The partnership with BDC Turns 10!

It was on exactly January 23, 2003, that the collaborative pilot project began between the Business Development Bank of Canada (BDC) and the CFDCs and CBDCs. The Réseau approached BDC on a few occasions, and the partnership was secured in the fall of 2002 with BDC senior management’s keen desire for the collaboration, coupled with new objectives for a stronger presence in the regions.

The initial project was exploratory and a chance for representatives from five CFDCs and CBDCs and from BDC branches in those regions to discuss a possible partnership. This led to a project which targeted first and foremost the knowledge of our respective organizations and which has developed into a true alliance over the years.

The financial world considers this partnership “exemplary”, and the results speak for themselves: 3,188 loans have been awarded and more than $389M has been invested in our communities since 2005. The collaboration has also resulted in many agreements that continue to enrich our partnership (training, CFDC and CBDC accreditations, information and communications technologies [ICT] loans, etc.).

The SD working group during the training session with Marc Journeault, associate professor in the Faculty of Business Administration at Laval University and head of the Centre de recherche en comptabilité et développement durable.

Continued on page 8
MESSAGE FROM THE HONOURABLE DENIS LEBEL

ExeCuTive DireCTor

It is a pleasure for me to highlight the contribution and commitment of Quebec’s Sociétés d’aide au développement des collectivités (SADC) and Centres d’aide aux entreprises (CAE) to the economic vitality of the province’s regions.

In my capacity as minister, I have had ample opportunity to visit the four corners of Quebec and am well aware of the many challenges with which the regions are confronted.

This annual report clearly shows that, by being active at the local level, the SADC and CAE are enabling communities to take control of their development and, on a broader scale, are helping build sustainable communities and improve the performance of businesses in all of the regions of Quebec.

Canada Economic Development shares the same priorities as the Réseau des SADC et CAE, particularly when it comes to furthering the economic growth and prosperity of communities and to supporting the development of small and medium-sized enterprises.

Each and every region benefits from the posting of our respective strengths and assets.

In closing, I would like to thank the nearly 2,000 professionals and volunteers of the Réseau. For more than 30 years, their professionalism and dedication, not to mention their keen understanding of and constant commitment to the needs and realities of communities have been instrumental to our success.

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

As busy as the 2012–2013 year was, it can all be summed up in two words: new results. For starters, we welcomed a new president in June 2012. Daniel Dumas, President of the SADC des Sources, became the fifth president of the Réseau des SADC et CAE, who took over the reins after Pierre Marois’s four years of generous service.

Our organization now has a new image, which the member organizations adopted eagerly. We also established a number of new partnership initiatives with members, often at the request of the member organizations. One such example is our partnership with Alliance Coopération, which brings together the strengths of several partners: Business Development Bank of Canada (BDC), Adénocra Ventures Capital, the Cornéal socio-économique et de la mutualité (CSEM) and the Quebec Government.

The Mason des entrepreneurs (MNG) created by the Réseau des SADC et CAE in collaboration with MUNIS platform owner Shédiac Nipissing and Anges Quebec CEO François Gobert will ensure that entrepreneurs will make use of the new tool for years to come.

In the coming months, our reflection on entrepreneurship will be turned into a very concrete and innovative tool through the Fritt entrepreneur du Quebec project, which was designed and launched by Isabelle Digu of IDG Entrepreneurs to better understand the behaviour of Quebec entrepreneurs.

MESSAGE FROM THE PRESIDENT AND EXECUTIVE DIRECTOR

Led but not least on this year’s list of new items is governance. A new leadership and governance committee was established by the Réseau’s Board of Directors in order to provide CFDC and CBDC managers with the knowledge, tools and reference material they need to ensure rigorous and effective governance in their organizations.

Even at this early stage, a training tour with Marco Baron, a specialist in the field, has allowed us to bring into focus this complex field of practice, one that is increasingly demanding and often considered only from the perspective of the general public.

We mentioned in the introduction that this year was also one of successes. While the satisfaction surveys and assessments conducted over the last 15 years already speak to the Réseau’s success, a new external study by Statistique Canada, commissioned by Canada Economic Development also confirms the success of our results. The data, collected in two phases over a period from 2003 to 2010, clearly demonstrate that businesses that receive coaching from a CFDC or CBDC have a higher chance of success.

Our promising, successful SD work among SMEs has garnered recognition from respected players in the SD field, as confirmed by the BDC and the Centre de recherche et développement du Québec.

The Éspace économique francophone canadien, which has operated since 2006 in collaboration with RDÉe Terre-Neuve-et-Labrador, celebrates a major success this year: the first-ever Forum pan-canadien sur le développement économique en francophonie canadienne.

The Réseau has been a close partner in this initiative.

In January we celebrated the tenth anniversary of our partnership with the BDC. This first-ever Forum pancanadien sur le développement économique en francophonie canadienne. The Réseau has been a close partner in this initiative.

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Yet another success has been Operation branches less PME with Francophones. Without question, the program is resulting in wider adoption of technologies in small businesses. In the coming year, this initiative will be expanded to eastern Canada with the help of the Maritimes CFDCs.

Next in our list of successes is our financial vehicle Capital Réseau, which has not only provided a good return but also generated $16.4 M in capitalization distributed to CFDCs over past years.

You will find more detailed information on these projects and other topics in this report.

We thank those who have played a hand in our organization’s success, including Canada Economic Development for providing financial support and sharing its expertise, and the members of the Réseau, especially our generous volunteers, who collectively contributed 70,000 working hours over the year. We also extend a special thank-you to Pierre Marois, our outgoing president, for being so available, generous and devoted all throughout his mandate, which ended this year.

Daniel Dumas / President

Hélène Deslauriers / Executive Director

MEETING THE ROC (REST OF CANADA)

The fifth Pan Canadian Community Futures Group conference took place from May 30 to June 2, 2012, in Halifax, Nova Scotia. A total of 800 participants represented 268 CFDCs and CBDCs, Quebec’s delegation of over 140 representatives was the largest of all the provinces.

The opening plenary began with a town crier and a packed house of volunteers in the Canadian community futures movement. The ORUM show kicked off the festivities with a bang.

Everyone got something out of the event, which offered a dozen workshops and about ten group discussions. Participants identified the varying and quality of volunteerism as one of the most valuable parts of the conference. It bears mentioning that the organizers went to great effort to provide quality programming, which made it possible for all participants to partake in the conference more fully.

A number of participants took advantage of their trips go on a scenic ride to a beautiful Peggy’s Cove. Others chose to visit Acadia Maple, a local business.

Acadian and Celtic tunes were in the air during the event, creating the atmosphere of a real kitchen party. The Réseau des SADC et CAE extended an invitation to the conference as one of the most valuable parts of the conference. It bears mentioning that the organizers went to great effort to provide quality programming, which made it possible for all participants to partake in the conference more fully.

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ECONOMIC DEVELOPMENT IN THE CANADIAN FRANCOPHONIE

The Forum was laid by the Institut canadien de recherche sur l'administration publique (ICRSP). The studies provided a closer look at the Francophone economic space of Canadian businesses and entrepreneurs and the factors that foster its development. The content of these studies was used to feed discussions about the development of public policies to strengthen economic development in the Canadian Francophonie.

Eight factors were used in the studies to delineate a measurable space representing the economic importance of the French language in Canadian businesses. Four of these factors were related to French as it is used in internal communications and economic transactions of the business: owners, governance, managers and employees. The other four factors helped to define the economic space of French as it is used in external communications and economic transactions of the business: clients, suppliers, investors and partners. The number of Francophone businesses in Canada was estimated at nearly 420,000 in 2007. Of these, 98% were based in Quebec. This number accounts for just over 10% of all businesses in Canada, which is almost 4% lower than the proportion of workers in the population whose native language is French. Also, it seems that the number of Francophone businesses has declined since 2004. The National Household Survey and a new survey from Statistics Canada (2011) will likely confirm this trend. However, the available data give an incomplete and imperfect picture of the eight factors relating to the Francophone economic space of businesses; they also say nothing about its impact on the Canadian economy.

These data set the agenda to discuss three themes: knowledge of the Francophone economic space; the conditions essential to the economic development of the Canadian Francophonie, including the tools needed to support it; and collaboration on an integrated action plan.

The deliverable of the Forum was the adoption of an integrated action plan identifying partners' roles in increasing the Canadian Francophonie's contribution to the well-being of communities and the prosperity of Canadian society. The Forum was organized in such a way that the conclusions from workshops and discussion groups were quickly categorized and transformed into a draft of an action plan that participants could comment on using an interactive platform. A second draft of the integrated action plan was even presented at the closing dinner. With this, the long process leading to the creation of the Forum came to a close. Close monitoring of the implementation of the action plan by the steering committee will be required. In the words of the participants, the Forum was a great success that went beyond their expectations.

POLITICS

CHANGING OF THE GUARD

Since last June, the Réseau des SADC et Cæ has been under the direction of a new president. Mr. Daniel Duruca took over for Mr. Pierre Marois, who served as president for the previous four years. Mr. Duruca is president of SADC des Sources in asbestos and had served on the Réseau des SADC et CÆ Board of Directors for four years. He also participated in different Réseau committees, including the communication committee, which spearheaded the redesigning of the network's image.

Mr. Duruca is no newcomer to the Réseau and brings extensive management experience to his new role. The Réseau Board also welcomes two new members for its ranks: Mr. Gilbert Barette, who replaces Mr. Alain Aubert as representative of the Abitibi-Témiscamingue region, and Mr. Daniel Blanchard, who succeeds Mr. Pierre Pinard as representative of the Mauricie-Centre-du-Québec region.

INTEGRITY MATTERS

In the last year, the Réseau des SADC et Cæ has focused its thinking on protecting organizations and the individuals who run them. Working with Marco Baron, accredited consultant in strategic governance, the Réseau developed training material on the theme of stewardship and governance. A training tour was launched in late March in the Centre-du-Québec region and will continue over the coming months, four stops have already been planned. Executive directors and board members of CFDCs and CBDCs are the target clientele of this training program. The trainer discusses the basic principles, rules and procedures of good governance. The session also covers the advantages of sound governance in organizations. It serves as a forum for CFDCs and CBDCs to share experiences and challenges and find ways to protect their reputation in the event of a crisis. This training session is a resource that managers should not go without.

TREASURER'S REPORT

The 2012–2013 financial year ended with a positive financial outlook for the Réseau. Sales figures are above budget forecasts and remain stable in relation to last year’s results at all over $8M.

Rationalization of its expenses has allowed us to maintain our activity and members services even through challenging budget cuts. We continued our supporting efforts in Colbert, thegeographic Information Module (GIM), training tours in the regions and events such as the semi-annual and the conference. The Réseau ran many new projects this year.

This year’s efforts were largely devoted to communications with the adoption of a new image, completely redesigned communication tools and a major media campaign—a positive investment in the future.

SALES FIGURES

For CFDCs and CBDCs, measuring success has been another nature for a decade and a half. Whether it be for core mission activities, new projects or current initiatives, diverse indicators are examined in order to answer the question “what’s the outcome?”

Find of all, most CFDC development projects are local in nature. Sometimes the organizations themselves initiate these projects; other times they play a part in them or support them. Generally, the projects are intended to increase economic development and are geared towards entrepreneurs. In the 2010–2011 year, the number of CFDC-supported active development projects was 61.

CFDCs and CBDCs also provide direct assistance in the form of financial or technical assistance. CFDCs and CBDCs averaged 129 active business files in the 2010–2011 period, 65% of which involved financial assistance. The assistance is most often intended for business expenses but can also be for start-up and acquisition. On average, each CFDC or CBDC granted 18 loans, 6 of which went to young entrepreneurs (under 35). The average loan is worth close to $45,000.

Nearly 7,000 entrepreneurs in 8,400 businesses have received assistance, and over 24,800 jobs have been created or maintained—in one year! Considering that SADCs have been established in the regions of Quebec for over 30 years, the lasting effects are beyond measure.

IT PAYS TO GET HELP

That’s what you might conclude after looking at the highlights of the first two phases of the study by Canada Economic Development and Statistics Canada based on data submitted by CFDCs and CBDCs on the outcomes of their work from 2003 to 2006.

The study concludes that businesses can improve their chances of success by taking advantage of the services offered by CFDCs and CBDCs. The following results were observed among businesses that received assistance:

- Almost twice as much job creation (4.7% per year) as businesses that did not receive assistance (2.9%).
- A higher survival rate after 5 years (62%) for supported businesses compared to 55% for unsupported businesses.
- Twice the rate of sales increase 13.7% per year compared to 6% for businesses in the control group.
- The increase in sales per employee is also higher for businesses that received assistance: 3.9% compared to 2.4% in the control group.
- Salary increase of 7.3% compared to 5.5% for other businesses.
- Better results among businesses with fewer than 20 employees.

SALES FIGURES

ECONOMICS

MEASURING SUCCESS

EACH CFDC AND CBDC HAS AN AVERAGE OF

126 ACTIVE BUSINESS FILES

65% OF THESE RELATE TO FINANCIAL ASSISTANCE

It would be interesting to track an index of community development. Looking more broadly at the national scope of the study, we can see that it addresses one of the long-standing concerns of the CFDC: namely that it was impossible to compare the results across the country because of the lack of uniformity in how they were measured. The key indicators were documented for all regions in the study; these indicators were defined as employment growth, percentage of businesses financed by indirect business survival rate and growth in sales figures. Statistics Canada assumed that there was regrouping in collecting data on the selected businesses and in establishing the control groups.

More businesses from the province of Quebec were represented in the study than from any other region. Quebec is also where comparisons between businesses that received assistance from a CFDC or CBDC and those that did not receive assistance showed the greatest difference in favour of the assisted businesses. This encourages us to keep working in the same direction.

Nearly 430,000 Francophone businesses are found in Quebec...
AN ARRAY OF ACTIVITIES

TUNING PROJECT FOR THE SALON DE L’AUTO
WHO? SADC Charlevoix, Chevalier Local Action Partnership, C.Je’s Charlevoix–Côte-de-Beaupré, CJe’s Charlevoix-Laurentides
WHERE? Côte-de-Beaupré and Centre des fines de Québec
WHY? To encourage youth to stay in school. The competition, the public and the private sector are bring forces to offer stimulating projects for secondary school students with learning difficulties. Students are given the opportunity to discover potential future occupations. “Tuning, motier de persévérance” allows nine young people to discover the basics of automotive mechanics and bodywork with two mentors, while receiving support from one of the CJe’s youth workers. The challenge completely renovate a 1970 Opel GT, which will be displayed at the Salon Auto-sport de Québec. In April 2013 and at the end of the school year the students can be recognized for their work.

ÉCO EXPO
WHO? SADC Charlevoix
WHAT? Eco Expo is a fun and informative annual event offering all green enthusiasts access to new technologies and innovations, as well as sustainable possibilities for everyday living
WHERE? Côte-de-Beaupré and Centre des fines de Québec
WHY? To share information on a range of green options and other simple and environmentally sound solutions for everyday life

INTERGENERATIONAL WEEK
WHO? SADC de la région de Magog
WHAT? February 6–12, 2012
WHERE? Grand IAMCM. With the help of several organizations, intergenerational week will be showcased for a fifth year in a record number of municipalities.
FOR WHOM? Citizens of all generations
WHY? To foster connections between people of different generations in order to strengthen the social fabric

CANADIAN SKI MARATHON
WHO? SADC Papineau
WHAT? The Canadian Ski Marathon (CSM) is a North America’s longest and oldest Nordic ski tour. The CSM takes place during the second weekend in February on a trail that is only groomed once per year between Lachute and Gehéneau, Québec. The trail winds through mostly privately owned land in the picturesque western region of the Laurentian mountains. There is an overnight stop in Montebello, home of the famous Fairmount Le Château Montebello, the largest log-built chateau in the world.
WHERE? February 2012
FOR WHOM? Make the most of the season and discover our producers and artisans in various public markets throughout Outaouais! The public market is the ideal place to stock up on regional products and discover tasty new treats.
1,000 sikers and 50 agri-food businesses
WHY? To provide the Outaouais, like into 45 camp and participating businesses.

MUSHROOM-COLLECTING EXPLORATION
WHO? SADC Matane
WHAT? August 10–11, 2012
WHERE? Matane
FOR WHOM? The public
WHY? Discover the main species of mushrooms growing in the forest in the James Bay region and learn to identify those that are edible. This activity will be conducted with people who are very knowledgeable about the subject. Organizing a wide variety of interesting activities related to the environment, focusing on physical activity and well-being, increasing awareness about respecting the environment and natural resources, uniting people that enjoy being outdoors and sharing common interests.

SCHOOL TOUR WITH SAMAJAM
WHO? SADC Basse-Chaudière, Commission scolaire, écoles secondaires et Complice Perpétuement
WHY? Activities in all high schools in the region
FOR WHOM? 1,529 high school students
WHY? To raise awareness among youth about the value of entrepreneurship and encourage them to stay in school

WEB RENDEZ-VOUS
WHO? SADC du Territoire de Matagami
WHAT? September 27, 2012
WHERE? Hôtel Universel de Rivière-du-Loup
FOR WHICH? Local businesses
WHY? To demystify online commerce tools, explore the possibilities of Web 2.0 and introduce local service providers.

HAUTE-VOLTIGE LAURENTIDES FRESQUE DE NUIT MULTISENSORY SOUND AND LIGHT SHOW
WHO? SADC Antoine-Lemieux
WHERE? Mont-Laurier
WHY? All throughout summer 2013
WHICH? Mont-Laurier
WHY? To promote tourism by putting on a major event

RUE PRINCIPALES CONFERENCE: WE WERE THERE!

The Réseau des SADC et CAE and the Rues principales Foundation enjoy a long-standing relationship. A number of CFCDs are involved in revitalization projects in their communities, and the annual Rues principales Conference is a red-letter date on the Réseau’s calendar. And this year is special as the conference marks its 25th anniversary. Under the theme “Municipal tourism: matching boldness and creativity,” various approaches to local tourism were explored and the impacts it has on the social, cultural and economic development of municipalities were discussed.

The Réseau hosted a new booth at the conference to promote its services. The Executive Director of the SADC de la région de Magog, Geneviève Isabelle, co-hosted an event entitled “Comment reconnaître, identifier et partager l’ensemble des atouts, des richesses et des attrayants d’un milieu?” (How to recognize, identify and share in a community’s assets, richness and attractions). Mr. Daniel Dumais, President of the Réseau des SADC et CAE, presented the Organization award to the City of Saint-Georges. The Organisation recognized the outstanding efforts made in the last year to develop and strengthen collaboration among all market players. The Réseau des SADC et CAE sponsors the award, which comes with $2,000.

Other winners included the community of Trois-Pistoles, which won the award for Physical Improvements, sponsored by Hy shoppers. The SADC des Basques has been active as a partner since the very beginning of this municipal project. The Rues principales Foundation published a brochure for the conference recounting four success stories about CFCDs and CFCDs and Rues principals. These are only a few of many examples of what has come out of the strong partnership between the Réseau and Rues principals.

THE ORGANISATION AWARD
The Réseau des SADC et CAE sponsors the award, which comes with

$1,000

THE RÉSEAU DES SADC ET CAE | 2012-2013 ANNUAL REPORT
ARTS, CULTURE AND SHOWS

STUDENTS

MENTORS

1,000 SKIERS

COMMEMDATION PRIZE OF $10,000

RÉSEAU DES SADC ET CAE | 2012-2013 ANNUAL REPORT
ARTS, CULTURE AND SHOWS

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ARTS, CULTURE AND SHOWS
The working group currently comprises 28 CFDCs whose representatives meet twice a year to discuss their current SD practices and tools to work together to develop new ones. The tools are shared with all members of the group. SD of them are available through the toolset on CERIS.

The very active working group has seen membership double in the two last years and has recently updated its mission statement. One of its aims is to encourage the sharing of helpful tips and successful practices. Another is linking the other CFDCs and CBDCs on board so that SD will ultimately figure into the organizations’ mission statements. The group hopes that CFDCs and CBDCs will eventually gain recognition as SD experts by small business owners.

In its continuing effort to broaden horizons, the group has placed an emphasis on training. To this end, members partook in a training session delivered by Marc Journéault, associate professor in the Faculty of Business administration at Laval University, and head of the Centre de recherche en compétitivité et de développement durable (CERIS). This led participants to develop a number of activities to be offered as workshops at the upcoming semi-annual meeting of CFDCs and CBDCs.

Together, the Réseau des sADC et CAE and the SD expert have formed a cooperation agreement to offer more training to members, chiefly financial analyses, and to improve the SD coaching that small businesses receive.

The agreement also features a set of business internships for accounting students who are in the third year of a bachelor’s degree or a master’s program; participants must have completed 45 hours of SD training. Working under supervision, each intern will analyse one business opportunity to assess its feasibility. They will report on the financial, environmental, and social impacts of opportunities and have the chance to develop a strategic action plan that includes tools and practices for future implementation. CFDCs participating in the SD working group will be collaborating to improve the network and identify businesses that could benefit from the students’ expertise. If the business and the student work well together, interns might be hired as employees.

The cooperation agreement has great potential for making SD a bigger part of businesses. It brings together market players, CFDCs, students, and an expert professor, who are all equally thrilled to be a part of this project. Participating businesses are sure to have a head start in SD.

The Réseau des sADC et CAE has formed another recent SD partnership with the Bureau de la normalisation du Québec (BNG), including a strategy to meet the SD objective set by Québec’s government in 2008. The objective was for 30% of Québec businesses to have established an SD program by 2013. The BNG has indicated that SD business practices and tools in the next few years and has recently updated its mission statement. One of its aims is to encourage the sharing of helpful tips and successful practices. Another is linking the other CFDCs and CBDCs on board so that SD will ultimately figure into the organizations’ mission statements. The group hopes that CFDCs and CBDCs will eventually gain recognition as SD experts by small business owners.

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WEB ADDRESS FOR NEW BUSINESS

Operation branches les PME du Québec, launched in 2011, continued through the past year. Some 65 activities, conferences and meetings allowed people involved in the communications technology industry to discuss local strategies with small and medium-sized businesses about their integration of the latest advances.

The free lectures by François Charron are made possible through the Réseau des SADEC et CAE-Entrepreneurial Quebec partnership, which provides the online training at interest-free ca. The lectures are ever more popular, raising an average audience of one hundred to each week. While not wanting to sound alarmist, the speaker is making an SMB webcast call. Pointing to the potential that the Wickle holds by stating that Quebecers spent $5.6 billion online during the past year, Mr. Charron emphasizes that only 10% of SMBs with 20 or fewer employees have an electronic storefront.

The aim is to increase awareness among small business operators about the importance of developing their own online presence. Through this website, Mr. Charron provides SMBs with help in developing their first online store. Many have responded to his urgent call and began developing their e-commerce sites. Sales by participating enterprises have already surpassed the mark of $500,000.

The coming year will see efforts resolutely focused on boosting e-commerce. The lecture formula is likely to evolve into a mini-show where participants can enunciate local and regional strategies intended to grow online business.

Freely anchored now in Québec, the Charron tour will be expanding into eastern Canada. With documentary support in English, he will be speaking to Atlantic CFDCs directors in September, proposing training sessions that will encompass online commerce.

Our surveys show us that the initiative will be in effect for another 5 years. This means youngsters will be able to pursue their studies in the communications program 1,135. The good news is that the initiative will be in effect for another 5 years. This means there is no longer a need for young people to be cut off from the latest advances. More than 20 young people will be able to pursue their studies in the communications program 1,135.

The free lectures by François Charron are made possible through the Réseau des SADEC et CAE-Entrepreneurial Quebec partnership, which provides the online training at interest-free ca. The lectures are ever more popular, raising an average audience of one hundred to each week.
INNOVATION TAX CREDIT
SADEC D’Autray-Joliette joined forces with RDQ to finance refundable income tax credits for R&D. Businesses that invest in the development or improvement of new products or processes will be able to save on their cash flow.
SADEC-RDQ’s combined expertise ensures accurate assessment of the eligibility of R&D projects, avoiding the unpleasant surprise of overestimated tax credits.
SADEC-RDQ’S COLLABORATION IS PROFITABLE FOR INNOVATIVE ENTERPRISES.

ACQUISITION + LOAN
SADEC Lac-Saint-Jean Ouest developed a loan program tailored for regional businesses in operation for at least five years that turned a profit during the last two years. A loan of up to $150,000 is made available for the acquisition of capital assets such as equipment, buildings or automotive equipment. The loan does not require the posting of personal security and can be reimbursed over a period of up to eight years. The interest rate will be calculated on the basis of estimated risk. This SADC responded to a specific need expressed within the local community.

OWNERSHIP TRANSFERS
SADEC Bellechasse-Etchemins will be overlooking a changing landscape within the next five years as business ownership transfers occur as predicted. The survey it conducted of 110 local businesses concluded that 57% of them are planning a transfer of their assets within that timeframe. Wanting to ensure the longevity of the businesses on its territory, it seeks to respond to the needs of firms that will be initiating a transfer process.

SADEC is positioning itself upstream so it can provide support to businesses through their succession process by adapting its action to the results of the survey.

WHEN THE SHIP SAILS...
SADEC Îles-de-la-Madeleine is making sure the next generation of business people stick around by developing a financial product that will give them a leg up when the tide comes in.

This support comes in the form of a personal loan from $5,000 to $40,000 provided to qualified applicants ready to acquire a local business. Up to three promoters can get help for a given proposal, with the maximum set at $90,000 for the project. The loan repayment period can extend to 8 years and bears interest at the prime rate +4%.
The prospective new owners must work full time in the business and have decision-making power. In consideration, the current owner must sign an agreement to withdraw from the business.

Businesses can avail themselves of a loan or investment in share capital of up to $150,000. The amount of a loan takes into account what is provided by other financial institutions or funding sources. Repayment terms are flexible and adapted to the needs of the businesses or promoters.

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IN YOUR SPARE TIME

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IN THIS YEAR OF SCANDALOUS REVELATIONS ABOUT COLLUSION AND TAX HAVENS...

Translation of excerpt from Quick et Flupke / pardon madame

Fill in this Sudoku grid using the letters on it in order to identify the quality that characterises all CFDCs and CBDCs. The answer is hidden in the shaded zone.

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