

Annual Report 2025-2026

A source of lasting, shared success, driven by the vitality of our communities.

Réseau des SADC+CAE

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Message from the Minister



MELANIE JOLY

The Honourable Mélanie Joly, Minister of Industry and Minister responsible for Canada Economic Development for Quebec Regions

For 31 years now, Canada Economic Development for Quebec Regions (CED) has been working with the Réseau des SADC et CAE to increase economic development in Quebec's rural communities by building on the strengths of each region. You fulfill this mandate brilliantly each year, guiding over 10,000 entrepreneurs and helping an average of over 1,500 projects come to light each year.

Once again this year, the collaboration between CED and the Réseau des SADC et CAE du Québec has been marked by significant projects. In addition to its regular activities, the network ratified an agreement with the Business Development Bank of Canada (BDC) so that the SADCs and CAEs that wish to can offer enhanced financial support. It also toured all regions to meet with its members and contributed to the national assessment of the Community Futures Program (CFP).

None of this would be possible without the dynamism, creativity, and commitment that drive the approximately 350 professionals and 600 volunteers that make you a veritable regional economic development powerhouse on the ground. Your expertise and knowledge of regional issues directly contribute to the creation of strong, resilient, inclusive regional economies that are central to prosperity in our regions.

On behalf of the Government of Canada and myself personally, I would like to highlight your remarkable ongoing contribution to economic development and innovation within our communities, and I thank you for this.

Congratulations on the work you do!

Message from the Board Chair and the President and CEO





JEAN LAROCHE

Board Chair of the Réseau des SADC et CAE

PASCAL HARVEY

President and CEO of the Réseau des SADC et CAE

A network driving regional economic development!

In an economic context marked by persistent inflation, rising operating costs, labor shortages, and uncertainties surrounding markets and supply chains, our Réseau, as this annual report demonstrates, has proven its relevance and strengthened its presence among the entrepreneurs and communities it supports. This close connection with our communities reflects our ongoing commitment to supporting local economic development when it is most needed.

The past year also marked the 30th anniversary of the Réseau des SADC and CAE. Thirty years of commitment, collaboration, and tangible impact across all regions of Quebec. This anniversary was celebrated throughout the year, notably at our events, as well as through internal and external video clips highlighting our history and featuring testimonials from employees and volunteers recounting key moments in our organization and the strength of our vast Réseau, driven by dedicated individuals.

This year was also marked by a regional tour, which allowed us to meet with our members, local stakeholders, and inspiring entrepreneurs. These exchanges were invaluable for reflecting together on the future of our organizations and for continuing to adapt our actions to the realities on the ground.

Internally, several key projects have engaged our teams, particularly regarding the future of our financial vehicle, Capital Réseau, member engagement, the optimization of our local economic development projects, and our digital transformation. This work is essential to ensuring the sustainability and performance of our Réseau.

We also launched a large-scale national campaign highlighting our impact and essential role, thanks to the collaboration of our CEO, our ambassador David Côté and several entrepreneurs supported by the SADC and CAE, thus helping to raise awareness of our Réseau.

At SADC and CAE, during the year, in addition to delivering their three lines of business, our members successfully continued delivering dedicated funds for succession, green transition and digital transition, while closing the Flexiprêt project for women, a promising initiative that provided concrete support for women's entrepreneurship.

Thanks to dedicated funds, over $13 million has been invested in just 17 months, in approximately 400 Quebec SMEs, generating a remarkable leverage effect of 1 to $14. Exceptional results that clearly demonstrate the reach and effectiveness of these investments.

Essential partnerships and allies

Strengthening our strategic partnerships remained a priority, and we continued our collaboration with key organizations such as BDC to prepare for the upcoming launch of the Business Growth Loan, which will improve access to financing for SMEs in regional areas. We also consolidated and expanded our alliances, notably with APDEQ, Repreneurat Québec, and Big Bang Académie, to offer entrepreneurs increasingly structured tools.

We wish to express our sincere gratitude to Canada Economic Development for Quebec Regions for its ongoing support and effective collaboration. We especially thank Minister Mélanie Joly, Deputy Minister Sony Perron, and their entire team for their commitment to the development of our regions.

We also wish to highlight the exceptional contribution of the 350 professionals and 600 volunteers who make up our Réseau. Their expertise, dedication, and commitment are at the heart of our achievements. We also extend our warmest thanks to all those who contribute, directly or indirectly, to the Réseau's development, particularly those involved in the various committees and working groups. Their active participation is essential.

Finally, we look to the future with ambition, notably by confirming this year our commitment to host the national congress of the Community Futures Network of Canada in Quebec City in 2028.

The Réseau des SADC +CAE

A collective strength to go further

Our Réseau brings together 57 SADCs and 10 CAEs that have been working for 45 years on the economic development of Québec's regions. Three hundred and fifty professionals and over 600 volunteers implement the Community Futures Program (CFP) across all regions, through which they support and finance an average of more than 10,000 entrepreneurs and 1,500 local economic development projects each year. The CFP is a federal program that recognizes the expertise of local decision-makers and their autonomy in decision-making in order to encourage community participation in shaping their future. The CFP is also implemented across Canada through 269 CFDCs and CBDCs.



MISSION

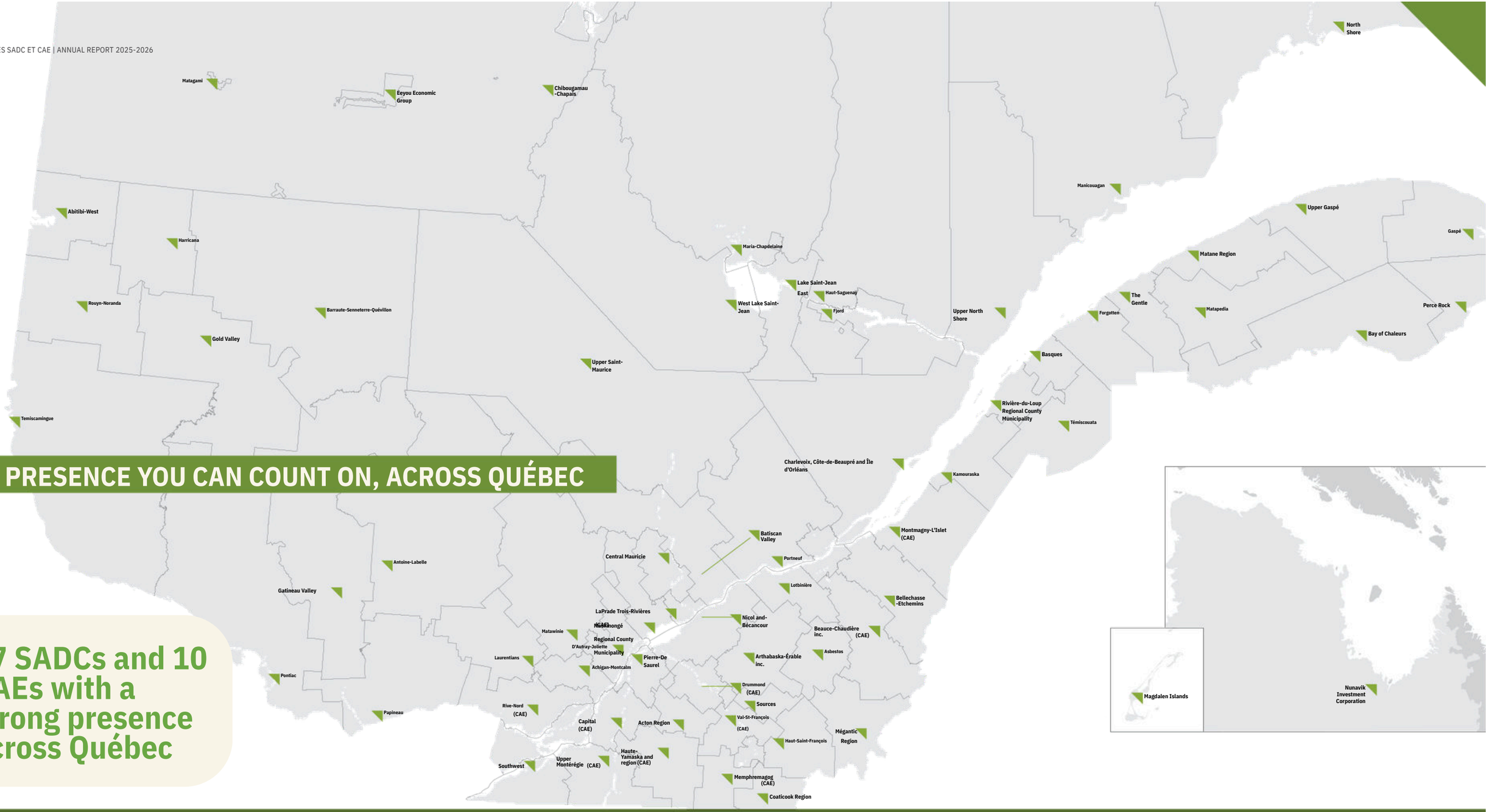
Combining the strengths of SADC and CAE organizations to stimulate economic development and prosperity in Quebec's regions. We facilitate concerted actions by our members to ensure strong representation, efficient development, and tailored support.

OUR VISION

To be recognized as an essential partner in the local economic development of our communities.

A PRESENCE YOU CAN COUNT ON, ACROSS QUÉBEC

57 SADCs and 10 CAEs with a strong presence across Québec



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 of Matapedia
SADC of Mitis
SADC of the Rivière-du-Loup RCM
SADC of the Matane region
SADC of Témiscouata
SADC of the Basques
SADC of Kamouraska
SADC of Neigette

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

CHAUDIÈRE-APPALACHES
CAE Beauce-Chaudière
SADC Bellechasse-Etchemins
SADC des Appalaches
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 Coaticook region
SADC Mégantic region
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 d'Autray-Joliette
SADC des Laurentides
SADC Matawinie
CAE Rive-Nord

MAURICIE-CENTRE-DU-QUÉBEC
SADC Arthabaska-Érable
CAE Drummond
SADC of the MRC of Maskinongé
SADC of Haut-Saint-Maurice
CAE LaPrade Trois-Rivières
SADC Nicolet Bécancour
SADC Shawinigan
SADC Vallée-de-la-Batiscan

MONTÉRÉGIE
CAE Capital
CAE Haute-Montérégie
CAE Haute-Yamaska region
SADC Pierre-De Saurel
SADC Saint-Hyacinthe Acton
SADC Suroît-Sud

NORD-DU-QUÉBEC
SADC Chibougamau-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 of Haut-Saguenay
SADC Lac-Saint-Jean East
SADC Lac-Saint-Jean-Ouest
SADC Maria-Chapdelaine

Bringing regional strengths together

An unprecedented tour of the regions for the Réseau

Launched in August 2025 in Côte-Nord, the regional tour was part of a clear objective for the Réseau to meet with local stakeholders, strengthen ties with SADC and CAE, and highlight the tangible impact of their work within communities. In a context marked by economic challenges and significant transformations for businesses, this initiative also aimed to listen to, understand, and value regional realities.

Over the course of several months, 12 regions were explored, resulting in 12 inspiring stories. Each stop offered the opportunity to discover promising projects, committed entrepreneurs, and teams deeply rooted in their communities. These encounters demonstrated the vitality and resilience of local economic development throughout Quebec.

The tour also provided an opportunity to capture highlights through numerous photos of meetings and portraits of entrepreneurs, illustrating the diversity and richness of the initiatives supported by the Réseau.

In total, nearly 300 people participated in the various stages of the tour, demonstrating strong interest and shared commitment. The participants were primarily experienced executives and administrators, keenly aware of the economic and organizational challenges facing their regions.

The consultations conducted revealed strong field expertise within the SADC and CAE organizations, whose respondents possess in-depth knowledge of regional realities and the specific challenges facing their communities. Despite significant organizational resilience, major challenges remain. In this context, the organizations demonstrate a clear commitment to innovation.

A shared commitment: grounded in local realities

Members also expressed a need for a Réseau that facilitates collaboration, offering more shared tools, knowledge sharing, and strategic support. Finally, many wished to strengthen the representation and recognition of their impact in order to better gain recognition for their contributions from elected officials and partners.

Beyond the figures, it is above all the human interactions that mark this tour:

“We were able to discuss the future of our large network. Our business models must evolve while remaining agile, relevant, and adapted to our regions. Our alignment with the local community is a strength that must be maintained.” — Martine Paiement, President of the SADC des Laurentides.

Charlevoix and Côte-Nord



Mauricie and Centre-du-Québec



Bringing regional strengths together

Gaspésie and Îles-de-la-Madeleine



Montérégie



Chaudière-Appalaches



Laurentides and Lanaudière



12 REGIONS VISITED

Nearly 300 PEOPLE MET

Bas-Saint-Laurent



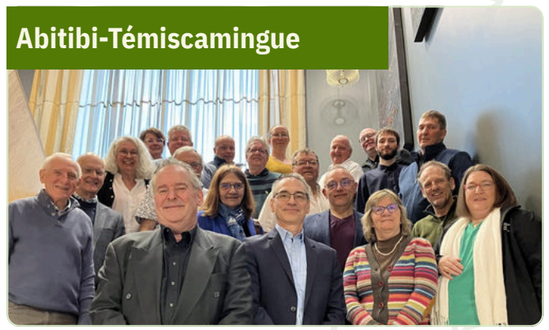
Estrie



Saguenay-Lac-Saint-Jean



Abitibi-Témiscamingue



Nord-du-Québec



Outaouais



Key figures 2025-2026



$90.6 million

This year, investments were made in Quebec's regions through the Community Futures Program (CFP) and all the special projects delivered by the SADC and CAE in Quebec. Here's an overview of the most significant data!

FINANCING FOR ENTREPRENEURS

$84.8 million **invested in total within the businesses** in the form of loans.

$61.6 million through our regular investment funds

$11.3 million in support of young entrepreneurs

$1.8 million in support of women flexipreneurs

$6 million comes from the Transfer Strategy Fund

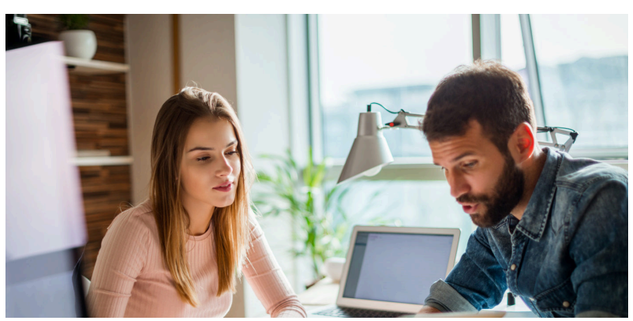
$2.4 million comes from the Digital Strategy Fund

$1.9 million comes from the Green Strategy Fund

BUSINESS SUPPORT

1,664 BUSINESSES RECEIVED SUPPORT, INCLUDING

$607,332 IN EXTERNAL TECHNICAL ASSISTANCE



SADCs and CAEs generate concrete benefits:

→ BUSINESSES SUPPORTED BY SADC AND CAE ACHIEVE BETTER LONG-TERM RESULTS THAN COMPARABLE BUSINESSES NOT SUPPORTED.

→ SUPPORTED BUSINESSES ACHIEVE AVERAGE ANNUAL REVENUE GROWTH OF MORE THAN 3.3%.

THE IMPACT OF SADC AND CAE ON QUÉBEC`S GDP GROWTH IS 2%, OR **$468 million**

AND AN IMPACT ON GOVERNMENT REVENUES **$217 million**

LOCAL ECONOMIC DEVELOPMENT

+ 809 **NEW COLLECTIVE PROJECTS**

$5.2 million

in investments



SATISFIED CUSTOMERS

The overall satisfaction of entrepreneurs with our services is **97%**

81% of our clients say they would recommend the services of SADC and CAE.

Meeting with partners: Create connections and business opportunities!

BDC and the Réseau are intensifying their collaboration

Over the past year, the Réseau des SADC and CAE has collaborated extensively with the BDC through promising initiatives for entrepreneurship.

On the one hand, the Réseau's CEO participated in the Symposium for Ismaili Business Owners and Future Entrepreneurs, an event organized by BDC that highlighted the role of SADC and CAE alongside other key players. This meeting fostered enriching exchanges with entrepreneurs and helped strengthen ties within the ecosystem.

New loan for those looking to climb the ladder with BDC: $100 million to support SMEs in Quebec's regions

Furthermore, the Réseau has partnered with BDC on a $100 million national initiative aimed at improving access to financing and support for entrepreneurs in rural and semi-urban areas. This collaboration reflects a shared commitment to supporting entrepreneurs where they are and providing them with the tools they need to grow.



Pierre-Olivier Colas, VP at the Réseau, Daniel Asfaha, at BDC, Caroline Desrochers, Member of Parliament for Trois-Rivières, Pascal Harvey, President and CEO at the Réseau and Sylvain Hubert, entrepreneur.

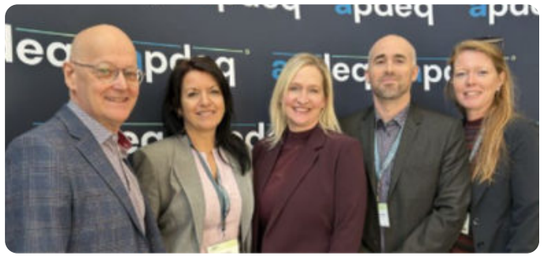
Repreneurat Québec, a key partner for business transfer

Our partnership with Repreneurat Québec has been very active this year. First, we were once again present at the Repreneurship Summit, where our CEO participated as a panelist. In addition, we were invited to participate in the ***Parlons repreneuriat*** podcast, hosted by Alexandre Olive.



More expertise with APDEQ

The Réseau has entered into a three-year partnership with APDEQ, aimed at strengthening synergies between our organizations and increasing benefits for our members and their communities. This agreement promotes the sharing of expertise, resources, and visibility, while consolidating our role in local and sustainable economic development. The Réseau also participated in the APDEQ congress. CEO Pascal Harvey moderated a panel and presented the Réseau des SADC and CAE Award at the Gala.



Pascal Harvey, CEO of the SADC and CAE Réseau, Annie Tremblay, General Manager at SADC Lac-Saint-Jean Ouest, Valérie Dubé, General Manager at SADC du Haut-Saguenay, Pierre-Olivier Colas, VP at the Réseau and Mélissa Bergeron, Director of Support at the Réseau

Big Bang Academy: a partnership to help entrepreneurs grow

The Réseau des SADC and CAE has partnered with Big Bang Academy, a large-scale project designed to support and train entrepreneurs. This strategic partnership allows the Réseau to be the first to release practical advice videos, designed to provide entrepreneurs with concrete tools for developing their projects.

In addition to actively contributing to this initiative, the SADC and CAE also offer discounts on registrations to entrepreneurs in their territories, thus facilitating access to quality content and enhanced support.



The co-founders David Côté and Éric Hamelin, Pascal Harvey, President and CEO of the Réseau, Julie Poitras Saulnier co-founder and Christine Pilote, Director of Communications at the Réseau.

Promoting collective projects with the Quebec Federation of Municipalities

The Réseau participated in the 8th National Local Development Meeting, held at the Lévis Convention Centre, as a partner of this event organized by the Quebec Federation of Municipalities (FQM). Under the theme "Information, Training and Foresight — From Uncertainty to Opportunities", the event brought together elected officials, general managers and professionals from the RCMs for two days of discussions, workshops and training sessions.

On this occasion, concrete examples of collaboration between SADC, CAE and MRC were presented, including initiatives in circular economy and cultural innovation.



Mireille Thibault, Executive Director of CAE Montmagny l'Islet, and François Couture, Senior Business Advisor at the Réseau des SADC and CAE.

To give voice to the regions

Throughout the year, the Réseau has held numerous meetings with elected officials, decision-makers and strategic partners to raise awareness of the realities of SMEs and regions, share their challenges and strengthen the role of SADC and CAE as key players in regional economic development.



Jean Laroche, President of the SADC and CAE Réseau, Richard Martel, Conservative MP for Chicoutimi-Le Fjord, and Pascal Harvey, President and CEO of the Réseau



Jean Laroche, President of the Réseau des SADC and CAE, Pascal Harvey, President and CEO of the Réseau and Carlos J. Leitão, Parliamentary Secretary to the Minister of Industry.

Meeting with partners: Create connections and business opportunities!

Connecting our SMEs with major contractors

Our organization was present at the Procurement Show for Small and Medium Enterprises, organized by Procurement Support Canada (PSC) – Quebec Region, in collaboration with BDC, at BDC Square in Montreal.

The Procurement Fair provided an excellent networking platform, bringing together public sector buyers from various levels of government, organizations supporting innovative entrepreneurship, and key players in financing and economic development. For us, this day was filled with enriching encounters, stimulating discussions with partners and entrepreneurs in attendance, and great opportunities to promote the services of the Réseau des SADC and CAE.



Building bridges beyond our borders

Our President and CEO, Pascal Harvey, joined entrepreneurs and representatives of SADCs and CAEs at the Canada–Egypt event, organized by Prelia Canada in collaboration with the Egyptian Embassy in Ottawa.

Bringing together a delegation of business leaders and senior Egyptian government officials, the event provided an opportunity to explore Egypt's investment climate and build connections to foster promising bilateral partnerships between Canada and Egypt.



Pascal Harvey, CEO of the Network, Mirette Tiani, former general manager of CAE Haute-Montérégie, Éric Faubert, general manager of SADC du Suroît-Sud, Nathalie Dubord, general manager of CAE Capital and Martin Cauchon, consultant at PRELIA Canada.

Putting regional expertise at the heart of agri-food issues

The Réseau participated in a panel at the Canadian Circle of Montreal dedicated to the strategic role of the agri-food sector in the Quebec economy. This participation allowed it to closely monitor current issues and strengthen collaborations essential to the development of businesses in the region.

Long committed to this key sector, the Réseau continues to support numerous agri-food projects across Quebec each year, thus contributing to the economic vitality of communities.



Contributing to the success of companies



Pascal Harvey had the honor of participating in the 27th edition of the Ascension Competition, organized by the Quebec City Junior Chamber of Commerce (JCCQ) and powered by Desjardins Business. It was an inspiring evening where six young entrepreneurs presented their visions to a jury of experts and an engaged audience, hoping to win over $60,000 in goods and services.

Proud partners of the OSEntreprendre Challenge

Each year, the Réseau is proud to support the OSEntreprendre Challenge, a major movement that celebrates entrepreneurial successes across Quebec. From jury participation and panelist appearances to regional support, our Réseau is actively involved in showcasing the talents of entrepreneurs. This year, this commitment was demonstrated by the presentation of the regional Flexiprêt People's Choice Award in various regions of Quebec, a tangible way to recognize local entrepreneurial spirit.





Supporting the ambition of women entrepreneurs

The DigiHub in Shawinigan hosted the closing event of the Flexiprêt project for women, a highlight that underscored the inspiring journey of flexipreneures and the concrete impact of this initiative throughout Quebec.

The event brought together a host of guests: the SADC and CAE partners of the project, flexipreneurs who came to share their entrepreneurial experience, as well as several actors involved in the development of women's entrepreneurship.

We also had the privilege of hearing from Kim Auclair, PRP, an inspiring speaker, as well as some remarkable testimonials, including that of Ruth Vachon, from the Quebec Business Women's Network.

FLEXIPRÊT FOR WOMEN IN NUMBERS

- **96 businesses supported**
- **$1.8 million invested in women entrepreneurs**

Celebrating the success of women entrepreneurs and fostering meaningful connections in partnership with the Réseau des femmes d'affaires du Québec.

The Réseau des SADC et CAE took part in the Quebec Business Women Awards gala, an event that has been highlighting the inspiring journey of exceptional women for 25 years.

This participation highlighted the remarkable contribution of women entrepreneurs and celebrated their impact on the Quebec economy.



We also participated in the launch of the MAÏA platform, at the invitation of the Quebec Business Women's Network. This structuring initiative aims to support women's entrepreneurship by facilitating access to business opportunities, networking, and a Canada-wide network.

The Réseau's presence at this event, particularly through the participation of Mélissa Bergeron, demonstrates our commitment to supporting promising initiatives that promote more inclusive economic development.



Ruth Vachon, President and CEO of the Quebec Business Women's Network and Mélissa Bergeron, Director of Support at the Réseau des SADC et CAE.

SADC AND CAE AREAS OF INTERVENTION

The strength of the SADC and CAE lies in the complementarity of their three areas of intervention: financing, business support, and local economic development. In 2025-2026, this integrated approach resulted in $84.8 million in loans, $607,332 in technical assistance to support nearly 2,000 businesses, and $5.2 million invested in 809 collective projects. These complementary interventions stimulate business growth and the economic vitality of our regions.

LOCAL ECONOMIC DEVELOPMENT

This year, SADC and CAE invested $5.2 million in local economic development projects across Quebec. These investments take shape directly in communities, supporting entrepreneurship, fostering innovation, strengthening local economies and mobilizing local stakeholders around the major challenges shaping the future of our regions.

Because realities differ from one territory to another, local economic development depends first and foremost on a thorough understanding of local conditions and the ability to respond where needs arise. Digital technology and artificial intelligence, labour shortages, productivity, business transfers and sustainable development: in 2025–2026, SADC and CAE turned these major challenges into opportunities for collaboration and concrete projects.

The Local Intervention Measure (MIL): $2.6 Million to Support Regional Action

Of these investments, $2.6 million was allocated through the Local Intervention Measure (MIL). This program supported 408 strategic projects across Quebec, 75% of which involved innovation or digital technology. Entrepreneurship remained central to these efforts, with 219 projects devoted to business support, creating business opportunities and regional economic development.

The MIL also supported pilot projects in artificial intelligence, training in digital tools and technology platforms tailored to SMEs, helping improve productivity and address labour shortages. Other initiatives focused on local purchasing, business transfers, women's entrepreneurship, sustainable development, skills development and community revitalization.

The MIL's strength also lies in the direct involvement of SADC and CAE, which initiated 45% of the projects supported. These projects generated an estimated $10 million in economic benefits.

BUSINESS SUPPORT



The Right Expertise at the Right Time

The support provided by SADC and CAE goes well beyond financing. This year, 1,664 new business clients benefited from their guidance, whether to start a business, grow, invest or prepare for a business transfer.

At every stage of their journey, entrepreneurs can rely on locally based expertise to identify their needs, structure their projects and make informed decisions. SADC and CAE professionals also connect them with partners, specialists or potential successors and guide them toward the programs and tools best suited to their circumstances.

Strengthening our support

Through investments aimed at strengthening their capacity to support businesses, SADC and CAE continued to develop their expertise and enhance the support they provide to entrepreneurs. These investments help reinforce local resources and build skills in areas that have become essential for SMEs, particularly digital transformation, the green transition and business transfers.

Specialized training, tool development, knowledge sharing and more sustained support: these additional resources enable SADC and CAE professionals to keep their expertise aligned with the evolving needs of businesses and regions.

Serving English-Speaking Communities

To meet the requirements of the Official Languages Act, SADC and CAE continued their efforts to strengthen their capacity to provide services in both French and English. A total of $570,000 was invested to support these efforts. Specifically, SADC and CAE were able to adapt their tools and communications, enhance their bilingual service offerings and strengthen their teams' capacity to better serve official language minority communities in their respective territories.

→ EXTERNAL TECHNICAL ASSISTANCE

When more specialized expertise is required, SADC and CAE can also support businesses in engaging external consultants. This year, $607,332 was invested in external technical assistance to help SMEs address specific challenges and accelerate their development.
In financial management, this support helped businesses better understand their financial results, manage cash flow, secure financing, prepare financial forecasts, and make more informed investment decisions.

Marketing and market development were also key areas of focus. Refining market positioning, improving sales strategies, and reaching new customer segments are among the measures implemented to support business growth.

Business succession and ownership transfers remain another major area of need. Business valuations, financing arrangements, legal and tax considerations, and transition planning: external expertise helps both outgoing owners and successors navigate this critical stage.

Finally, technical assistance supported practical projects **in digital transformation and sustainable development**: e-commerce websites, search engine optimization (SEO), online sales platforms, integrated management systems, automation, artificial intelligence, cybersecurity, resource optimization, environmental impact reduction and certification initiatives.

SADC AND CAE AREAS OF INTERVENTION

SME FINANCING

→ REGULAR INVESTMENT FUND

DURING THE YEAR, THE SADC AND CAE INVESTED $61.6 MILLION IN LOANS THROUGH THEIR REGULAR INVESTMENT FUND TO SUPPORT BUSINESS DEVELOPMENT. A TOTAL OF 692 LOANS WERE GRANTED, DEMONSTRATING OUR ONGOING COMMITMENT TO STIMULATING THE LOCAL ECONOMY, SUPPORTING THE GROWTH OF SMES, AND FOSTERING JOB CREATION IN ALL REGIONS.

→ YOUTH STRATEGY FUND

SUPPORTING THE NEXT GENERATION OF ENTREPRENEURS HAS ALWAYS BEEN A CORE PRIORITY FOR OUR NETWORK. BECAUSE INVESTING IN YOUNG PEOPLE MEANS INVESTING IN THE FUTURE OF OUR COMMUNITIES. IT IS WITH THIS IN MIND THAT, SINCE 1997, WE HAVE BEEN IMPLEMENTING THE YOUTH STRATEGY, A STRUCTURING PROGRAM CARRIED OUT IN PARTNERSHIP WITH CANADA ECONOMIC DEVELOPMENT FOR THE REGIONS OF QUEBEC. THROUGH THIS INITIATIVE, WE SUPPORT AND FINANCE YOUNG PEOPLE AGED 39 AND UNDER WHO WISH TO START THEIR OWN BUSINESS OR TAKE OVER AN EXISTING ONE.

OVER THE YEARS, THIS STRATEGY HAS PROVEN ITS EFFECTIVENESS AND IMPACT. 15,364 YOUNG ENTREPRENEURS HAVE BEEN ABLE TO REALIZE THEIR ENTREPRENEURIAL DREAMS, WHETHER THROUGH INNOVATIVE PROJECTS, LOCAL BUSINESSES, OR THE SUCCESSION OF LOCAL BUSINESSES. IN TOTAL, THE SADC AND CAE HAVE INVESTED $226 MILLION, GENERATING AN EXCEPTIONAL LEVERAGE EFFECT OF 1 TO 10.

AND THE MOMENTUM CONTINUES! THIS YEAR ALONE, $11.3 MILLION HAS BEEN INVESTED TO SUPPORT 594 YOUNG ENTREPRENEURS ACROSS QUEBEC. THESE YOUNG PEOPLE ARE REVITALIZING OUR REGIONS, CREATING SUSTAINABLE JOBS, AND ENSURING THE ECONOMIC VITALITY OF OUR COMMUNITIES.



For the current year, $11.3 million has been invested to support 594 young entrepreneurs across Quebec.

→ DEDICATED FUNDS - 3 COMPONENTS TO ACCELERATE THE TRANSFORMATION OF SMEs



Launched in December 2024, the three dedicated funds support SMEs facing three major challenges:

- **business transfer**
- **the green strategy**
- **the digital shift.**

More than just financing, they combine advantageous loans of up to $50,000 with enhanced local support. Through specialized training and co-development, the Réseau's professionals develop their expertise to better support entrepreneurs through these key transformations.

In just 17 months, their deployment has demonstrated a real ripple effect: $13.4 million invested in approximately 400 SMEs, which helped to mobilize $218.9 million in additional capital, representing a leverage effect of 14.8 times.

The supported companies represent $849 million in revenue and 5,439 jobs across Quebec.

With a rate of approximately 24 new projects funded each month, the dedicated funds are proving to be a concrete lever to support the transformation and sustainability of businesses in Quebec communities.

$218.9 million in additional capital raised around approximately 400 SMEs supported by dedicated funds.

In total since December 2024

TRANSFER FININCING STRATEGY

SET UP TO FACILITATE THE TRANSFER OF BUSINESSES IN THE REGION, BOTH FOR INTERNAL AND FAMILY SUCCESSION AND FOR THE ACQUISITION OF BUSINESSES.

$7.9 million disbursed to 228 businesses

GREEN FINANCING STRATEGY

THIS FUND AIMS TO ACCELERATE THE GREEN TRANSITION OF SMALL BUSINESSES IN THE REGIONS OF QUEBEC BY FACILITATING THE ADOPTION OF ECO-RESPONSIBLE PRACTICES OR THE IMPLEMENTATION OF CLEAN TECHNOLOGIES WITHIN BUSINESSES, SUCH AS THE OPTIMIZATION OF ENERGY EFFICIENCY OR RESIDUAL MATERIALS OF SMES OR THE REDUCTION OF THEIR GREENHOUSE GAS EMISSIONS.

$2.6 million disbursed to 65 businesses

DIGITAL FINANVING STRATEGY

TO ACCELERATE THE DIGITAL TRANSITION OF SMALL BUSINESSES, SUCH AS THE IMPLEMENTATION OF MANAGEMENT SYSTEMS (CRM, ERP), PROCESS AUTOMATION, ROBOTICS, HOME AUTOMATION OR THE OPTIMIZATION OF IT SECURITY.

$2.9 million invested in 95 projects

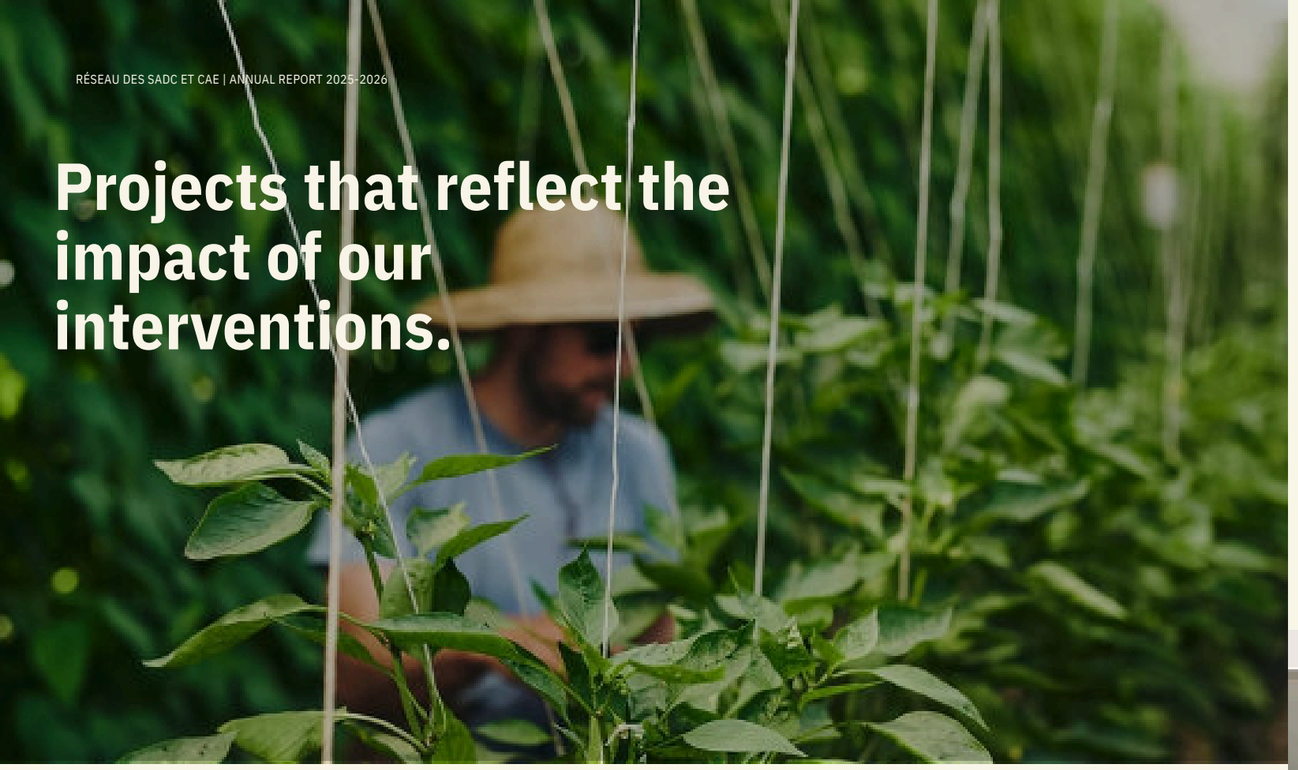


Digital technology is also transforming the customer experience

At SC Performance Karting, the digital transformation has become a key driver for renewing the customer experience. With support from the SADC of Nicolet-Bécancour, the company has integrated new digital solutions to modernize its operations and enhance the experience offered to its customers.

This transformation clearly illustrates how the support provided by SADC and CAE enables SMEs to use digital technology to innovate, stand out and pursue their growth.





Projects that reflect the impact of our interventions.

Regional ESG Project – SADCs and CAEs of the Eastern Townships

The six SADC and CAE organizations in the Eastern Townships collaborated on the implementation of a structuring regional project aimed at integrating ESG (environmental, social and governance) principles concretely and coherently into the heart of their organizational practices and their lines of business in technical assistance and local economic development.

This project relies on the expertise of a shared resource in sustainable management within the SADC and CAE of the Eastern Townships and attached to the CAE Memphrémagog, who has undergone specialized training in ESG at HEC Montréal.

It is also rooted in recent standardization work, notably the Canadian standard CAN/BNQ 9700-700, launched by the Business Development Bank of Canada (BDC), which offers a structured and progressive framework for the strategic integration of ESG factors into business practices.

The approach made it possible to develop an ESG analysis grid of 27 criteria, combining the responsible and sustainable financing grid, the references of the BNQ 21000 standard, as well as an economic component adapted to the specific mandates of the SADC and CAE.

This grid is distinguished by its ability to be transformed into an operational action plan, structured according to four levels of performance, thus facilitating a progressive implementation adapted to the reality of organizations.

The project also led to the development of an integrated ESG policy, covering the lines of business in technical assistance and local economic development, the development of ESG training for members, and the creation of a simplified ESG analysis tool for funding applications.

The concrete results of this approach are already visible. CAE Memphrémagog has published its ESG profile on its website, which illustrates the actions implemented and serves as a reference for other organizations committed to this approach.

This regional project strengthens the collective capacity of the SADC and CAE of the Eastern Townships to support businesses and communities in the transition to more responsible, sustainable economic practices aligned with ESG best practices.

More present than ever to support business succession

Business succession is a major issue for the economic vitality of all regions of Quebec. As thousands of businesses will need to find successors in the coming years, the SADC and CAE are fully mobilized to support sellers and buyers and contribute to the sustainability of our businesses.

This year, this mobilization has translated into concrete actions across the territory. Since its creation in 2024, the Transfer Financing Strategy has notably enabled the disbursement of $7.9 million to 228 companies, in addition to the support offered by the SADC and CAE teams.

Behind these figures are businesses, jobs, and expertise that remain in our regions. Le Vieux Couvent in the Magdalen Islands is one of many examples of businesses across Quebec receiving support to ensure their succession and continued growth.



The year was marked by several strong trends. The integration of digital technology and artificial intelligence accelerated in the regions to help businesses improve their productivity and address the labor shortage.

With the Local Intervention Measure: Innovative projects serving communities

Transforming our resources, creating new synergies

Circular economy initiatives have also seen significant growth. Projects such as Synergie 138 – Circular Economy, led by SADC Manicouagan and several regional partners, or Synergie Bellechasse-Etchemins, have created collaborations between businesses to reduce waste and enhance the value of local resources.

Accelerating the ecological transition

The ecological transition remains a priority in several regions. SADC La Mitis, in particular, supported the Regional Energy Ecosystem (Biomass) project, an initiative aimed at developing sustainable energy solutions and reducing dependence on fossil fuels. Other projects focused on decarbonization, bioenergy, and sustainable tourism to support communities in adapting to climate challenges.

Preparing the next generation and meeting the workforce challenge

The SADC and CAE also continued their efforts to address the challenges related to labour shortages and entrepreneurial succession. Projects such as Pass the Torch, Succession Summits, and regional HR initiatives have helped encourage business transfers, attract a new generation of entrepreneurs, and strengthen workforce skills.

Revitalize and enhance the attractiveness of our environments

The MIL program also contributes to the revitalization of territories. Projects such as the Bell Mine Development Plan or initiatives to revitalize city centres demonstrate the ability of SADC and CAE to mobilize communities around promising projects that strengthen the attractiveness of these areas.



809 COLLECTIVE PROJECTS: SUPPORTING REGIONAL ECONOMIC DEVELOPMENT ALSO MEANS ADDRESSING THE UNIQUE CHALLENGES OF EACH COMMUNITY



SMEs THAT CONTINUE TO MOVE FORWARD

“In a year marked by economic and commercial uncertainty, projects did not stop. Throughout Quebec, entrepreneurs supported by SADC and CAE continued to invest, grow, and prepare for the future. In total, $84.8 million was invested in the form of loans.”

Digital technology to support Icosa's growth

To remain competitive, increase productivity, and support their growth, SMEs must be able to integrate technology into their operations. That's why SADC and CAE organizations support entrepreneurs in their digital transformation, notably through the Digital Financing Strategy, which combines financing and support tailored to their specific needs.

Icosa Inc., based in Saint-Damien-de-Buckland, is a prime example. Founded in 2022, the company has developed specialized expertise in digital design for cabinetmaking businesses. Using specialized software, it handles the design and production of custom furniture and cabinetry, right down to the programming of CNC machining equipment.

Experiencing rapid growth, Icosa needed to upgrade its own technological infrastructure. With $25,000 in funding from the Digital Financing Strategy, granted by the SADC Bellechasse-Etchemins, the company was able to upgrade its IT environment to work more efficiently as a team and better meet growing demand.

Already involved at the start of Icosa through the Youth Strategy, the SADC is now supporting it in this new phase of its development. A concrete example of support that evolves with the company's needs.



“Digital technology supporting the growth of local SMEs.”
Icosa: from Youth Strategy to Digital Financing Strategy, support that evolves with the business.

Regional tour — Entrepreneurs share the impact of our support

Throughout his tour of the regions, our CEO, Pascal Harvey, met with local entrepreneurs in their businesses and communities. These authentic exchanges provided a concrete demonstration of the difference that support from an SADC or a CAE can make on an entrepreneurial journey.

Behind every supported project lies a story, challenges, ambitions, and above all, people who are driving their region forward. We present some of these entrepreneurs, who recount, in their own words, how their SADC or CAE contributed to the development and success of their businesses.

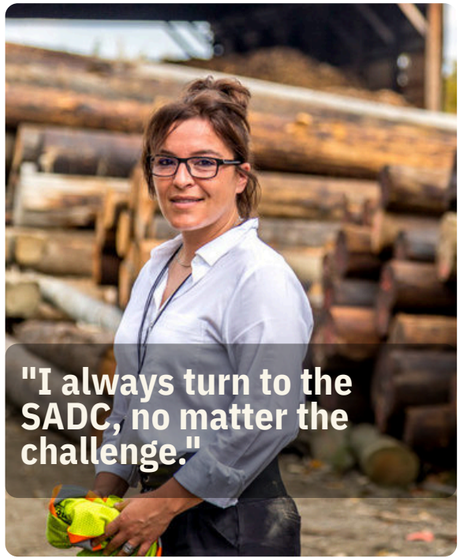




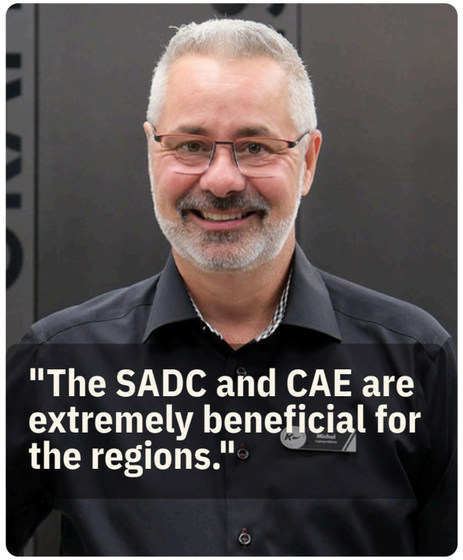




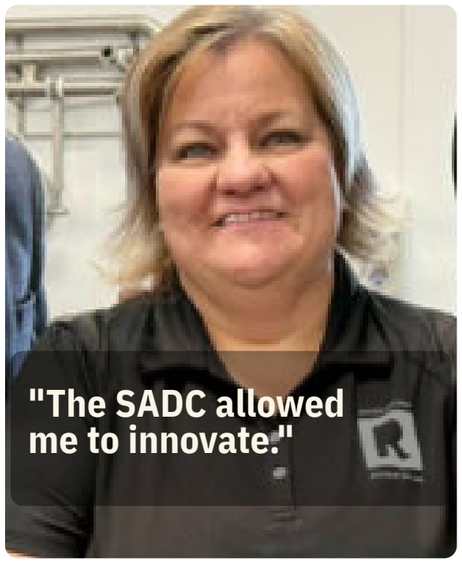
Lindsay Hamilton - Mountainview Turf



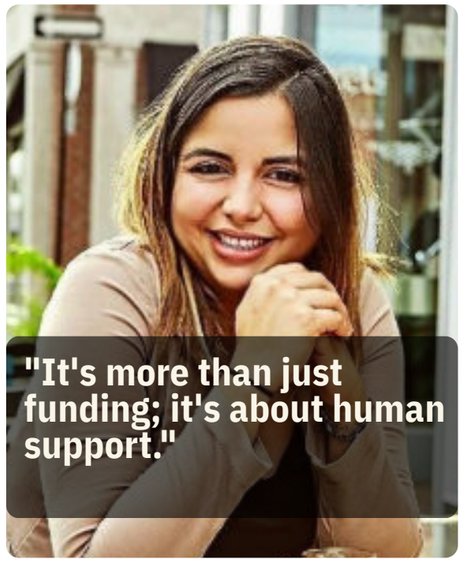
Monhika Tremblay - Trèd’si



Michel Dugas - Concept K



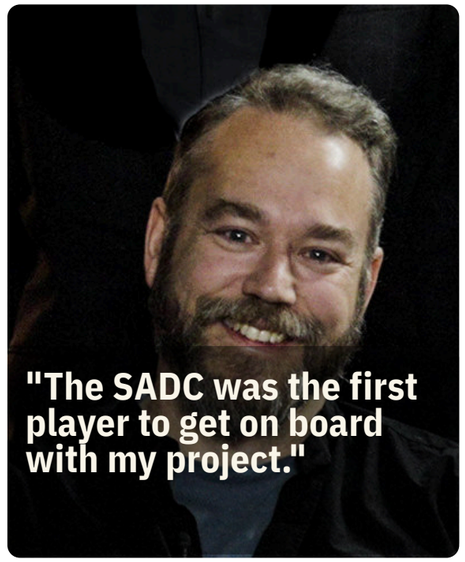
Chantale Riverin - Microlaiterie du Lac



Lorena Meneses - Beva Pack



Normand Gibson - Monument Gibson



Jean-François Gagnon, Agence l’Ambassade

Watch all the entrepreneur testimonial videos

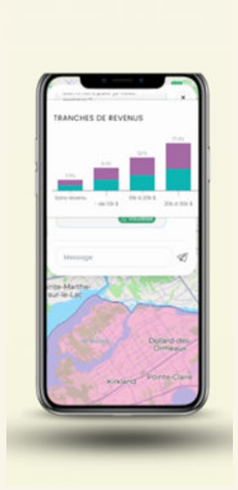
EMPOWERING OUR PROFESSIONALS WITH ADVANCED TOOLS TO MULTIPLY OUR COLLECTIVE IMPACT

In 2025-2026, the Réseau des SADC et CAE continued to improve its support tools in order to better support businesses, entrepreneurs and communities in their development projects.

The GoFIN and GoDATA tools are part of this desire to make information more accessible and more useful for the Réseau's advisors, for the benefit of the clients they support.

GoFIN makes it easier to find financial assistance programs tailored to business needs. It allows entrepreneurs to be directed more quickly to different support options, whether it be grants, loans, tax credits or other available measures.





GoDATA provides access to territorial and economic data enabling a better understanding of local realities, supporting project analysis and assisting decision-making.

These tools help to better target relevant resources, support project preparation, facilitate access to reliable information and strengthen the quality of support offered by SADC and CAE.

During the year, the work carried out also made it possible to improve the roadmaps related to these tools, in collaboration with the Advisory and Tools Committee, in order to better align them with the needs expressed on the ground.

The objective remains to offer effective support, well-equipped and aligned with the needs of the communities served by the SADC and CAE.



Big Bang Academy - A partnership to help entrepreneurs grow

This year, the Réseau has partnered with Big Bang Academy, a training platform for entrepreneurs, to showcase the expertise of SADC and CAE and to offer new content to support SMEs in their development.

This collaboration has notably resulted in the production of video clips showcasing the expertise of professionals within the Réseau, in which our CEO, Pascal Harvey, also participated. Available on our website, this content allows us to reach and equip entrepreneurs throughout Quebec.



Over 30 practical advice videos available at sadc-cae.ca



The partnership has also created great synergies: David Côté, co-founder of Big Bang Academy, has become an entrepreneur-ambassador for our national advertising campaign, helping to raise awareness of the role and impact of SADC and CAE.

A collaboration that operates on several levels: enriching our support, sharing our expertise and increasing the Réseau's visibility within the Quebec entrepreneurial community.

COMBINING THE STRENGTHS of SADCs and CAEs

At the heart of our role: combining the strengths and expertise of our 67 SADC and CAE organizations to go further, together. Congresses, training sessions, working committees, consultations, co-development groups and virtual meetings: the Réseau multiplies the spaces for exchange to circulate ideas, share best practices and stimulate collective intelligence.

The Réseau's congress under the banner of collective strength

The annual conference of the Réseau des SADC et CAE brought together nearly 200 participants in Saint-Hyacinthe, including the presidents and executive directors of the 67 SADC and CAE organizations, as well as key partners. Under the theme "United, Let's Sow Success," this event provided an ideal opportunity to review the Réseau's and Capital Réseau's annual reports, while highlighting significant achievements, notably over $100 million invested to benefit entrepreneurs and collective projects across Quebec.



Marie-Claude Petit, Vice-President of Operations at Economic Development Canada for the Quebec Regions, at the closing banquet of the congress.



The congress also provided an opportunity to celebrate the Network's 30th anniversary, to recognize inspiring entrepreneurs from the host region, and to foster the sharing of expertise on priority community issues. Invited speakers enriched the discussions with stimulating perspectives on innovation, personal growth, and the current economic climate.

This unifying event, made possible thanks to the support of valued partners, highlighted the strength of the Network, based on innovation, collaboration and a strong regional presence.

The Semi-annual, a unique training and networking event for all professionals in SADC and CAE

The Réseau des SADC et CAE semi-annual meeting brought together over 230 employees for a day filled with learning, exchanges, and skills development. Through various workshops, participants were able to share their expertise and strengthen their practices for the benefit of entrepreneurs and communities.

The event was also marked by an inspiring conference by David Côté and Julie Poitras-Saulnier on innovation and responsible entrepreneurship, which sparked a stimulating discussion. In addition, several partners were present with booths, offering a valuable opportunity to discover their services and strengthen ties within the ecosystem.





Roch Fortin, President of Apogée Solutions Créatives, Pascal Harvey, President and CEO of the Réseau, Pierre-Olivier Colas, VP of the Réseau and Jean Laroche, President of the Réseau.

Réseau's annual strategic retreat: a creative highlight

Members of the board of directors of the Réseau des SADC et CAE and Capital Réseau met on November 27 and 28 for a retreat at La Cache à Maxime. Professionals and administrators from across Quebec participated in enriching discussions, enhanced by the creative contributions of Roch Fortin.

A huge thank you to everyone for your commitment, your ideas and your contribution to important moments for our Réseau and the communities of Quebec.

Joining forces for the sustainable development of our environments

The Sustainable Development group of our Réseau met at the Fairmont Le Château Montebello to continue its work and commitment. Participants had the opportunity to attend expert-led training sessions on greenhouse gas (GHG) emissions, visit inspiring businesses, and benefit from networking sessions where they could enhance their practical tools for action in the field. Each meeting strengthens our role in sustainable development within our communities.



Active participation with the pan-Canadian Network of SADC and CAE

The Network continued its active engagement within the Community Futures Network of Canada, notably by collaborating with BDC on the rollout of the Ascension Loan pilot project. This pan-Canadian collaboration also resulted in our participation in the national conference in Newfoundland and Labrador. And we are already planning for the next step: in 2028, Quebec City will host our counterparts from across Canada for the pan-Canadian conference.



Next pan-Canadian congress: See you in Quebec City!

It's official! Our Network will host the next pan-Canadian conference of the Community Futures Network of Canada, marking its commitment to mobilizing local economic development stakeholders nationwide. The event will take place from April 30 to May 2 at the Quebec City Armoury!





VISIBILITY

A national campaign showcasing SADCs and CAEs

This year, the Réseau launched a major national advertising campaign under the theme "Activating the Regional Economy" to raise awareness of SADC and CAE and their impact on entrepreneurs. The campaign generated over 5.9 million impressions, 629,000 complete video views, and 41,000 clicks, attracting nearly 28,000 visitors to our website in just two months. These remarkable results confirm the strength of our community-focused message and the interest in the role of SADC and CAE in the regional economy.

A national campaign to give a common voice to 67 locally rooted SADCs and CAEs

THE TEAM

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ANNIE FOURNIER, Lower St. Lawrence

MARIE-CHRISTINE PERRON, North Shore

DANIELLE SIMARD, Estrie

DAVE LAVOIE, Gaspésie/Îles-de-la-Madeleine

JONATHAN LANDREVILLE, Laurentides/Lanaudière

PIERRE CLOUTIER, Mauricie/Centre-du-Québec

NATHALIE DUBORD, Montérégie

RHONDA PERRY, representative of the general management, Outaouais

LAURENCE MONTREUIL, observer on the Board of Directors, Chaudière-Appalaches

CHRISTINE BOILY, Saguenay-Lac-Saint-Jean

ANNIE POTVIN, Northern Quebec

THE RÉSEAU TEAM

PASCAL HARVEY, President and CEO

MARIE-PIER BÉDARD, Executive Assistant

PIERRE-OLIVIER COLAS, Vice President of Operations and Development

MELISSA BERGERON, Director of Support

JOLIN FERLAND, Digital Director

NATHALIE NOLET, Director of Administration

CHRISTINE PILOTE, Director of Communications

ANNIE POMERLEAU, Director of Programs

ÉDITH CORBEIL, Program Officer

BIANCA FEBLES-CÔTÉ, Administrative Assistant and Communications Officer

AYMERICK GLOWACKI, digital advisor

FRANÇOIS COUTURE, Senior Business Advisor

NAS RABARINIINA, Strategic Advisor and Financial Performance



CAPITAL RÉSEAU
SADC+CAE

Our customized financing vehicle



Message from the President

JEAN-CLAUDE LAROCQUE

Capital Réseau continues its evolution with a clear ambition: to make our collective financial strength an ever more powerful lever at the service of SADC, CAE and the economic development of our regions.

For over 25 years, our organization has been based on a simple yet powerful principle: pooling our strengths allows us to achieve more together. This financial solidarity among members has enabled us to build a unique tool, deeply rooted in our local finance model.

The 2025-2026 fiscal year confirms the relevance of this approach. Deposits entrusted by members to Capital Réseau reached $65 million, while $40 million is currently loaned to SADC and CAE. In addition, $9 million in equity capital gives us increased capacity to act and develop new solutions for our members.

This year was also marked by the deployment of funds dedicated to business transfers and green and digital transitions. In total, $10.3 million was invested in 304 projects across Quebec.

In parallel, $4.6 million was disbursed to 63 members through the capacity-building program. These investments provide SADC and CAE organizations with greater resources to support businesses and address the specific needs of their communities.

But our collective potential is even greater. The work undertaken this year has allowed us to take a clear-eyed look at our financial capacity and the opportunities available to us. A significant portion of the capital available within the Réseau could be better mobilized for the benefit of businesses and communities. Capital Réseau therefore intends to play a greater role in helping members plan and deploy their capital, develop new financial tools, and mobilize new sources of funding.

Our ambition is to make Capital Réseau a true catalyst: a collective tool that supports SADC and CAE, strengthens their autonomy and allows them to deploy more capital where it can have the most impact.

This evolution is based first and foremost on the trust and commitment of our members. I would like to thank the directors of Capital Réseau, the teams that contribute to its development, as well as all the SADC and CAE organizations that choose to put their financial strength at the service of the collective.

Together, we have an exceptional lever. It is now up to us to make it work even harder for our regions.



Message from the Treasurer

JOCELYN GRONDIN

The 2025-2026 fiscal year demonstrates both the financial strength of Capital Réseau and the growing confidence of SADC and CAE in their collective financial tool.

As of March 31, 2026, member deposits reached $65 million, compared to $58 million the previous year. Of this amount, $34 million is currently loaned to SADC and CAE, while $25 million remains available to meet their financing needs. Capital Réseau also has $9 million in equity that can be mobilized to support its strategic directions and the development of new financial tools.

During the fiscal year, $8.7 million in new loans were granted to members, including $6.9 million through the Regional Investment Fund and $1.8 million through the Youth Strategy. This capital allows the SADC and CAE to continue their direct support to entrepreneurs in their communities.

The deployment of dedicated funds also saw significant progress. In total, $10.3 million was invested during the year in 304 projects: $6 million to support 177 business transfer projects and $4.3 million for 127 projects related to green and digital transitions.

In addition to these investments, $4.6 million was provided to 63 members to strengthen their intervention capacities. Capital Réseau also directly supported four members in the areas of financing strategy and operational management.

This growth is accompanied by significant efforts to modernize our practices. Six key areas have been targeted, including governance, credit and loan management, asset-liability management, pricing, equity, and raising external capital. We have also developed relationships with new partners in the community finance ecosystem to explore new avenues for capitalization.

This year's results demonstrate that Capital Réseau has a solid financial foundation. They also highlight an important opportunity: to further mobilize the capital available within the Réseau so that it can be deployed in our communities.

Our responsibility is therefore twofold: to continue to ensure rigorous and prudent management of the capital entrusted to us, while giving us the means to make it work more for the benefit of the SADC, the CAE and the regions they serve.

This is how Capital Réseau will continue to combine financial strength and collective impact.

THE MISSION:
ENSURING THE SUSTAINABILITY OF ECONOMIC DEVELOPMENT ACROSS ALL REGIONS OF QUEBEC THROUGH AN INNOVATIVE TOOL SERVING SADC AND CAE.

- POOLING OF FUNDS AND THEIR SUCCESSFUL CAPITALIZATION
- FAIR CIRCULATION AND SOUND MANAGEMENT OF CAPITAL
- SUPPORT FOR SPECIFIC NEEDS AND LOCAL INVESTMENT INITIATIVES

THE VISION:
A COLLECTIVE AND SUSTAINABLE ENRICHMENT FOCUSED ON SOLIDARITY AND THE EQUITABLE SHARING OF THE STRENGTHS OF OUR NETWORK.

THE BOARD OF DIRECTORS OF CAPITAL RÉSEAU

JEAN-CLAUDE LAROCQUE, President, SADC de la Neigette

MARIO THOUIN, Vice-President, SADC Vallée-de-l'Or

JOCELYN GRONDIN, Treasurer, SADC Arthabaska-Érable;

FRANÇOIS DUPUIS, Director, CAE LaPrade Trois-Rivières;

MARC GRIMARD, Director, SADC Des Sources;

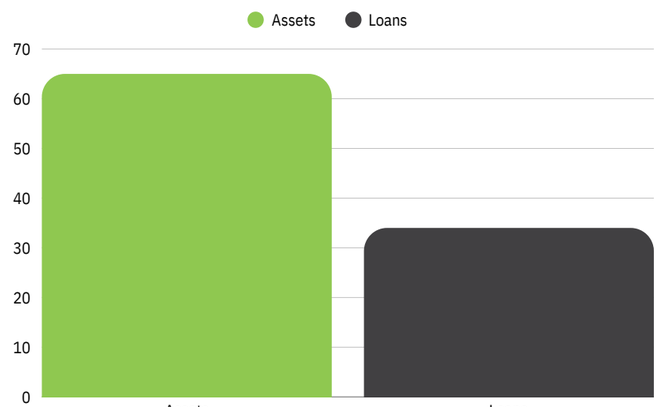
DAVE LAVOIE, Director, SADC Gaspé;

JOCELYN LÉVESQUE, Director, SADC Rouyn-Noranda;

JEAN-YVES ROY, Director, SADC de la Mitis;

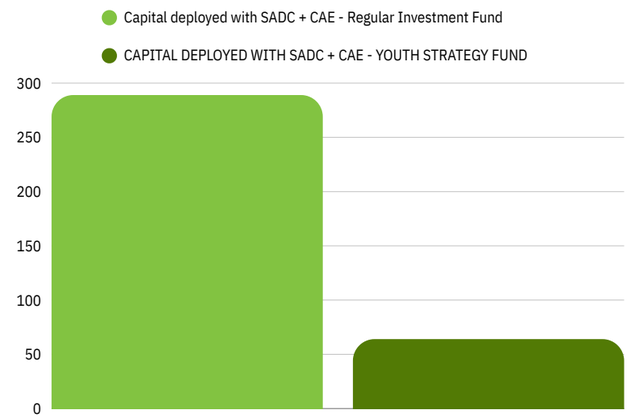
RÉAL TURGEON, Director, SADC de Lotbinière

Assets and Loans - 2025-2026

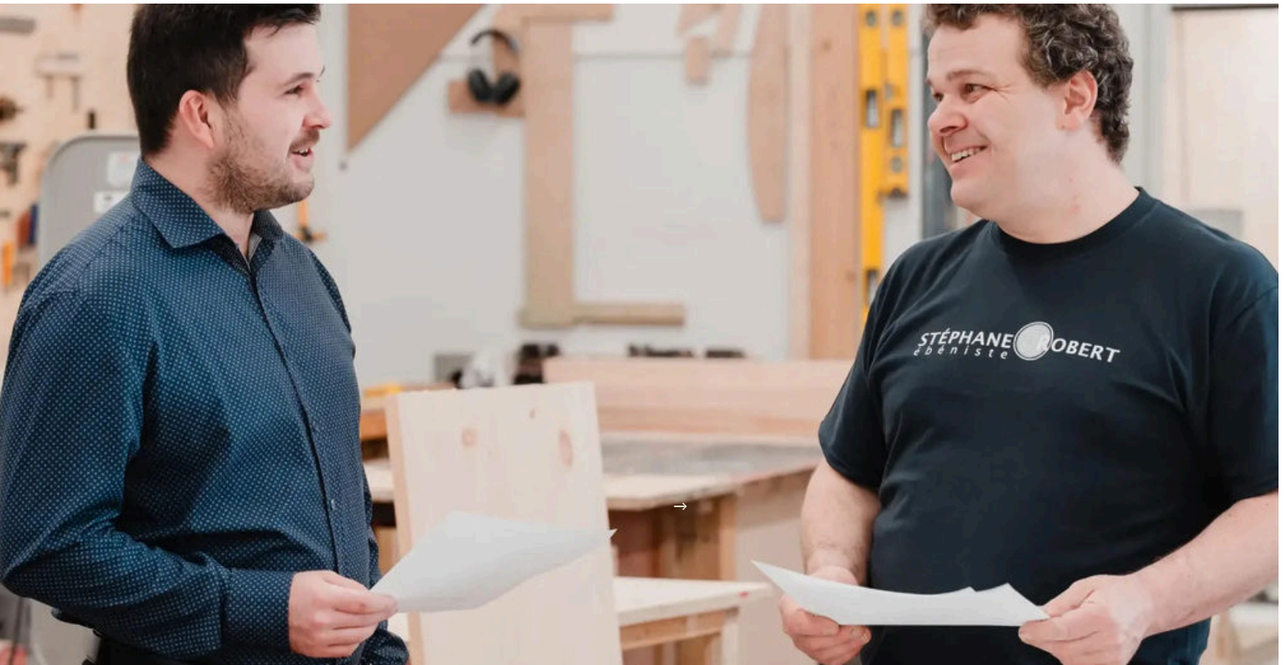


A network of solidarity: $65 million entrusted by SADC and CAE, $34 million redeployed as loans for our regions

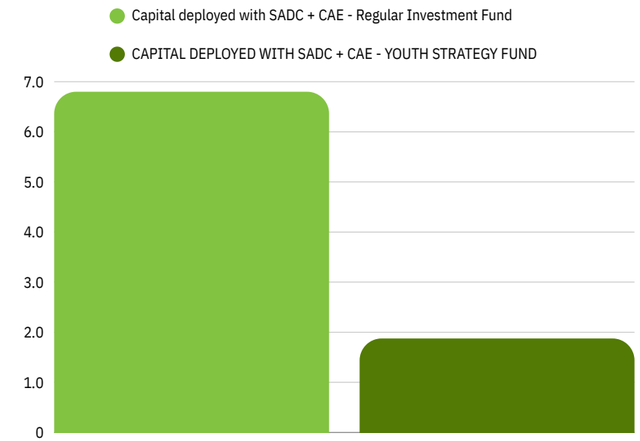
Capital lent to SADCs and CAEs since inception



For the past 20 years, $353 million has been invested to support community development in the regions of Quebec.



Capital lent to SADCs and CAEs in 2025-2026



$8.7 million enabled SADCs and CAEs to lend more to SMEs in their region in 2025-2026