

Annual report 2022-23

SADC PAPINEAU
COLLINES



Développement
économique Canada
pour les régions du Québec

Canada Economic
Development
for Québec Regions

appuie financièrement la SADC
offers a financial support to the SADC

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Message from the CEO

I am proud to present to you the work accomplished in the past year, because as entrepreneurs experience, in a changing economic context and business environment, we had to adapt every day. This year was undoubtedly a year where our team demonstrated its agility and commitment towards the development of small businesses in the region.

In this annual report, SADC Papineau-Collines reports on the results achieved regarding its 2022-2023 objectives, which relate to both the support provided to businesses in its territory and the implementation of local economic development activities. But in keeping with reality, the team not only achieved its objectives, but went above and beyond them by delivering relevant financial assistance programs quickly and efficiently for the development of our local businesses. Our organization is governed by people in the field, citizens, volunteers, and employees from the territory. It is this strength that sets us apart, guaranteeing SADC's agility in providing dedicated resources for the development of our businesses.

The 2022-2023 year is marked by the resuming of "field" activities, allowing us to bring entrepreneurs together around issues that are part of their reality and daily life, such as succession and sustainable development as a vector of values and development in business strategies. The participation and dynamic discussions generated at these events particularly stood out to me, as they led to concrete impacts for the participating entrepreneurs.

Finally, I would like to thank the volunteers and the team at SADC Papineau-Collines, who are as passionate as ever about the economic development of their corner of the country, and without whom nothing would be possible. I am fortunate to be surrounded by professionals with complementary expertise, and every day I witness the impact of their work on the entrepreneurs and projects in the region. To each and every one of you, I congratulate you on the results of the past year and am very grateful to be able to count on the team that we have formed. You are realizing your commitment and passion in such a beautiful way. Happy reading!

Mélissa Bergeron
CEO, SADC Papineau-Collines

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The arrival of Audrey Paiement, our new BD President

In June 2022, the SADC announced the appointment of Audrey Paiement as the President of its Board of Directors. She had been a member of the Board for the past seven years and succeeded Mr. Jacques Bélisle, who had held the position for 38 years.

MAINTAINING STRONG LEADERSHIP IN AN ERA OF CHANGE

This transition of power is taking place at a key moment when the SADC is firmly focused on the future. As our team embarks on a major digital shift and accelerates its actions in sustainable development, continuing our work with boldness and innovation will be crucial to take our mission further. In this regard, welcoming a dedicated and professional woman like Ms. Paiement as a leader is a major asset for our organization.

COMMITTED TO LOCAL DEVELOPMENT


Audrey Paiement, who was sworn in as a notary by the Chambre des Notaires du Québec in July 2012, holds a master's degree in notarial law from the University of Ottawa. She practices her profession in Saint-André-Avellin at the Robert et associés law firm. A native of Notre-Dame-de-la-Paix and a resident of Ripon, she is deeply rooted in the Petite-Nation region and takes immense pride in it. Recognized for her important involvement in local issues, Ms. Paiement has been involved with the board of directors of the Auberge de la Petite-Nation, as well as serving on the board of directors of the CSSS de Papineau and on the supervisory board of the Caisse Desjardins de la Petite-Nation.



By accepting this passing of the torch, Audrey Paiement continues a longstanding collaboration with the SADC. "It is with pride and enthusiasm that I take the opportunity to get more involved by accepting this pivotal role. I would like to thank the administrators for their trust in me and to reiterate my gratitude to Mr. Jacques Bélisle, who has been able to steer the board of directors with assurance and leadership all these years. I hope to build on what has been accomplished and add my own experience to achieve the ambitions of the SADC, to energize the region's economic growth by promoting innovative and responsible business practices," said Ms. Paiement.

7 years

as an administrator
and 1 year as president!



Welcoming a dedicated and professional woman like Ms. Paiement as a leader is a major asset for our organization.

Overview of the SADC



SADC in summary

For nearly 40 years, the Société d'aide au développement de la communautaire (SADC) de Papineau-Collines has devoted its efforts to the creation and growth of successful businesses throughout its territory through personalized support for entrepreneurs. It stimulates innovation and the adaptation of their business models to ensure their success, autonomy, and sustainability.

The territory

» MRC de Papineau

» MRC des Collines-de-l'Outaouais

» Buckingham

» Masson-Angers

» 31 municipalities

» 5 012 Km²

» 94 824 inhabitants



Our mission

The SADC Papineau-Collines boosts regional economic development by supporting and structuring businesses, organizations, and communities. In order to carry out this mission, the SADC Papineau-Collines:

- » Stimulates the creation and growth of businesses by making its resources available to them.
- » Gets involved in many local initiatives to make their region more attractive and prosperous.
- » Adapts its support by offering personalized financial and technical solutions.
- » Equips businesses to ensure their autonomy and sustainability.



Our vision

The SADC is part of a system that encourages the resilience of the entrepreneurial ecosystem by promoting innovative and responsible business practices.

Our values



The SADC de Papineau-Collines is a member of the Réseau des SADC et CAE du Québec, which brings together 57 SADCs and 10 CAEs throughout Québec.

Support services for businesses

MARKETING COMMUNICATION STRATEGIES

Development of targeted communication and social media tactics to develop the right reflexes and improve your visibility, notoriety, and positioning.

SUSTAINABLE DEVELOPMENT APPROACH

Company intervention, from concept to the realization of a priority action plan, to implement Sustainable Development (SD) and Corporate Social Responsibility (CSR) initiatives.



COLLABORATION



The SADC promotes a culture of collaboration based on trust and the sharing of knowledge and skills to guide entrepreneurs in the various aspects of their development.

AGILITY



The SADC values organizational agility, which allows the constant adaptation of its interventions in response to a complex and evolving entrepreneurial environment. The team makes it a point to react quickly to change through its capacity for innovation and learning.

COMMITMENT



SADC values commitment to its clients by responding with transparency, efficiency, and integrity to their needs. It promotes commitment to its partners by facilitating consultation. The commitment is also evident towards its employees, whom it supports in their professional and personal development.

BUSINESS SUCCESSION

Continuous support throughout the transfer or takeover process, in addition to setting up a confidential bank of sellers and buyers in order to create potential links.

STRATEGIC BUSINESS DEVELOPMENT

Analysis of a business project or strategic orientations, through the collection of market data, for companies and municipalities wishing to identify new opportunities and make more informed decisions.

FUNDING

Being aware of the reality faced by entrepreneurs in the area and the lack of financing for businesses, SADC Papineau-Collines has established three types of loans to provide you with assistance that matches your specific needs. In addition to obtaining financing for your business, when you take out a loan from your SADC, you contribute to the development of an investment fund that belongs to entrepreneurs in the region and is locally managed.



An overview of our results

Business Financing



47
jobs created or maintained

24%
of loans were granted to women entrepreneurs

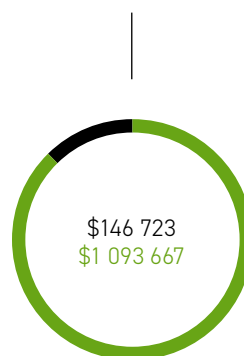
94%
of funded businesses from the past 5 years are still in operation

\$38.7M
invested in local businesses since 1985

2
special support programs designed for the community:

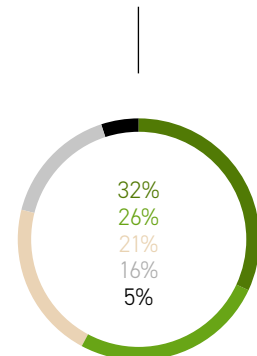
- » Sustainable Recovery Cohort
- » HR Accelerator

Breakdown of funding granted



- Papineau-Collins investment fund
- Youth Strategy fund

Stages of development of funded companies



- Expansion
- Startup
- Modernization
- Transfer/relief
- Restructuring

Investment by territory



MRC de Papineau

\$811,889
in authorized loans to businesses
in the MRC Papineau

\$1,472,574
in economic impact



MRC des Collines-de-l'Outaouais

\$85,000
in authorized loans to businesses in
the MRC des Collines-de-l'Outaouais

\$418,450
in economic impact



Gatineau
(Buckingham et Masson-Angers)

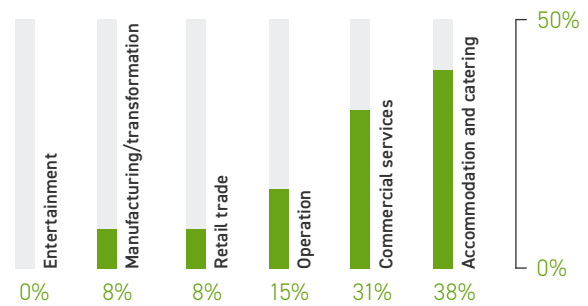
\$343,500
in authorized loans to businesses
in Buckingham and Masson-Angers

\$494,500
in economic impact

Papineau-Collines Investment Fund Activity

\$1,093,667 in authorized financing
for local businesses — **13** loans

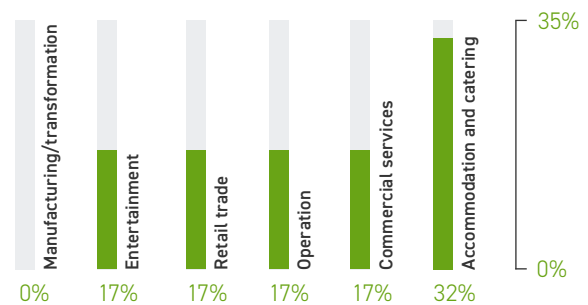
Breakdown of financing granted
to businesses by sector of activity



Youth Strategy Fund Activity

\$146,723 in authorized financing
for local businesses — **6** prêts

Breakdown of financing granted
to businesses by sector of activity



Support

197 supported businesses

1122 hrs of consulting services for businesses,
municipalities, and local organizations

Funded Businesses





Valuing, surpassing, and self-discovery in nature with Désir de Découvrir

The past three years haven't been easy during the pandemic. With numerous health restrictions, planning activities was not always straightforward. It is in this context that Jessica and Keva came up with the idea of creating their own outdoor company, aiming to contribute to the physical and mental well-being of women—a group they felt particularly connected to.

Désir de Découvrir offers expeditions and canoe-camping courses for teenagers and adults, where each individual can grow and try new experiences outside in the fresh air, free from external distractions. The goal is to make them realize that they are capable of accomplishing great things on their own and at their own pace. Jessica and Keva break gender stereotypes and focus on enhancing the abilities of all, while still having fun.

The SADC de Papineau-Collines has played a key role in financing Désir de Découvrir. Thanks to the obtained financial support, they were able to hire staff and acquire the necessary equipment for their adventures (ex. food, tents, sleeping bags, headlamps, etc.), thus avoiding additional costs for the participants and increasing the accessibility of their events.

Through this enterprise, Jessica and Keva showcase to the community that the context of single-gender experiences and the lush nature in our region offer incredible benefits for women's development. One just needs to be guided to realize that the Outaouais region is full of beautiful places to discover and opportunities for self-fulfillment.

La boulangerie libanaise: A local enterprise celebrating the flavours of Lebanon

Having lived in Lebanon for nearly 17 years, Michella El Hady and her husband, Dany Hemzo, have been living in Quebec for a few years now. Upon moving here, the couple realized that Lebanese cuisine was underrepresented in the Outaouais region. With their knowledge and love for homemade dishes, they opened a small bakery to introduce the residents of the neighbourhood to their original culture.

In just one month, their bakery is already a sensation! From their cheese blend to their flaky pastry of the baklavas, everything is handmade and not sourced from cans or industrial processes. With their Italian oven converted to propane, their breads and pastries have an authentic taste and texture that transports us directly to the picturesque bakeries of the Middle East. La boulangerie libanaise (The Lebanese Bakery) invites us to experience a complete culinary journey with high-quality and affordable products to ensure accessibility for everyone.

They also acknowledge the valuable assistance provided by the SADC Papineau-Collines in the process of establishing their business. The SADC listened to their needs, helped them establish a solid financial plan, and provided financing programs to realize their dream.

In the medium-term future, they aim to create new dishes that combine Lebanese and Quebec cultures. With passion, Michella and Dany want to represent Lebanon as it should be: welcoming, warm, and flavourful.









A savoury and authentic journey at La buvette gourmande Chez Seb

Since its creation on November 16th, the restaurant "La buvette gourmande chez Seb" has managed to stand out in the region. Its founder, Sébastien, with his 18 years of experience in the restaurant industry, decided to embark on this entrepreneurial adventure with a clear vision.

There were multiple motivations behind the creation of the restaurant. Having a friend who needed help in his restaurant in the area, the businessman saw it as an opportunity to return to the region and subsequently fulfill his dream of creating a business that reflected his own image.

Owning his own business brings continuous satisfaction for him. Working with a team he values highly, as well as discovering a loyal and diverse clientele, are both equally sources of satisfaction. One of the fundamental values is undoubtedly the family atmosphere that prevails there. Sébastien had in mind to create a welcoming space for people aged 30 to 50 with children. His goal is to allow these families to come together and eat and drink well under one roof.

The SADC Papineau-Collines played a crucial role in the restaurant's development. Thanks to a financial loan, the establishment was able to have greater liquidity during its opening. What sets La buvette gourmande apart from other establishments in the region is its authenticity and individuality. The atmosphere encourages exchanges and allows everyone to feel at home.

The business continues to evolve successfully, offering its clientele an authentic culinary experience and a warm environment. With a dedicated and passionate team, it is destined to become a reference in the region and beyond.

Special Programs

Once again, this year, the federal government relied on the SADCs and CAEs of Quebec to implement specific programs to assist small businesses in the regions. These programs have allowed us to provide non-repayable financial contributions to fund projects providing technical assistance to businesses, enabling them to access external expertise.

Virage Vert program

The objective of this program is to actively promote the green transition of Quebec's regional ecosystem by supporting regional businesses and organizations in need of specialized expertise to improve their environmental and economic performance.

TRANSFRITE: ACCESS TO EXPERTISE FOR GOING GREEN

For many small local businesses, external expertise is necessary to adopt eco-responsible practices. However, the cost of professional fees is often a major barrier to their motivation to go green!

Among the companies that benefited from the Virage Vert program this year, Transfrite obtained access to the expertise of an external firm to conduct a study to reduce its water consumption and optimize the treatment of effluent from its potato processing plant. By covering the necessary professional fees for such a mandate, the SADC contributes to accelerating the sustainable development of committed companies like Transfrite.



Project for supporting small rural tourism businesses (PSSRTB)

This program aims to provide non-repayable contributions to small tourism businesses to help them adapt or develop their products and services by seizing the opportunities offered by the recovery.

CHOCOMOTIVE: ENHANCING ITS TOURIST OFFER

The iconic artisanal chocolate shop in Montebello, Chocomotive, seized the opportunity of the return of tourism to expand. They acquired the building across the street to operate their ice cream parlor and confectionery. The PAPETR program was able to finance the building's layout and improvements, as well as the acquisition of equipment for the project, which is already generating a lot of enthusiasm.



Significant Achievements

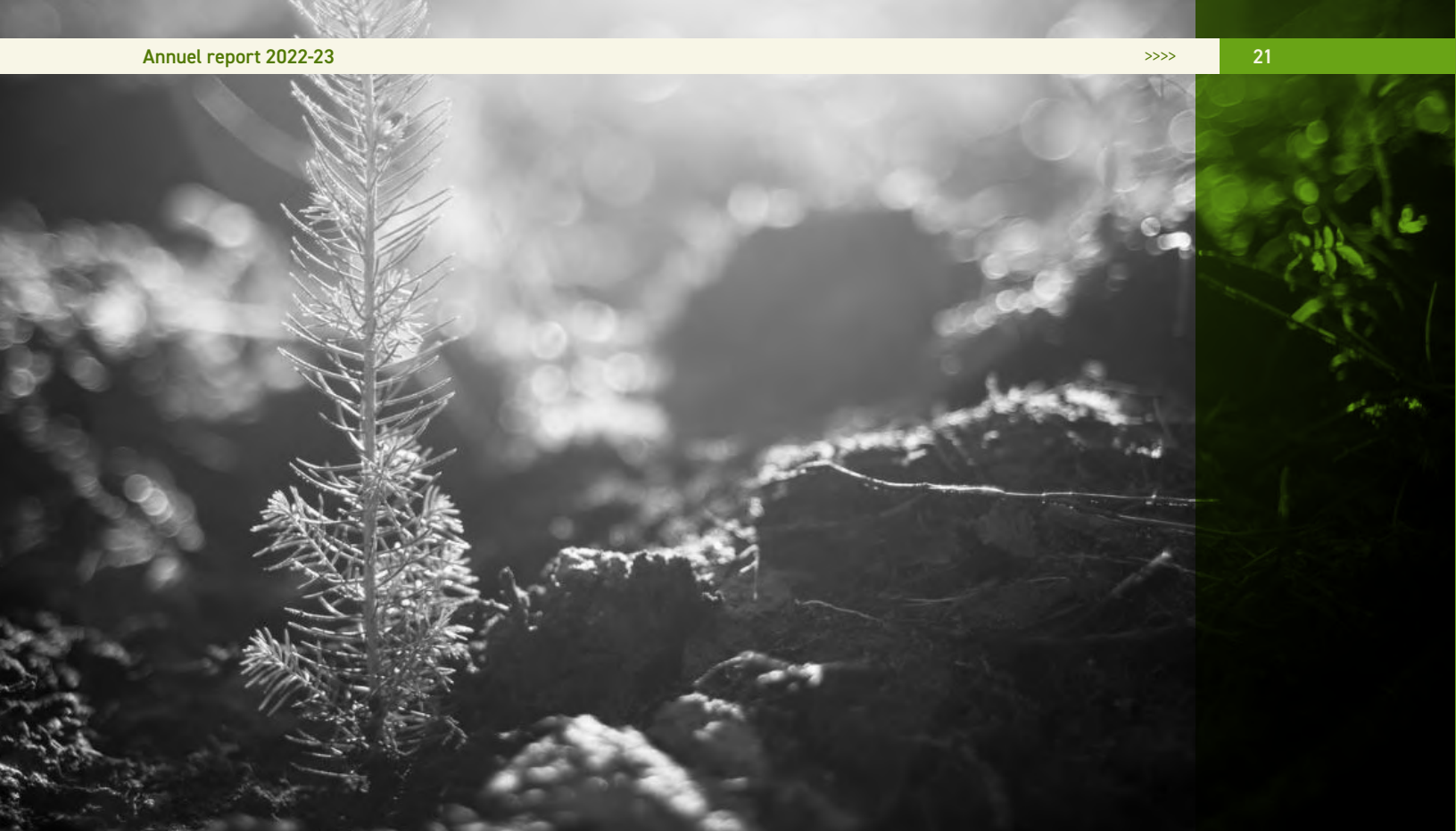
HR Accelerator:

ADAPTING BUSINESS PRACTICES TO ATTRACT AND RETAIN YOUNG TALENT



With the aim of helping our local businesses optimize their recruitment processes, our team has developed this support program consisting of four components:

- » Strategic guidance in defining mission, vision, and values.
- » Development of employer branding.
- » Enhancement of HR tools.
- » Implementation of environmentally responsible practices.



Through personalized coaching, the 9 companies enrolled in the HR Accelerator program gained a better understanding of the needs and motivations of potential young candidates. They identified priority hiring challenges to address, applied best practices, and developed skills to attract and retain millennials (aged 25 to 40), the largest pool of available workers.

Over **800 hours** of support
9 companies supported

-
- » Ferme Chapeau Melon

 - » Camps Ozanam

 - » L'orée du Bois

 - » Buckingham Fitness

 - » Les Conseillers forestiers de l'Outaouais

 - » Pharmacie Dave Bullock

 - » Pneus mobiles Lalonde

 - » Ferme aux pleines saveurs

 - » Serres Jomelico

The Small Virage Vert Tour

In order to raise awareness about the various financing options for implementing environmentally responsible practices and to promote green transitions, we embarked on a journey to meet with businesspeople in the MRC Papineau and MRC des Collines de l'Outaouais during the "Small Virage vert (Green transition)" tour themed days.

Aside from informing businesses about the importance of adopting an internal sustainable development policy, concrete project examples were presented to demonstrate the impact of implemented practices. Seven companies, supported by the SADC, shared enlightening testimonials about their energy efficiency and greenhouse gas reduction initiatives. Finally, the 44 entrepreneurs who attended the events identified a priority sustainable development project through participatory workshops with our advisors.

Our eco-leader ambassadors:

- | | |
|------------------------|---------------------------|
| » Atelier L | » Kénauk Nature |
| » Carpe Diem Aventures | » HOM Mini chalets |
| » Épursol | » Parc nature Éco-Odyssée |
| » Ferme Chapeau melon | |

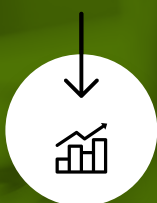




5@7 Succession Events

After nearly 3 years without networking activities, the SADC took advantage of the resumption of its presence in the region to offer networking opportunities between potential sellers and buyers of local businesses during a series of "Relève" (Succession) themed 5@7 events.

Over 50 entrepreneurs gathered in Cantley, Montebello, and Buckingham to hear testimonials from companies that have recently undergone successful business successions and meet local support resources.



Training for Non-profit Board Members on Good Governance

The role of board members has become increasingly complex in recent years, making the development of skills for board members and executive directors a priority. With the goal of contributing to the performance of non-profit organizations in the region and actively engaging their board members, SADC Papineau-Collines offered a free 4-hour training session in March titled "La gouvernance de votre conseil, une stratégie gagnante! (Governance of Your Board: A Winning Strategy!)" Speaker Marco Baron addressed various topics such as the strategic roles of the board of directors, duties, and expectations of board members, and a review of the management model adapted to non-profits. More than 40 participants from 20 different organizations took advantage of this event, which also facilitated the sharing of best practices and networking opportunities.

Action plan for a sustainable SADC



Over the years, SADC Papineau-Collines has gained solid experience in sustainable development and has successfully strengthened its position as a leader in its territory. In 2022, significant actions from its three-year Sustainable Development Plan (2021-2023) were successfully implemented, with a considerable impact on both the organization itself and the entire community.

Progress Report on the Sustainable Development Plan

01 REDUCING CARBON FOOTPRINT

- » To mitigate the effects of emissions in 2021, the SADC has joined a greenhouse gas offset program through tree planting activities in deforested areas of the boreal forest north of Lac-Saint-Jean. These are public lands protected under an experimental forest status, in collaboration with le ministère des Forêts, de la Faune et des Parcs du Québec (MFFP). The planted trees also serve research projects for climate studies.
- » The emissions for 2022 amounted to 7.29 TCO₂e, showing an increase compared to 2021. This increase could be attributed, in part, to the return to normal post-Covid activities, customer travel, and in-person event organization. The SADC plans to offset its 2022 emissions within its specific territory during the year.
- » Through the adoption of a responsible procurement policy, the SADC has established business relationships with suppliers that integrate social, economic, and environmental criteria. Starting this year with a responsible procurement rate of 6%, the SADC aims to reach a rate of 30% by 2023.

02 IMPROVING PROFITABILITY AND CUSTOMER EXPERIENCE

- » The SADC has utilized the concept of sustainable development to offer an enhanced customer service experience.
- » Sustainable Development Goal 8 (SDG 8) of the United Nations, "Decent Work and Economic Growth," calls for promoting sustainable economic growth that respects social and environmental considerations. The SADC firmly believes that ensuring profitability while contributing to a sustainable transition is the key to success for any organization.

03 IMPROVING WORKING CONDITIONS AND ENVIRONMENT

The SADC has integrated corporate social responsibility (CSR) at the core of its business strategy. The organization has ensured good working conditions, fostered open and inclusive communication with its employees, promoted work-life balance, and supported skills development. The benefits of such an approach are significant, including:

- » Reducing counterproductivity costs (absenteeism, turnover).
- » Investing in the physical and mental health of employees.
- » Enhancing the company's image through improved satisfaction and development, including 39 hours of training attended by employees in 2022.

04 IMPROVING CORPORATE GOVERNANCE IN RESPONSE TO SUSTAINABLE DEVELOPMENT CHALLENGES

The SADC Papineau-Collines has initiated a process to evolve its governance in order to address the challenges of sustainable development. After the establishment of the Sustainable Development (SD) Committee and the adoption of SD policies in 2021, the year 2022 witnessed a strengthening of practices in sound governance, including the implementation of the responsible procurement policy, transparency, ethical behavior, and clear and responsible decision-making.

Looking back at the major challenges of 2022-2023

01 SLOWDOWN IN INVESTMENT AMID ECONOMIC UNCERTAINTY

On the eve of an economic slowdown and a potential recession, times are tough for many small businesses. The current evolution of the economic situation, characterized by a sharp increase in interest rates and market volatility, is hindering companies' investment plans.

02 LABOR SHORTAGE: WHEN IT'S THE CAPTAIN OF THE SHIP WHO HAS TO ROW

Business owners are forced to replace employees and work overtime to compensate for the lack of staff. According to a new [research report from the Canadian Federation of Independent Business \(CFIB\)](#), on average, small business owners work 54 hours per week, which is equivalent to an eight-day week. This new reality limits their ability to seize business opportunities, dedicate time and energy to improving productivity, and embark on digital transformation or a green transition. Our support must be adapted, including providing them with concrete tools that allow them to increase productivity.



03 DIFFICULT TO CATCH UP WITH DIGITAL DELAY

It is widely known that our businesses are facing a significant development lag when it comes to digital transformation. Important programs supporting digitization and production automation, such as the Canadian Digital Adoption Program implemented in 2021, aim to address certain obstacles to business competitiveness.

However, a [survey conducted by Statistics Canada](#) reveals that relatively few businesses in Quebec are considering adapting their business models through digital transformation. Our organization itself is embarking on a major digital upgrade project, in compliance with Law 25 and other objectives, which will significantly occupy our resources in the coming year.

04 THE CHALLENGE OF THE GREEN TRANSITION FOR BUSINESSES

In the face of the climate emergency, the Quebec government has set goals aimed at achieving carbon neutrality by 2050. This objective is ambitious and will require significant investments from businesses of all sizes. While large companies have already begun this green transition, our small businesses are lagging behind due to lack of resources and technical knowledge. That is why the SADC continues to prioritize this strategic issue.



Management

Board of Directors

The nine volunteer directors of the SADC are dedicated to the socio-economic development of their territory. They are businesswomen, businessmen, and professionals who participate in the business community of the MRC Papineau and the MRC des Collines-de-l'Outaouais. Together, they strategically guide the actions of the organization.

» Ms. Audrey Paiement, President

» Ms. Claudine Crompt, Vice-President

» Mr. Jean Maheu, Treasurer

» Ms. Laurie Laframboise, Secretary

» Mr. Yvon Dinel, Director

» Mr. Pierre Hébert, Director

» Mr. Michel Leclair, Director

» Mr. David Pineault, Director

» Ms. Caroline Trottier, Director



Team

Experienced, innovative, and equipped with extensive knowledge in a wide range of fields, the experts in our multidisciplinary team are committed to the success of each business project. They are hands-on individuals dedicated to the prosperity of our community.



Mélissa Bergeron,
General Manager



Jean-Denis Deschênes,
Business Advisor, Financing



Louise St-Louis,
Executive Assistant



Marie-France Laflamme,
Business Advisor,
Communication and
Public Relations



Valérie Patoine,
Business Advisor,
Business Strategies



Moez Jouini,
Business Advisor,
Sustainable Development



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Thank you!



**SADC PAPINEAU
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