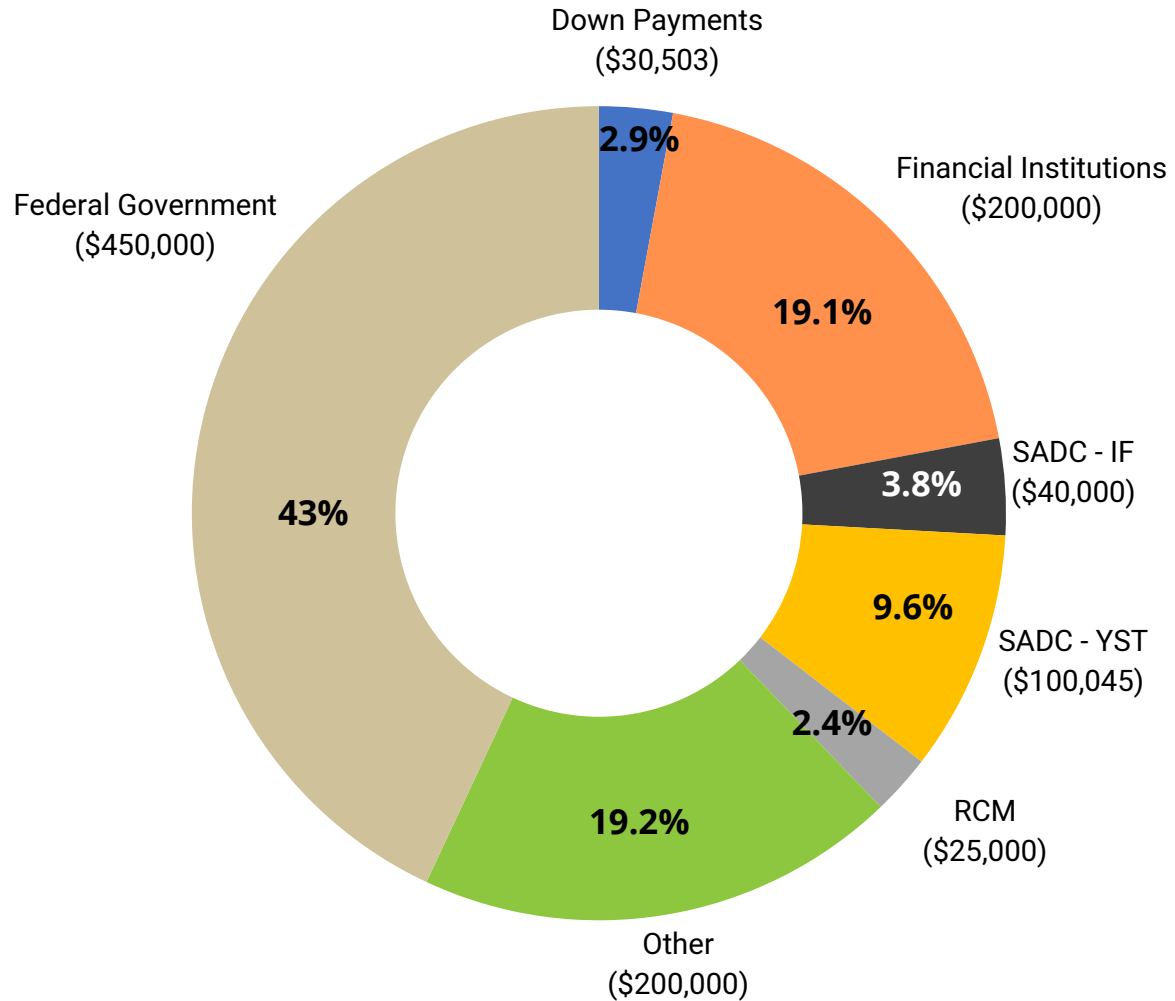
The SADC's Youth Strategy Fund fosters the acquisition, start-up, expansion and modernization of businesses. The fund is available to those aged **18-39** in the form of personal loans between **\$5,000** and **\$25,000**.

5 loans granted to **5** businesses.

Creating and maintaining **41** job opportunities.

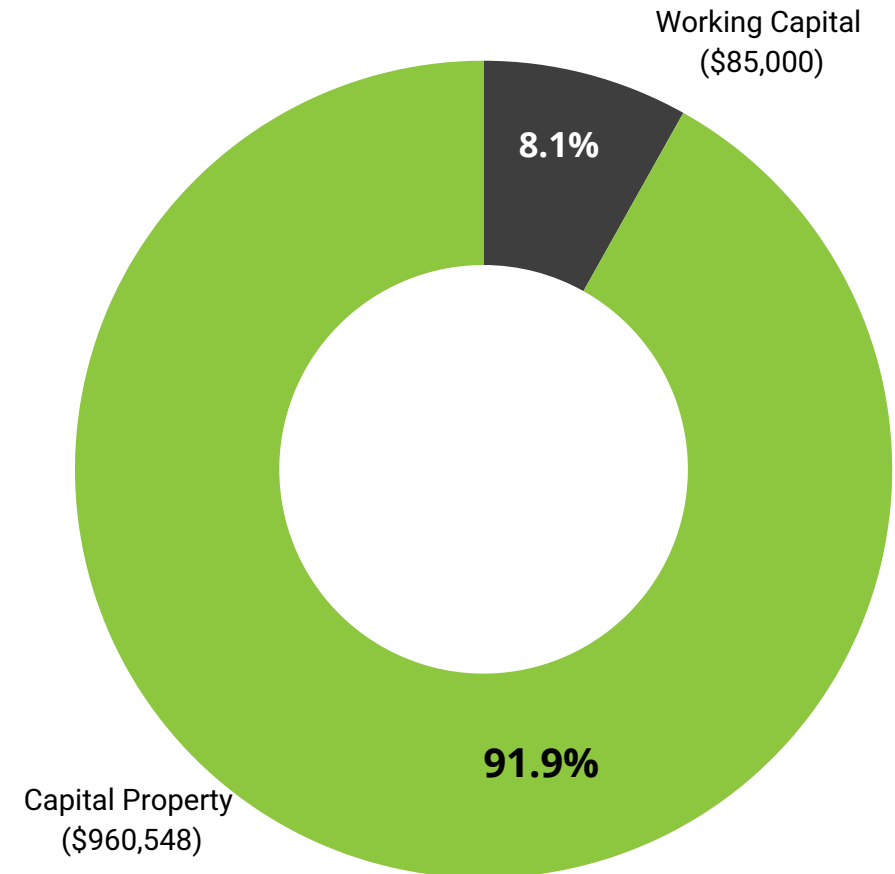
Investment Leverage Effect

\$100,045 in loans was granted to young entrepreneurs by the SADC.



Total Detailed Project Costs

A total of **\$1,045,548** was invested in young companies.





Annual Investment Totalling

\$155,045

Expansion and
modernization

\$40,045

Start-ups and
acquisition

\$115,000

Secondary

\$50,000

Tertiary

\$105,045

Investment Portfolio Mix, 31 March, 2025

\$3,297,107



Community Development 2024-2025



\$83,289 in non-repayable contribution investments

Local Economic Development (LED)

SADC financing contributes to many projects, fostering sustainable development across our territory and the development of our community's entrepreneurs. This stream is covered by our business lines and through mentoring.

\$60,696 invested in 5 projects

Technical Assistance (TA)

Made-to-measure guidance, consultancy services and support for companies (including non-profit organizations), covering many spheres of entrepreneurship and business. In 2024-2025, one of the four supported projects was the **third cohort of the 101 Project, made up of 18 participants.**

\$22,593 invested in 4 projects

SADC Initiatives

10 businesses visited on July 11, 2024 with
our partners



Financial Management 101

Customizable one-on-one support with an experienced consultant for small business owners and non-profit organizations. Teaches the purpose of financial statements, how to measure financial performance using data, how to compare financial statements with well-established models, and how to track numbers to better manage business overall and analyze projects based on financial data.

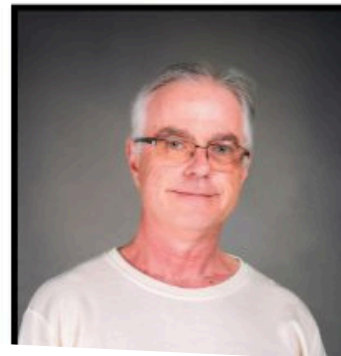
4 consultants

18 businesses/NPOs supported

53 one-on-one sessions

315.5 hours invested

Daniel Leblanc



Alain Langelier



Annie Girard



Charles Doré



Avec la participation financière de :



Collective Financial Support for Owner-Captains



By Daniel Leblanc, CPA

For the second year running, the SADC is proud to offer its **free** support and high-level training service designed for owner-captains in the RCM du Rocher-Percé.

9 owner-captains benefitted from five hours of group support, over the course of two sessions.





Non-Repayable Contribution Recipient List 2024-2025

Marché Nicolas

Updated labelling for pre-made meals

CLUB NAUTIQUE DE PERCÉ

Communications strategy

CORPORATION DU BOURG
DE PABOS INC.

Creation of an escape game to be enjoyed by
locals and tourists alike

Microbrasserie Pit Caribou

Financial analysis and action plan produced by a
third-party firm

Tourisme Commerce Rocher-Percé

Major networking event each September

CJE Option emploi du Rocher-Percé

COOP initiation to entrepreneurship collective

Collaborations 2024-2025

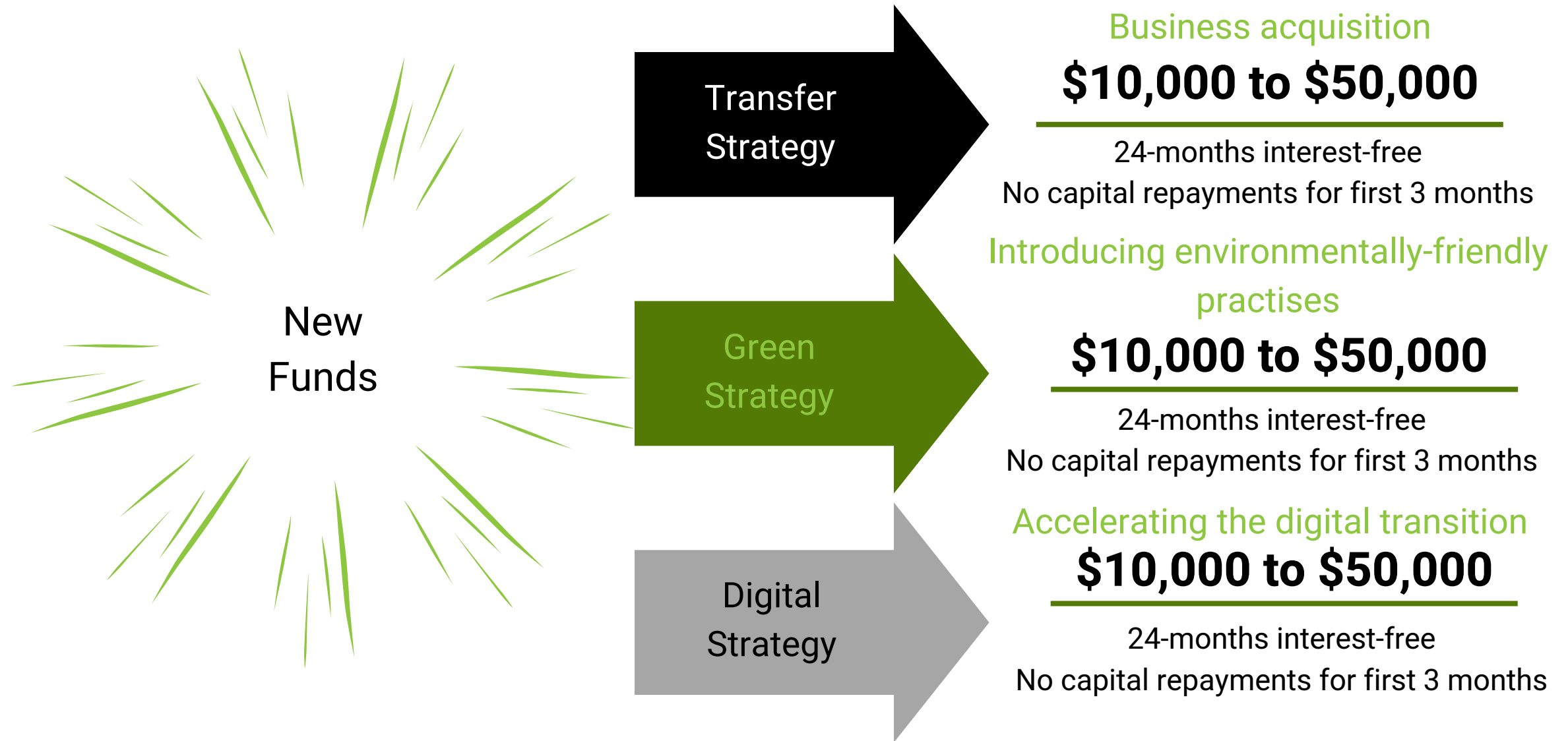
Other local development projects and initiatives we have been involved with:



DÉCONSTRUIRE



New in 2024-2025



Impact 2024-2025



We conducted two surveys and two focus groups in collaboration with CBDC Restigouche, enabling us to reward the 22 participants with a total of **\$6,000**. This initiative aimed to obtain a deeper understanding of the realities faced by small and medium enterprises (SME) in Canada's rural and remote communities regarding hiring and supporting employees with mental health issues.



Mentoring activity in New Richmond on May 29 and 30, 2024.





Governance 2024-2025

13 volunteers on the 2024-2025 Board of Directors



Aurèle Doucet



Édith Arbour



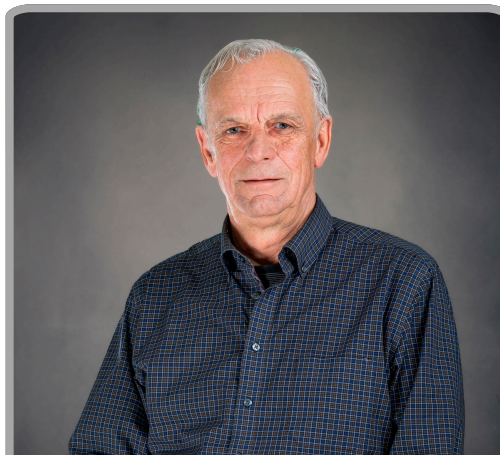
Samuel Méthot-Laflamme



Michel Gionest



Alexandre Bouchard



Henri Grenier



Sylvain Rehel



Isabelle Jalbert



Linda Cauvier



Daniel Desbois



Sandrine B.-Hautcoeur



Rémi Plourde



Sébastien Daignault

359 hours invested by our
volunteers



7 Board meetings



6 executive committee meetings



1 AGM

Mentors 2024-2025



Jean-Yves Abdelnour



Jocelyn Tennier



Nadia Karina Minassian



Dominic Nicolas



Nadine Murray



4 group mentoring sessions, 4 mentees



3 mentor meetings



4 mentors participated at the regional mentoring conference in New Richmond



1 new mentor: Olivier Poulin



8 active mentoring relationships



Nadine Murray participated in a student presentation on fishing business management at the École des pêches et de l'aquaculture du Québec

R É S E A U
M E N T O R A T
ENTREPRENDRE. PARTAGER. RÉUSSIR.



Presentation of mentor certification
Nadine Murray



BRONZE mentor award
Nadia Karina Minassian



SILVER mentor award
Jocelyn Tennier



SILVER mentor award
Jean-Yves Abdelnour

SADC Team 2024-2025



Marise Lelièvre

Dominic Gaudreau-Reid

Marthe Larocque

Roxane Berger

SADC

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de la collectivité
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Développement économique Canada pour les régions du Québec appuie financièrement les SADC et les CAE
Canada Economic Development for Quebec Regions offers a financial support to the SADC and the CAE



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