

Réseau des  
**SADC  
+CAE**

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

**AR**

**2021-2022**



## Table of contents

### RÉSEAU DES SADC ET CAE

MESSAGE FROM THE MINISTER 3

MESSAGE FROM THE PRESIDENT 4

MESSAGE FROM THE GENERAL DIRECTOR 5

OUR RÉSEAU 7

LOCAL ECONOMIC DEVELOPMENT:  
OUR LIFEblood 10

BUSINESS SERVICES:  
MORE THAN JUST FINANCING 13

RRRF: REPORT BACK ON AN EFFECTIVE  
EMERGENCY MEASURE 14

THEY LEARNED TO ADAPT: EXAMPLES  
OF SUPPORT THROUGH THE BUSINESS  
TECHNICAL ASSISTANCE (BTA) 17

NEW VIRAGE VERT PROGRAM 20

OUR ACTIVITIES IN BRIEF 21

REACH 24

TEAM 26

### CAPITAL RÉSEAU

MESSAGE FROM THE PRESIDENT 30

MESSAGE FROM THE TREASURER 30

ACTION PLAN 30

FUND ASSETS 31



**PASCALE  
ST-ONGE**

The Honourable Pascale St-Onge, Minister of Sport and Minister responsible for the Economic Development Agency of Canada for the Regions of Quebec

## Message from the minister

Over the course of a year of uncertainty and rapidly changing priorities in the face of the COVID 19 pandemic, the Government of Canada remained resolute in its ongoing efforts to respond to the changing needs of Canadians and the Canadian economy.

From the start of my term, it was easy for me to see what a key role you play for Canada Economic Development for Quebec Regions (CED) in supporting businesses and rural communities in Quebec as they recover from the pandemic. The over 1,000 passionate, dedicated volunteers and professionals who work with you help keep the economy moving in the province's regions and create and maintain good jobs in our communities.

The results speak for themselves. Over 6,937 projects have been supported to date under the RRRF for a total investment of over \$125 million to assist businesses and organizations in Quebec's rural communities.

CED also continued its support of 67 SADCs (Sociétés d'aide au développement des collectivités) and CAEs (Centre d'aide aux entreprises), as well as the Réseau des SADC et CAE, to the tune of \$33.8 million in annual financial assistance. This support helped your organizations contribute to 1,773 local projects and pursue your mission of supporting economic development in your rural communities.

CED can count on your collaboration to help us incentivize a clean and sustainable economic recovery with the implementation of the Virage vert project, which represents a \$9.5 million investment through the Jobs and Growth Fund. This project will help improve the environmental performance of SMEs and contribute to sustainable economic development in Quebec's regions. The close ties that SADCs and CAEs have with entrepreneurs, economic stakeholders and residents of their communities makes them key actors in climate change initiatives.

You provide businesses and communities in Quebec's regions with the support they need to handle economic and structural issues, including helping them grow in a clean, inclusive way.

Together, we're helping build a more prosperous future.

To your continued success!

## Message from the president



**VALLIER  
DAIGLE**

President of the Réseau des SADC et CAE

No other word can describe 2021–2022 better than “change.” It’s a year that saw a lot of economic turbulence. Our communities and Réseau had to be creative and learn how to adapt. This year sure kept us busy finding new ways to address the new challenges facing business and communities in Quebec!

As we got back on our feet, we managed to complete three phases of the Regional Relief and Recovery Fund (RRRF) and the Business Technical Assistance (BTA) program. With the support of the federal government and the Canada Economic Development for Quebec Regions (CED), as well as help from our team, Capital Réseau and the professionals of our 67 SADCs and CAEs, we put together an agile and speedy response to help businesses hit hard by the crisis and meet their needs.

We made a real difference with essential, meaningful measures and are holding strong. At the end of the year, we implemented the new Virage vert program, with the collaboration of our long time partners of CED and Minister St Onge. I would like to thank the minister and everyone at CED for their part in building this lasting and promising partnership. With this program, we will be even stronger than ever and able to provide strong support and recognized expertise in sustainable development.

The Réseau also saw a great deal of change this year. After 22 years as General Director and two years as Special Advisor, Hélène Deslauriers made the decision halfway through the year to pass on the torch. Around the same time, Paul Gauthier retired, after 28 years as a Development Officer and two years as General Director. Paul was the Réseau’s most senior employee, and embodied the organization’s quiet strength, staying out of the limelight but jumping in to lead and get his hands dirty when it was needed. I want to thank the two of them for their years of dedicated service.

Pascal Harvey has been serving as General Director for a year now. His knowledge of the network and his recognized leadership were evident in every sense during his first year. Pascal listens and cares about others, and I trust him to lead us through anything the coming years might throw at us.

I also want to shine a spotlight on the contributions of our Board of Administrators. They brought a fresh perspective to our issues and oversaw the sound governance of our organization. People are the entire point of our Réseau, and our Board made human resources a priority this year.

I’d also like to thank the members of the standing committee. Their incredible efforts to keep us on the cutting edge didn’t go unnoticed. Thank you for all your hard work.

Dear friends, we are coming to the end of a year full of successes. Thank you to our dedicated volunteers, the Réseau team, Capital Réseau’s volunteers and the professionals at our 67 SADCs and CAEs who strive every day for the economic development and well being of our communities.

Success is a renewable resource, and I have no doubt that we’re on track to a strong and sustainable recovery.

Thank you everyone.

## Message from the general director



**PASCAL  
HARVEY**

General Director  
of the Réseau des SADC et CAE

This past year in our Réseau was one of mobilization. We saw a flurry of internal discussion, and this spirit of openness helped pave the way for new partnerships.

If we want to keep our network strong, we need internal alignment between all our bodies and stakeholders. Thankfully, our members showed up in force to help us build an active internal ecosystem.

The Réseau, in addition to sharing information with its members, managed to strengthen its relationships with representatives of Canada Economic Development for Quebec Regions. The implementation of the Virage vert program led to a number of frank, productive discussions, as we helped hundreds of SMEs in Quebec’s regions take real steps to go green. We sought to make it an inclusive program and successfully helped SADCs and CAEs establish economically and environmentally oriented sustainable development projects.

The pandemic shined a spotlight on human resources issues and how we use digital technology in our work, which is why we took action to shore up our foundations. Of particular interest to us was human and digital resources, mobilization within the Réseau, the future of Capital Réseau (which received a large injection of funds after the RRRF was delivered), and continuing to carry out the terms of the Community Futures Program (CFP).

Finally, members of the standing committee are currently focusing on restructuring the committees created by the Board of Administrators and will work to overhaul committee operating rules.

As General Director of the Réseau for over a year now, I want to thank the members of our team, as well as the volunteer administrators, for their support and encouragement to keep pushing us in a promising direction.

I would also like to say how much I appreciate our relationships with our colleagues at Canada Economic Development for Quebec Regions and the office of Minister Pascale St Onge, without whom we would never be able to achieve such far reaching accomplishments. I would also be remiss not to mention our relationships with our many external partners, who bring so much to our work.

It is a true joy to work with all of you.



## Our Réseau

For over 40 years, the Réseau has brought together 57 SADCs and 10 CAEs, which strive to support economic development in Quebec's regions. We have 400 professionals and over 600 volunteers implementing the Community Futures Program (CFP) in Quebec's regions, supporting and financing more than 10,000 entrepreneurs and 1,000 local economic development projects annually. The CFP is a federal program that recognizes the expertise of local decision makers and decision-making autonomy, in order to encourage communities to take charge of their futures. There are also 267 funded CFDCs and CBDCs implementing the CFP across the rest of the country.

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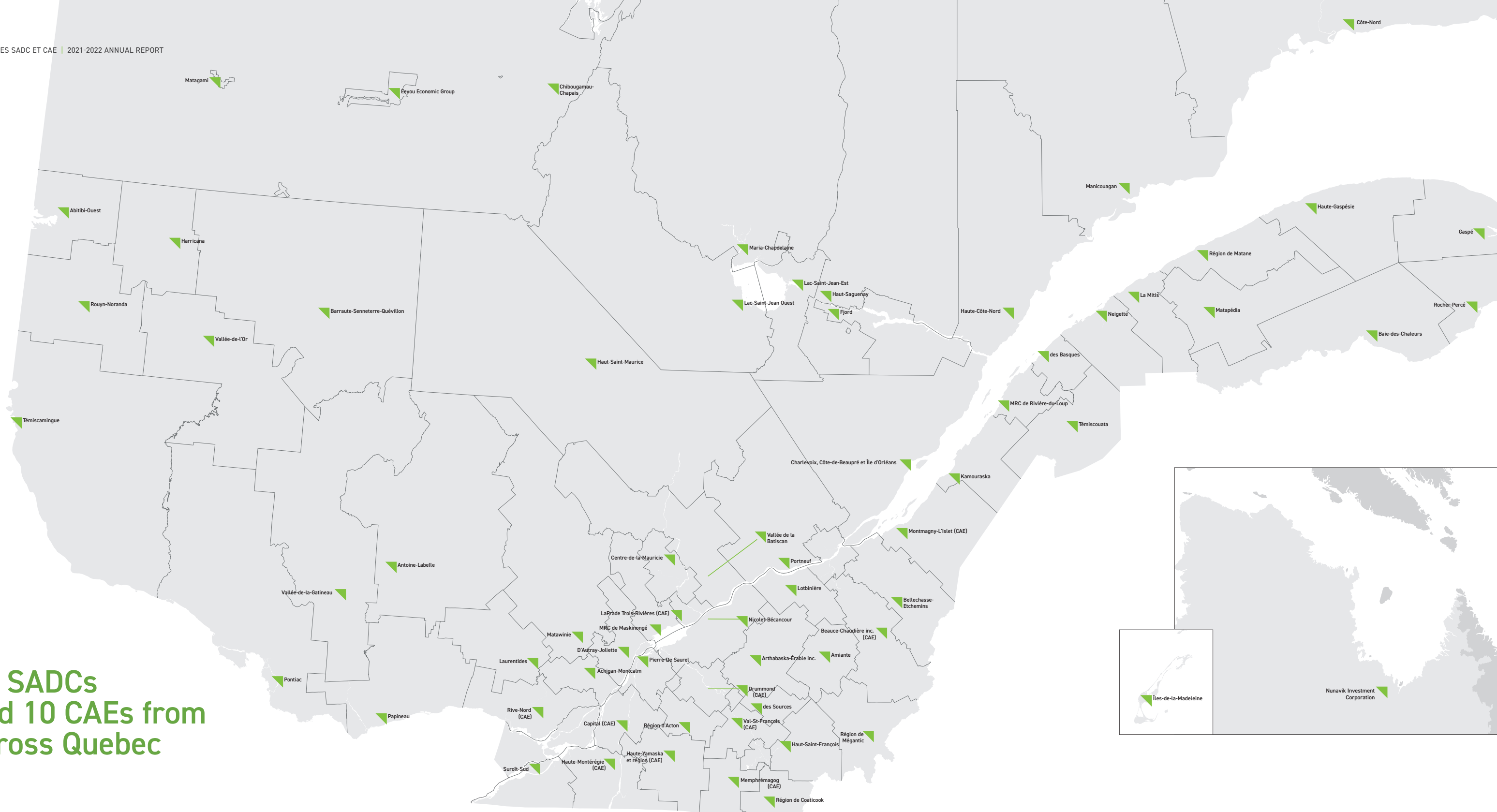
## Our mission

Act as the focal point for SADCs and CAEs in promoting and defending their interests, and in sharing and developing expertise and innovative tools to ensure the development objectives of their communities are achieved.

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## Our vision

Be recognized as a key local economic development partner for our communities.



## 57 SADCs and 10 CAEs from across Quebec

### ABITIBI-TÉMISCAMINGUE

- SADC Abitibi-Ouest
- SADC Barraute-Senneterre-Quévillon
- SADC du Témiscamingue
- SADC Harricana
- SADC Rouyn-Noranda
- SADC Vallée-de-l'Or

### BAS-SAINT-LAURENT

- SADC de la Matapédia
- SADC de la Mitis
- SADC de la MRC de Rivière-du-Loup
- SADC de la région de Matane
- SADC de Témiscouata
- SADC des Basques
- SADC Kamouraska
- SADC Neigette

### CAPITALE-NATIONALE

- SADC Charlevoix, Côte-de-Beaupré, Île d'Orléans
- SADC Portneuf

### CHAUDIÈRE-APPALACHES

- CAE Beauce-Chaudière
- SADC Bellechasse-Etchemins
- SADC de l'Amiante
- SADC Lotbinière
- CAE Montmagny-L'Islet

### CÔTE-NORD

- SADC Côte-Nord
- SADC Haute-Côte-Nord
- SADC Manicouagan

### ESTRIE

- SADC des Sources
- SADC Haut-Saint-François
- CAE Memphrémagog
- SADC région de Coaticook
- SADC région de Mégantic
- CAE Val-St-François

### GASPÉSIE-LES ÎLES-DE-LA-MADELEINE

- SADC Baie-des-Chaleurs
- SADC de Gaspé
- SADC de la Haute-Gaspésie
- SADC des Îles-de-la-Madeleine
- SADC Rocher-Percé

### LAURENTIDES / LANAUDIÈRE

- SADC Achigan-Montcalm
- SADC Antoine-Labelle
- SADC de d'Autray-Joliette
- SADC des Laurentides
- SADC Matawinie
- CAE Rive-Nord

### MAURICIE-CENTRE-DU-QUÉBEC

- SADC Arthabaska-Érable
- SADC de la MRC de Maskinongé
- SADC du Haut-Saint-Maurice
- CAE LaPrade Trois-Rivières
- SADC Nicolet Bécancour
- SADC Shawinigan
- SADC Vallée-de-la-Batiscan

### MONTÉRÉGIE

- CAE Capital
- CAE Drummond
- CAE Haute-Montérégie
- CAE Haute-Yamaska et Région
- SADC Pierre-De Saurel
- SADC Saint-Hyacinthe Acton
- SADC Suroît-Sud

### NORD-DU-QUÉBEC

- SADC Chibougamou-Chapais
- SADC Matagami
- Eeyou Economic Group
- Nunavik Investment Corporation

### OUTAOUAIS

- SADC Papineau-Collines
- SADC Pontiac CFDC
- SADC Vallée-de-la-Gatineau

### SAGUENAY-LAC-SAINT-JEAN

- SADC du Fjord
- SADC du Haut-Saguenay
- SADC Lac-Saint-Jean Est
- SADC Lac-Saint-Jean-Ouest
- SADC Maria-Chapdelaine

## Impacts on economy

Every year, our SADCs and CAEs have a major positive economic impact on Quebec's regions. By supporting and initiating growth generating local projects and by supporting entrepreneurs throughout their journey, our SADCs and CAEs help to build more attractive and prosperous regions. This was a year of economic recovery that took enormous amounts of resilience. Here is the impact we had and some examples of SADC and CAE initiatives that made a real difference in Quebec's regions.

IN 2021-22

We invested more than

**\$100 million**

in Quebec's regions to support over

**13,000** businesses and

**1,773** joint projects.

### LOCAL ECONOMIC DEVELOPMENT, THE AIM OF OUR ACTIONS

It's only possible to create businesses and jobs in Quebec's regions in communities that are socially and culturally prosperous. That's why we have overall vision of regional development that underpins our strategic planning, why we leverage the strengths of the community to take on economic challenges and why we invest time and money in community led initiatives and strategies.

*"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has."*

— Margret Mead.

We made a real impact. We helped stabilize businesses in an uncertain climate and gave them a competitive edge. Our development activities helped create and maintain high quality jobs and contributed to population and workforce retention.

**OUR SADCs AND CAES INVESTED \$25.6 MILLION TO SUPPORT 1,773 JOINT PROJECTS.**

**Local intervention measure (LIM):** In addition to their regular fund, SADCs and CAEs also deliver the LIM program, which is dedicated to local projects. This year, the program injected **\$2.5 million** in **422 projects**.



## EXAMPLES OF PROMISING JOINT PROJECTS

Among the local initiatives implemented this year by SADCs and CAEs as part of the LIM were feasibility studies, events and symposiums with a focus on socioeconomic mobilization, cohorts for exchanging the expertise and training needed to help businesses tackle current economic issues, initiatives to encourage consumers to buy local and efforts to tackle the labour shortage.

**Our SADCs and CAEs are strongly rooted in their communities and emphasize cooperation to help bring economic vitality to Quebec's regions.**

### SADC Haut-Saint-Maurice FABLAB WAWACTE'S ATIKAMEKW TECH LAB

The SADC has long been a partner of FabLab WAWACTE and helped the organization develop a technology training program specifically tailored to Atikamekw youth. The SADC provided financing, promoted the project with Atikamekw youth and mobilized the community's economic actors to make sure they were involved and that the project got financed. In total, 15 youth from La Tuque aged 15 to 30 participated in the training. FabLabs, unlike learning in a school setting, give participants the chance to learn by doing and from their peers, a learning method that more closely resembles Atikamekw culture. Through access to the FabLab and a full set of sophisticated technological equipment, these youth were able to develop their skills and discover a new passion for technology. Now they're ready to find a job or even start their own business!

- 4 intensive months of training, 30 hours a week
- 4 weeks of work placement
- Mornings focused on cultural pride and exercises to envision the future
- Afternoons dedicated to acquiring digital and technological skills



### SADC de Gaspé, SADC de la Haute-Gaspésie et SADC de la Mitis. THREE SADCs SUPPORT LA ROUTE DES VENTS

The production of wind energy has become central to the Gaspésie peninsula, which is why three SADCs in the area contributed financially to the La Route des vents project, in addition to mobilizing key stakeholders and assisting with the financial research needed to establish five new attractions to be placed directly on existing tourism sites at the Jardins de Métis, the Eole wind farm at Cap-Chat, the Exploramex centre in Sainte-Anne-des-Monts, Phare de Pointe-à-la-Renommée in Gaspé and Mont Saint-Joseph in Carleton.

These stations will be open to the public and promote the history of the wind energy industry, its businesses and its workers. They will help shed light on wind-generated energy and promote the economic and environmental impacts of Quebec's wind energy industry. The project will also include downloadable audio, a web platform and a series of events. The route will be an environmentally friendly one, as it will feature wind powered electric vehicle charging stations manufactured in Quebec and reclaimed wind turbine blades and components at the end of their lifecycle. This unifying, attractive project is right on track!

Tommy Déziel, Executive Director of the SADC and Yann Gélinas, Executive Director of the Conseil de la Nation Atikamekw.

**SADC de la région de Coaticook, CAE Haute-Montérégie, CAE Memphrémagog, CAE Val St-François**

**UNITING TOURISM BUSINESSES TO FACE THE DIGITAL MARKETING CHALLENGE**

Digital marketing offers increasing possibilities. Algorithms are evolving rapidly, and businesses are not always prepared to make the most of this fast-changing medium. This is particularly true in the tourism sector, where businesses had to ramp up their efforts this year to attract new customers. In light of this challenge, four SADCs and CAEs from the Eastern Townships have joined forces with several partners to proactively set up a training class taught by Frederic Gonzalo, a specialist from Gonzo Marketing.

SADCs and CAEs brought together innkeepers, restaurant owners, winemakers, baristas and managers from various tourism businesses for a series of training sessions specifically designed to meet their needs.

These businesses are now better equipped to stand out online and attract more visitors to the region!

- 56 participating businesses
- 3 one-hour webinars to dive into concrete internet and social media tips
- 5 three-hour group workshops offering in-depth knowledge of internet and social media tools and methods.



**SADC Vallée-de-la-Gatineau THE VALLÉE, A LAND OF OPPORTUNITY!**

The Vallée-de-la-Gatineau is popular with vacationers for its lakes and beautiful landscape. But are business people aware of its economic potential? Located 30 minutes from Ottawa and Gatineau, the Vallée is an entrepreneur's dream site. It is close to large population centres and its market has a purchasing power of approximately \$600 million per year.

In spite of all the region's many advantages, many local businesses are in danger of closing due to labour shortages or the lack of a successor. The SADC believes that spreading the word about the Valley could be helpful, and so it has launched a major campaign to woo entrepreneurs, called "The Gatineau Valley: Taking care of business." The campaign is designed to give members of the Ottawa and Gatineau business community a better understanding of the Valley. From the initial assessment to media deployment and the use of communication tools, no effort has been spared to showcase opportunities and encourage economic exchange between regions. The SADC has also developed a website that lays out a host of reasons to do business in the Valley, and offers tools to help with starting or developing a business. The project also features video testimonials about the benefits of setting up shop in the Valley from nine ambassadors who have done just that and can serve as an inspiration to others.

This is a key project within a five year vision for attracting businesses, and as such is an ongoing campaign.

**SADC Matagami, SADC Chibougamau-Chapais, SADC Barraute-Senneterre-Quévillon et SADC Abitibi-Ouest BETTER CONNECTING NORD-DU-QUÉBEC COMMUNITIES**

Many businesses and organizations in the small community of Matagami do not have an online presence. SADC Matagami, in collaboration with the Town of Matagami and several other local economic development organizations, has launched a project to change this. SADC led the creation of a bilingual platform: [ConnexionMatagami.com](http://ConnexionMatagami.com). In addition to hosting an inventory of businesses, organizations and local services, the site brings attention to local volunteering needs.

Following the success of the platform, which now helps locals and visitors alike to learn about products and services available in Matagami, the three other SADCs covering the Jamésie region decided to launch similar initiatives. Six new local online platforms will be soon available for each of the main towns in the area. The expanded project will become [ConnexionJamesie.com](http://ConnexionJamesie.com). Thanks to SADC Matagami's initial efforts, the vast Jamésie region, from the James Bay in the west to the Otish Mountains in the east, and from Abitibi-Temiscamingue in the south to Kativik in the north, will now be better connected than ever. Since it is an evolving project, the platform will also be used to support local and regional economic development projects to respond to a variety of local needs, particularly those related to business transportation.



Fromagerie la Cabriole, l'une des 9 entreprises ambassadrices du projet.

**Our business services, more than financing**

Every year, we finance and support thousands of entrepreneurs in Quebec's regions. Our ground presence and people-oriented, simple and effective approach are highly appreciated by our clients, who we are able to help throughout their journey and refer to specialized resources.

**The year in numbers:**

over **13,000** businesses assisted

**1,700** loans granted

more than **\$66 million** invested

**RRRF, from April 1st through March 31, 2022:**

**270** RRRF loans for a total amount of

**\$7,577,838 million**

**THE YOUTH STRATEGY PROGRAM: MAKING WAY FOR THE NEXT GENERATION**

Since 1997, our Youth Strategy program has been our most effective tool for assisting young entrepreneurs ages 18 to 39 with their business projects. Young business owners play an important role in our communities and drive the vitality of our regions.

We are proud to report that, in its 25 years, the Youth Strategy has provided flexible, tailored funding and personalized coaching to **12 916** young entrepreneurs. In total, SADCs and CAEs have invested **\$178,376,450** to create and maintain over **46 408 jobs in non-urban regions of the province.**

**2021-2022:**

**\$13,121,417 million**

invested with **743** young entrepreneurs.

- **681** jobs created and **1 489** maintained.
- A low loss rate of 3,91%, generating a multiplier effect of 11,9 for every dollar invested, and total investments of \$156,423,536 million

The Youth Strategy was also intended to encourage youth entrepreneurship.

- **218** awareness activities were held and attended by nearly **3,675** people.



## SUPPORT OF BUSINESSES

Our technical assistance and support goes hand-in-hand with financing and is key to the success of a business project. We offer a range of concrete solutions to entrepreneurs who are starting up, expanding or transferring their business. Our support takes various forms, such as helping businesses create business plans, put together financing packages, strategize about what they need, find partners or successors, and gain access to highly specialized expertise or a specific program.

This year, over

**\$9 million**

was offered to businesses in non repayable contributions in technical assistance so that they could access external specialists. And this doesn't even take into account all the hours of non-monetary support. All in all, over 13,000 businesses received such support from an SADC or CAE.

## Regional Relief and Recovery Fund

### REPORT BACK ON AN EFFECTIVE EMERGENCY ASSISTANCE MEASURE

The global pandemic has wreaked havoc all over the planet for more than two years now, and Quebec's regions have been no exception. To support the businesses that were most affected and could not access bank assistance measures, SADCs/CFDCs and CAEs/CBDCs across the country hit the ground running to meticulously deliver the Regional Relief and Recovery Fund RRRF established by the Government of Canada. Here is the report on three components of the RRRF delivered by SADCs and CAEs in Quebec from June 2020 to September 2021, which drew to a close this year with the delivery of the Business Technical Assistance (BTA).

In total, from June 1, 2020 to September 30, 2021,

**\$123,5 million**

was invested in nearly

**7,000** businesses

to carry out

**355** joint projects.

## Loan component

This component of the RRRF was launched in June 2020 to meet the pressing needs of entrepreneurs for working capital and helped nearly 3,000 businesses get through the crisis.

From June 2020 to September 2021:

**3,576**

loans to

**2,779**

businesses for total investments of

**\$97,5 million**

The Capital Réseau Board of Administrators met **63 times** to analyze RRRF loan applications

To date, nearly

**\$15,4 million**

has been repaid to Capital Réseau

## Local economic development component

FARR contributions were also used to start or support joint projects. As an example, a number of trainings were offered to businesses to help them survive. With town and village centres deserted, shops and sites closed and events cancelled, communities had to scramble to find new ways to stay attractive. The vast majority of the projects started or financially supported by SADCs and CAEs helped to set up buy local campaigns, websites showcasing local businesses, tourism promotion strategies or outreach efforts.

From June 2020 to September 2021:

**355**

local economic development projects financed with

**\$5,039,923 million**

invested





# Business Technical Assistance (BTA)

In March 2021, it was clear that entrepreneurs were hesitant to take on debt and that their needs were changing. They needed to keep adapting their business model to stay competitive, which is why the federal government earmarked new funding for SADCs and CAEs to invest in technical assistance and strategic advice through the Business Technical Assistance (BTA). This program provided 500 businesses across Quebec with support from specialists to rethink or strengthen various functions.

The year in numbers:

**554** projects and  
**\$8,680,000** in investments in technical assistance.

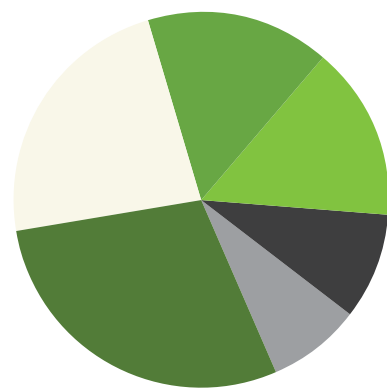
IN TOTAL SINCE 2020

**4,139** businesses have received growth-generating technical assistance from SADC and CAE.

**\$21,343,193** has been invested to provide businesses with specialized support.



SECTORS



- 29% Manufacturing
- 16% Arts, entertainment and recreation
- 15% Accommodation and food services
- 9% Agriculture, forestry, fishing and hunting
- 8% Retail trade
- 23% Other

# They learned to adapt

Examples of support through the Business Technical Assistance (BTA)

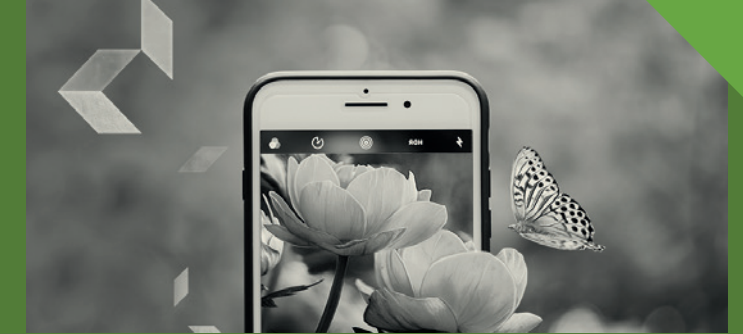
It felt like there were so many different attempts to get back to normal this year, and entrepreneurs continued to show their resilience and adapt their business models to the new reality. SADCs and CAEs supported these entrepreneurs with the Business Technical Assistance to provide them the help they needed to grow their business, whether that was for operations, human resources, marketing, sustainable development, technology, finances or management. Here are a few examples:

SADC de Baie-des-Chaleurs

Escuminac maple syrup farm  
 Entrepreneur: Martin Malenfant

HELP WITH A STICKY SITUATION!

Organic certified maple syrup farm Escuminac, with its 68,000 taps, is in an industry where tradition really matters. However, that doesn't mean that the company's operators, who have had a gold medal of agricultural merit since 2019, couldn't restructure their methods to adapt to the sector's changing market conditions. Since the pandemic began, the industry has seen online sales jump even as Quebec's maple syrup reserves have run down. Assistance from the SADC connected the maple syrup farm with specialists so they could establish a four year transformation plan. The first step was to analyze operations to identify what actions needed to be taken to satisfy customer demand. One of Escuminac's plans is to redesign its buildings' interiors to optimize production space and increase storage capacity. The company also plans to use technology to manage its growing demand and step up sales efforts. Escuminac also put in place a succession plan—they're not leaving anything to chance. Now they're truly set up to keep growing and stay competitive while continuing to make high quality syrup with an environmentally friendly production process.



CAE Haute-Yamaska

Diverso  
 Entrepreneurs: Mélanie Vaugeois et Dominique Perron

LES PRODUCTIONS DIVERSO PLUNGES INTO AUGMENTED REALITY

Les Productions Diverso was co founded in 2002 by two entrepreneurs from the culture industry and is a leader in corporate, charitable, sports and arts event hosting. If there's any sector that was impacted by the pandemic, event planning has to be it! The company had to cancel or postpone the large majority of its events. The company's owners are creative people, but they really had to dig deep this time. They didn't stop at hosting virtual and hybrid events, but seized the opportunity with the help of the CAE's Business Technical Assistance to consult an external specialist and implement a brand new service: augmented reality. The CAE is proud to have been a key part of this 360 degree turn!

SADC Lac-Saint-Jean Ouest

Native Museum of Mashteuiatsh

REWRITING A MARKETING PLAN TO ATTRACT QUEBEC VISITORS

Like so many institutions in the tourism industry, the museum saw a major decrease in international clients this year. However, they refused to back down from their mission of managing and promoting cultural heritage, including the Pekuakamiulnuatsh collections, and instead developed a new marketing plan and reconsidered their strategies to reposition the museum and its products toward a new target audience of regional and provincial clients, including families, school groups and cyclists. The museum was aided in this endeavour by the marketing specialists of Agence Polka, who took a close look at the situation and suggested a three year image rebrand and communications strategies that would help the museum reach these new targets.





Entrepreneurs: Jean-François Fournier, Gabrielle Néron, Frédérique Néron and Michel Bourque (not pictured)

▼ SADC Côte-Nord  
Les Crevettes de Sept-Îles

**A NEW OVERSEAS HEADING**

Les crevettes de Sept-Îles is a company led by a handful of young entrepreneurs who own a seasonal restaurant named Les terrasses du Capitaine, a fish market called Poissonnerie Soucy and a seafood processing plant. In summer 2020, the owners closed the restaurant and shifted their employees to the fish market and processing plant, to which they pivoted 100% of their business activities. The fish market's revenues dropped somewhat, as fishers were forced to slow their activities. But the young entrepreneurs stayed the course, and emerged from the storm with a clear wind in their sails. They realized that they needed to stay competitive and restructure their fish market's processes from boat to delivery in order to be faster and develop new markets both in Quebec and abroad.

The fish market asked for help from its local SADC to get access to specialists to assist them with automating all of their processes, including shrimp shelling, which is currently done by hand. This growth generating process will involve a full report, solution tests, training and more. These entrepreneurs are now on the right heading to land safely in port and are ready to start working with the SADC to green their business. To be continued...

▼ SADC Abitibi-Ouest  
Gestion Forestière Abitibi  
Entrepreneur: Jocelyn Boudreau

**ADDRESSING LABOUR SHORTAGES THROUGH TECHNOLOGY**

Gestion Forestière Abitibi is a manufacturing company founded in 2000 that specializes in secondary and tertiary lumber processing and is one of the few companies in the industry certified for overseas export. Their overseas exports were the origin behind many of their new products over the years, but as borders closed during the pandemic, they lost some major contracts, shrinking both their revenue and staff.

Things are different this year, but there are still all kinds of challenges with the pressing labour shortage and soaring wood prices. Gestion Forestière Abitibi asked the SADC for help getting expert advice on how to mechanize their plant. The experts analyzed their situation and came up with industrial designs to overhaul their entire production line's logistics and keep the company profitable.



▼ SADC de Kamouraska  
Inno-3B  
Entrepreneur: Martin Brault

**GROWING TEAM SPIRIT**

Inno-3B, a manufacturer of farming equipment for closed loop environments that specializes in vertical agriculture, was an innovative business with the wind at its back. Just as they were gearing up to take off, however, they were forced to cut production in spring 2020 like so many others.

A year later, businesses are still having to adapt to meet their commitments and respond to demand. In addition to all the changes wrought by the pandemic and overall difficulties, Inno 3B had to deal with supply chain delays, an issue that would vex any team.

SADC du Karmourska has been a loyal partner of the company for many years. Always eager to help, the SADC offered Inno 3B professional human resources support to help the company deal with these changes and rally their team around new shared strategic objectives. Inno 3B leveraged their team and got assistance from a specialist consultant to carry out an analysis and develop an action plan that would improve internal alignment and ensure the company long lasting success and growth.

▼ CAE Memphrémagog  
Le Four à bois d'Orford  
Entrepreneur: Danielle Timm

**MAKING AN OPERATIONAL OVERHAUL AS EASY AS PIE**

Le four à bois d'Orford is a family restaurant specializing in wood oven pizza. The restaurant is located close to four major hotels and mostly serves tourists. As a result, they faced a great deal of insecurity and a number of challenges related to the pandemic, as well as falling revenue and staffing issues. However, thanks to CAE Memphrémagog's implementation of the TAC, the company seized the opportunity to overhaul their operations and become innovators. The help of a specialist consultant allowed the restaurant to assess their profitability and what investments they would need to set up a permanent delivery service, redesign their kitchen, change how orders were displayed, update their computing systems and overhaul their brand image. Le four à bois d'Orford, with the help of their local CAE, now has a new recipe for success!



## The new Virage vert program gets into high gear

One of the federal government's priorities is green economic growth, which is why they've partnered with SADCs and CAEs to leverage our expertise in implementing the new Virage vert program announced in February 2022 by the Honourable Pascale St-Onge.

Virage vert earmarks **\$9.5 million** for the Réseau and SADCs and CAEs to help businesses and communities access the expertise they need to boost their environmental and financial performance.

In just one month of the **Virage vert**, SADCs and CAEs mobilized to invest

**\$650,000**

in **54 sustainable development technical assistance projects**. There's more to come!

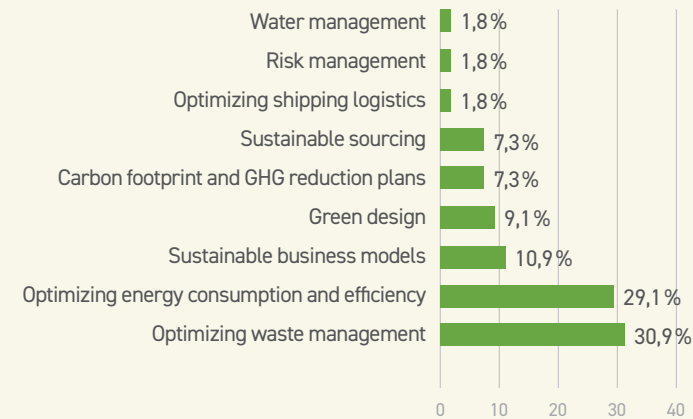
For nearly 15 years, we have placed the utmost importance on local economic development.

With our support, over **1500** projects were carried out in Quebec's regions.

Programme d'accélération du développement durable des régions du Québec

**VIRAGE > VERT**

### TYPE OF EFFORTS

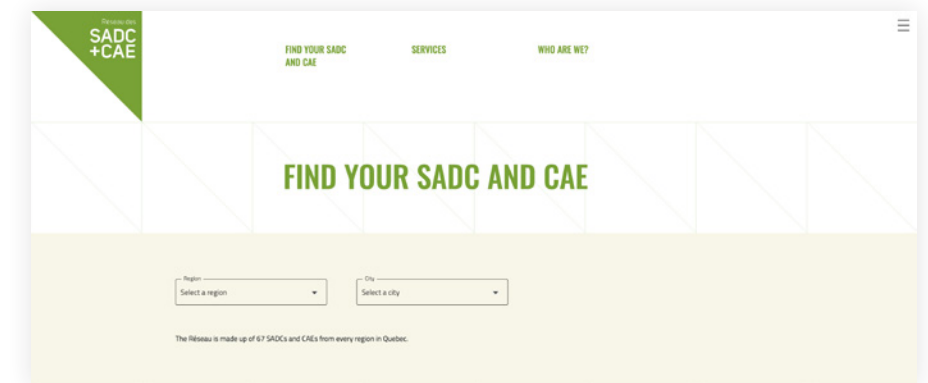


## Our activities in brief

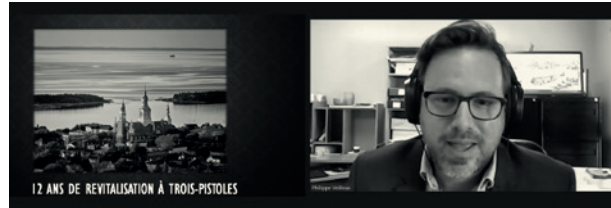
- The first discussion group was held on women entrepreneurs and will eventually lead to the Réseau establishing an action plan to improve support for women entrepreneurs in our regions.
- The Réseau des SADC et CAE, with support from Fonds Écoleader, was proud to launch the Sustainable Recovery Cohort project, which will provide technical and financial support to help SMEs and organizations adopt eco-friendly business practices. There are already 45 participating businesses in this project, slated to run until March 2023

The Honourable Mélanie Joly announced an additional **\$28.4 million** for the Réseau des SADC et CAE to deliver technical and financial assistance under the RRRF, including **\$19.4 million** to address the needs of small businesses for financing and **\$9 million** to create a Business Technical Assistance to offer SMEs strategic consulting services.

- The Réseau participated as a partner and jury member in the 17th edition of the OSEntreprendre Challenge's national gala.
- The Réseau des SADC et CAE and Capital Réseau held their Annual General Meeting virtually.
- Our new website was launched with a simplified directory of SADCs and CAEs.



- We partnered with the École des entrepreneurs du Québec on an online training session to 35 women entrepreneurs to provide them with the digital marketing training they needed.
- The Réseau partnered with the FQM, the SADC des Basques and the SADC de la MRC de Maskinongé to host a virtual coffee chat for elected officials and economic development professionals. Participants presented the Trois Pistoles revitalization project and En route vers la carboneutralité de Maskinongé.



Philippe Veilleux, development counselor from SADC des Basques, during his presentation at Cafe Web de la FQM.

- The Réseau held a strategic retreat.



Pascal Harvey, General Manager of Réseau des SADC et CAE, interviewed by Charles Millard, CEO of FCCQ.

- The "Accélérer le passage à l'action en économie circulaire" provincial training tour got underway. The tour will pass through all of Quebec's regions and was created by the Fédération des chambres de commerce du Québec (FCCQ) and CERIEC, in collaboration with partners like RECYC-QUEBEC, the FAQDD Fonds d'action québécois pour le développement durable and CTTÉI, who are active in the field. This extensive tour received support from Canada Economic Development (CED) and Mouvement Desjardins and will be an opportunity for the Réseau to meet with nearly 700 participants.
- The first carbon offsets were granted for the SADC + CAE Carbon Credits project.
  - 74 SMEs and participating organizations
  - Nearly 2 million tonnes of GHG converted into carbon credits
  - Redistribution of nearly \$300,000 to participating businesses
- The Réseau met in person for the semi-annual meeting, at which over 140 professionals from SADCs and CAEs all over Quebec got together to share their expertise with one another and attend conferences and trainings to keep them at the forefront of their communities.
- A study on the performance of the Community Futures Program (CFP), which is delivered by SADCs and CAEs, concluded that businesses in Quebec do better when they work with SADCs and CAEs. The study, led by CED in collaboration with Statistics Canada, compared the performance of businesses with up to 100 employees that received assistance through the CFP with other businesses with similar profiles that did not receive services from SADCs or CAEs over a five-year period.

## HIGHLIGHTS

SADCs and CAEs made a real difference for businesses, as you can see below:

### 77%

**Improved business survival rate:** 77% after five years of existence, compared to 53% for those in the control group

### 10 times +

**Creation of over 10 times as many jobs:** an average increase of 3.2% per year, compared to 0.3% in the control group

### 5 times +

**Creation of nearly 5 times as many jobs for women-owned businesses:** an average increase of 5.0% per year, compared to 1.3% in the control group

### ↗ 5.2%

**Stronger increase in sales:** 5.2% average annual sales increase, compared to 3.14% for the control group

### ↗ 7.2%

**Faster payroll growth:** 7.2% per year on average, compared to 2.9% for businesses in the control group

- The SADC and CAE Presidents' Meeting was held
- The Réseau started the year off strong by launching its national project The Road to Entrepreneurship. The website is entirely for entrepreneurs and features a blog and actionable advice.



- The Virage vert program was officially launched in Outaouais by Minister Pascale St-Onge.



Amélie Rocheleau Leclair, Communications Director at Éco-Odyssée Nature Park, Vallier Daigle, President of the Réseau, the Honourable Pascale St-Onge, Sophie Chatel, MP for Pontiac, Olivier Rocheleau-Leclair, owner of the Éco-Odyssée Nature Park

# Reach

**+ 38 000**

unique visitors to the website

**+ 40,000**

subscribers to our Facebook pages

**1,483**

Twitter followers

**8** press releases

**+ 400**

publications in the Quebec press

## We got our story out, any way we could!

The Réseau launched a major digital communications campaign featuring videos from three successful entrepreneurs and how they were helped by SADCs and CAEs.



**«The sadc has changed our lives by making it possible for us to start our business and become our own bosses.»**

Karelle Canuel-Dubé  
Crème Boulangerie Pâtisserie



**«It was the sadc that helped us get off the ground and move forward with our project.»**

Renaud Trudel Boisclair  
Nahak Sport



**«The sadc was the first to join in our project and commit to it. That gave us a springboard for the future.»**

Jonathan Galarneau  
Repère Boréal

## A SPECIAL CAMPAIGN ON FLEXIPRENEURS

Is the traditional entrepreneur's story a thing of the past? Not just yet! Plenty of people still give it all up to strike out on their own, spending over 70 hours a week on their new business. However, a new model of entrepreneurship is increasingly popular in Quebec. In the Réseau, we call them flexipreneurs. These individuals have a part time or even full time job in addition to their business. They have many spinning plates up at once: they might be in school, or on parental leave, or acting as a caregiver for a loved one or doing seasonal work. They can't be summed up with just one identity.

This year, we paid special attention to Quebec's many flexipreneurs. We were inspired by the SADC Shawinigan, which led a province-wide study on part-time entrepreneurship, with a particular focus on the challenges and issues faced by female part-time entrepreneurs. The study ran from 2018 to 2021 and was funded by Women and Gender Equality Canada. One of the takeaways from the study was that half of respondents did not consider themselves entrepreneurs under the definition used in Quebec, especially in terms of risk taking and long hours. As a result, they hesitated to ask for assistance from organizations like SADCs and CAEs, which are there to help them with their projects. Following the study, we posted a series of inspiring flexipreneur portraits on our social media and on our "Oser pour réussir" showcase on CN21's Les coopératives d'information.



### BUSINESS: PROJET SÉQUOIA

**Where:** Haute-Gaspésie

**Who:** Sarah L'Italien et Catherine Lacerte

**What:** Products integrating art and new technology / 2D-3D design



### BUSINESS: MEUBLES & MOI

**Where:** Îles-de-la-Madeleine

**Who:** Lysandre and Sandrine Chiasson, and Maxime Leblanc

**What:** Big brand retail: furniture, mattresses, appliances and decoration accessories.



### BUSINESS: LES ESSENCES & ELLES

**Where:** Côte-Nord

**Who:** Sophie and Josyane Lizotte

**What:** Handmade eco friendly products featuring high quality aromatic essential oils.

# Team

## BOARD OF ADMINISTRATORS

- VALLIER DAIGLE, President, Bas-Saint-Laurent
- LUC GUÉRIN, Vice-President, Montérégie
- RAYMOND CIMON, Treasurer, Chaudière-Appalaches
- AURÈLE DOUCET, Secretary, Gaspésie/Îles-de-la-Madeleine
- GERMAIN GRENON, Administrator Saguenay/Lac-Saint-Jean
- LINE ST-AMOUR, Administrator, Abitibi-Témiscamingue
- DANIEL CHALIFOUR, Administrator, Outaouais
- MARTINE PAIEMENT, Administrator, Laurentides/Lanaudière
- JEAN LAROCHE, Administrator, Mauricie/Centre-du-Québec
- VIVIANE RICHARD, Administrator, Côte-Nord
- MICHEL PATRY, Administrator, Nord-du-Québec
- RICHARD TANGUAY, Administrator, Estrie

## STANDING COMMITTEE

- FRANCIS DUMAIS, Abitibi-Témiscamingue
- ANNIE FOURNIER, Bas-Saint-Laurent
- ANNICK THIBOUTHOT, Côte-Nord
- MARC GRIMARD, Estrie
- RICHARD MARIN, Gaspésie/Îles-de-la-Madeleine
- JONATHAN LANDREVILLE, Laurentides/Lanaudière
- TOMMY DÉZIEL, Mauricie/Centre-du-Québec
- NATHALIE DUBORD, Montérégie
- RHONDA PERRY, Outaouais
- LAURENCE MONTREUIL, Chaudière-Appalaches
- CHRISTINE BOUCHARD, Saguenay/Lac-Saint-Jean
- ANNIE POTVIN, Nord-du-Québec

## CAPITAL RÉSEAU BOARD OF ADMINISTRATORS

- RAYMOND CIMON, President, SADC de l'Amiante
- RÉAL TURGEON, Vice-President, SADC de Lotbinière
- JEAN-CLAUDE LAROCQUE, Treasurer, SADC de la Neigette
- NATHALIE DALLAIRE, Secretary, SADC Antoine-Labelle
- JOCELYN LÉVESQUE, Administrator, SADC Rouyn-Noranda

## THE RÉSEAU TEAM



PASCAL HARVEY  
General Director



PIERRE-OLIVIER COLAS, Director,  
Administration and Development



DOMINIQUE CÔTÉ  
Director, Capital Réseau



JOLIN FERLAND  
Director, Technology and Training



NATHALIE NOLET  
Comptroller



CHRISTINE PILOTE  
Director, Communications



ANNIE POMERLEAU  
Director, Programs



MARIE-PIER BÉDARD  
Administrative Assistant

## GOVERNANCE

2022-2023 Strategic Directions

01. MAINTAIN AND REINFORCE COHERENCE AND SOLIDARITY WITHIN THE RÉSEAU
02. REMAIN AT THE FOREFRONT WITH RESPECT TO COMMUNITY ISSUES
03. ENSURE THE SUSTAINABILITY OF THE COMMUNITY FUTURES PROGRAM
04. MAINTAIN AND INCREASE AWARENESS OF OUR ACTIVITIES
05. MAINTAIN AND STRENGTHEN OUR CREDIBILITY

Our financial vehicle

**\$73 IN ASSETS TO MEET THE NEEDS  
OF COMMUNITIES.**



## Message from the president

**RAYMOND  
CIMON**

Bien que la livraison du Fonds d'aide à la relance régionale (FARR) soit achevée que depuis septembre 2021, nous pouvons déjà affirmer avec assurance que les impacts de ce fonds au sein de nos collectivités, de même que sur l'avenir de notre véhicule financier, Capital Réseau, sont majeurs.

Cette capitalisation importante nous permet d'entrevoir l'avenir avec optimisme, car des possibilités de développement sont à notre portée et nous devons saisir les occasions. Nous sommes au cœur d'une réflexion importante engendrée par cet afflux de capitaux qui nous permet de rêver à un Capital Réseau avec de grandes ambitions en adéquation avec les besoins des membres.

Le chantier d'avenir bat son plein et nous prenons le temps afin de réfléchir plus à fond aux possibilités de modernisation qui s'offrent à nous. Un comité de pilotage aura comme mission de structurer la base des réflexions qui devront se transformer en actions.

Les membres ayant livré le FARR avec l'agilité qu'on leur connaît, nous avons vu les mouvements d'emprunt et de placement revenir à un niveau habituel et bien plus je dirais. C'est de bon augure car ce va-et-vient signifie une relance économique dans nos régions qui va bien au-delà des prévisions les plus optimistes.

La dernière année aura permis de retravailler la mission de Capital Réseau, de même que sa vision et ses valeurs. Pour ce faire, nous avons été accompagnés par l'expert en gouvernance, monsieur Marco Baron, qui, en tant que collaborateur de longue date de notre Réseau, comprend bien qui nous sommes.

La nouvelle mission se lit comme suit :

### Assurer la pérennité du développement économique de l'ensemble des régions du Québec par un outil innovant au service des SADC et CAE

- de mise en commun des fonds et de leur capitalisation fructueuse
- de circulation équitable et de gestion judicieuse des capitaux
- de soutien aux besoins spécifiques et aux initiatives d'investissement local

L'accompagnement de monsieur Baron touchait aussi la modernisation de la vision qui est devenue :

Un enrichissement collectif et durable axé sur la solidarité et le partage équitable des forces de notre réseau.

Enfin, il est important de se doter de valeurs fortes et porteuses et c'est que nous avons déterminé ensemble. Les valeurs caractérisant Capital Réseau sont : **Respect - Solidarité - Adaptabilité - Partage - Rigueur**

En terminant, je tiens à souligner encore une fois l'excellent travail de mes collègues bénévoles Nathalie Dallaire, Réal Turgeon et Jean-Claude Larocque, de même que le nouveau représentant des directions générales au sein de notre conseil d'administration, Jocelyn Lévesque. J'ajoute à mes remerciements Gilles Goulet, à qui nous avons demandé de poursuivre son implication en raison de la charge d'analyse.



## Message from the treasurer

**JEAN-CLAUDE  
LAROCQUE**

In the fiscal year ending March 31, 2022, Capital Réseau's assets rose to \$154 million as a result of the massive injection of capital into the RRRF. Member equity alone accounts for more than one-third of these total assets and reached \$73 million, a significant increase of around 16% over the previous year. The interest rate applied to member investments and loans remained at a very attractive level. Member investments outpaced loans issued, resulting in a decrease in investment income and a rate of return of 2.596%, a very slight increase over the end of the previous year. Nevertheless, Capital Réseau continues to offer a significantly better return than the financial market for term deposits. The graph of loan numbers over time shows the growth that Capital Réseau had to absorb, and this annual report describes the results of the RRRF program. There were also regular activities such as the interest rebate measure on Youth Strategy loans, which remained a very popular program. 32 members, including five CAEs, benefitted from the RRRF in the last year. In addition, 46 regular loans were issued, for a total of \$16,378,552 (15 loans issued from the regular fund for a total of \$10,601,552 and 31 loans from the Youth Strategy fund for a total of \$5,777,000). Lastly, a special measure of the RRRF allowed one member to enjoy the same benefits and issue one loan to one company. Our new external auditors did Herculean work to understand how Capital Réseau works and impacts its members. They observed that managing this financial vehicle is not an easy task, and requires scrupulous work from all parties involved.

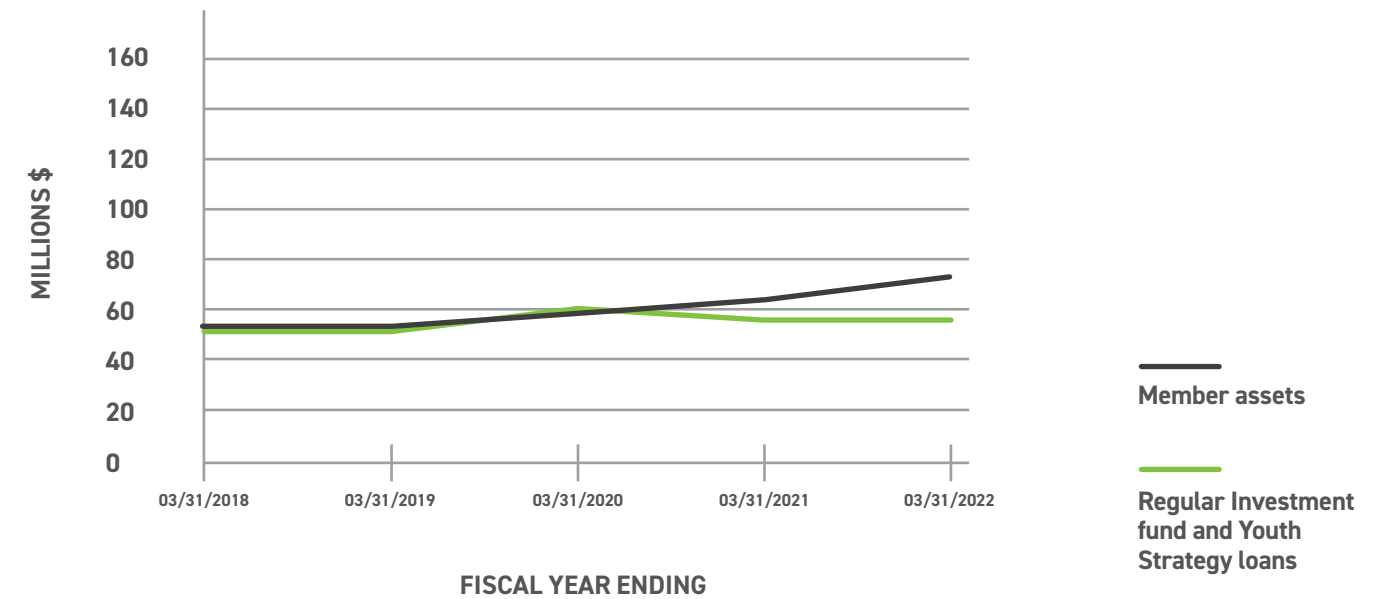
## 2022-2023 ACTION PLAN

- Continue delivering the RRRF
- Continue serving members and improving investment and borrowing conditions
- Explore new capitalization methods
- Continue a collective reflection on the future of Capital Réseau
- Maintain the interest rebate terms for the Youth Strategy
- Develop special funds
- Explore partnerships and develop financial alliances
- Set up an endowment fund to finance special projects
- Assess the real operational costs of Capital Réseau
- Ensure the proper management of contracts

## Fund assets

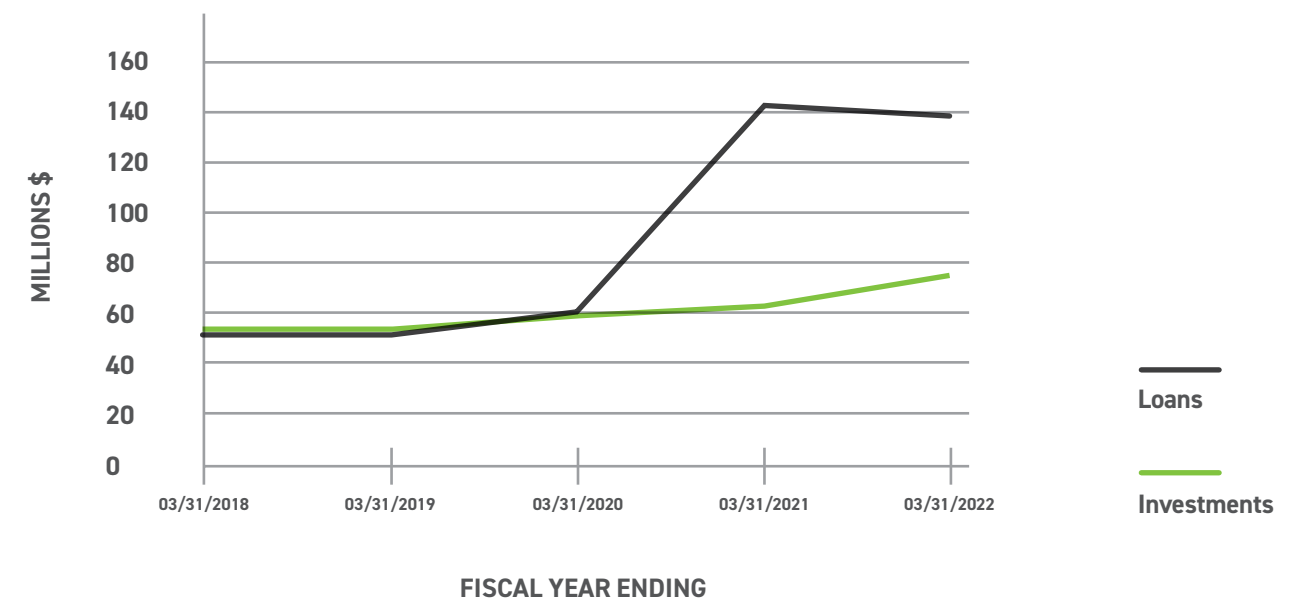
### CAPITAL RÉSEAU

Assets and regular loans – changes over 5 years



### CAPITAL RÉSEAU

Loans and investments – changes over 5 years





More than  
**40 years**  
of experience

**67 SADCs and CAEs**  
throughout Quebec

Over  
**1,000 volunteers**  
and professionals

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

Canada economic development offer a financial support to the sadc and cae



Développement  
économique Canada  
pour les régions du Québec

Canada Economic  
Development  
for Quebec Regions