

SADC

Société
d'aide au développement
de la collectivité

PAPINEAU-COLLINES



AR

2023-2024

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SADC

PRESENTATION



AUDREY PAIEMENT

President of the Board



MÉLISSA BERGERON

General Manager

A Word from the President and General Manager

The current economic climate is forcing small businesses to reinvent themselves on a daily basis. This reality has prompted SADC, as a support player, to get closer to its customers to in order to accompany them in becoming more resilient; being in business in 2024 does not happen without experiencing challenges. You need/have to be passionate, bold and risk-averse, especially in a region in which a variety of well-paid jobs exist with good working conditions. Every day, entrepreneurs make the choice to manage and develop the projects they are passionate about, and do so in their own way, thereby directly impacting their environment. However, the risks in business are numerous: labour shortages, new legislation, maintaining competitiveness, etc. It is essential that one be constantly focused, in order to meet these challenges and turn them into opportunities.

As you will see from our annual report, one of our initiatives has been to focus on young people. They are our next generation and the future of our region depends on them. Through the Défi OSEntreprendre, we were able to highlight the fine entrepreneurial initiatives of our young people. We encourage you to discover their inspiring projects.

Of course, in today's economic climate, SADC is more than just a venture capital lender. Our organization stands out for its personalized and relevant support, delivered by a team of experts with in-depth knowledge of the realities of our local businesses. We would like to underline the commitment and dedication of our team of professionals, who take our customers' success to heart, and without whom nothing would be possible.

In conclusion, next year SADC celebrates its 40th anniversary. Few organizations can boast such longevity with a continued impact. This success is the fruit of the involvement of business people who, on a voluntary basis, help to ensure the continuity of SADC's mission. We would like to thank all our directors for their time and commitment throughout the year.

SADC: A Portrait

SADC AT A GLANCE

For the past 40 years, the *Société d'Aide au Développement de la Collectivité* (SADC) de Papineau-Collines has been working to create and grow successful businesses within its territory by offering personalized support to entrepreneurs. It encourages them to innovate and adapt their business models to ensure their success, autonomy and longevity.



OUR TERRITORY

- MRC de Papineau,
MRC des Collines-de-l'Ontario,
Buckingham et Masson-Angers
- 31 municipalities
- 5 012 Km²
- 94 824 inhabitants

OUR MISSION

SADC Papineau-Collines boosts regional economic development by supporting and structuring businesses, organizations and communities.

In order to achieve this mission, SADC Papineau-Collines:

- stimulates the creation and growth of businesses by supporting them with its resources
- tailors its support by offering personalized financial and technical solutions;
- helps businesses become self-sufficient and sustainable;
- is involved in numerous local initiatives to make its region more attractive and prosperous.

OUR VISION

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

Services Offered to Businesses

MARKETING COMMUNICATION STRATEGIES

We design targeted communications strategies and social media tactics to increase visibility, brand awareness and market positioning.

A SUSTAINABLE DEVELOPMENT APPROACH

From carrying out a diagnosis to drawing up a priority action plan, we support companies in implementing Sustainable Development (SD) and Corporate Social Responsibility (CSR) initiatives.

STRATEGIC BUSINESS DEVELOPMENT

We help companies and municipalities validate their business projects or strategic orientations by gathering market data. This approach enables them to detect new opportunities and make more informed decisions.

BUSINESS SUCCESSION

We provide ongoing support throughout the transfer or takeover process, and build up a confidential bank of buyers and sellers to foster potential partnerships.

FINANCING

Did you know that entrepreneurs in the MRC de Papineau, MRC des Collines-de-l'Outaouais and Basse-Lièvre have access to their own investment fund? By taking out a loan with us, members of our business community invest in local companies, helping to create and maintain them in the region. Obtaining financing from the SADC means contributing to the development of a local fund dedicated to our region's businesses.



GOVERNANCE

SADC's nine volunteer directors are committed to the socio-economic development of their territory. They are businessmen and women, as well as professionals from the MRC Papineau and MRC Collines-de-l'Outaouais business communities. Together, they strategically guide the organization's actions.

- Mme Audrey Paiement, présidente
- Mme Claudine Crompt, vice-présidente
- M. Jean Maheu, trésorier
- Mme Laurie Laframboise, secrétaire
- M. Yvon Dinel, administrateur
- M. Pierre Hébert, administrateur
- M. Michel Leclair, administrateur
- Mme Caroline Trottier, administrateur



TEAM

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

- Mélissa Bergeron, general Manager
- Jean-Denis Deschênes, business Advisor, financing
- Francis Hubert, project Manager
- Moez Jouini, business Advisor, sustainable development
- Marie-France Laflamme, business Advisor, communications
- Valérie Mantha-Brazeau, operations Coordinator
- Louise St-Louis, Executive Assistant

The SADC Sustainable Plan

As part of our SADC Durable 2023 action plan, we continue to pursue our sustainability objectives. The cornerstone of achieving these objectives is awareness raising and educating all the players with whom the SADC works in carrying out its mandate.

Motivation

By adopting sustainable practices in its various operational processes, SADC Papineau-Collines has set an example for the organizations within its territory by demonstrating that it is possible to reconcile operational efficiency, profitability and environmental responsibility. To this end, it has encouraged the dissemination of best practices and the sharing of experiences between different organizations in the region, through the delivery of various support services to its customers.

Impact and Implementation Practises

Internally, SADC Papineau has demonstrated its willingness to put the principles it promotes into practice, by adopting sustainable policies, raising staff awareness and improving operations to reduce its environmental footprint and increase operational efficiency, all while cutting costs.

Externally, its efforts have focused on supporting sustainable development initiatives within Outaouais businesses and organizations, reinforcing its position as a key regional player in the concrete implementation of eco-responsible practices. The support we provide enables companies to take action and make a tangible impact on their profitability and long-term sustainability. As such, they position themselves as agile, proactive organizations in their sector of activity.

Conclusion

Together, these actions testify to SADC Papineau-Collines' ambitious vision of integrated and balanced development, placing sustainability at the heart of its strategic priorities for the well-being of current and future generations, and for the healthy, sustainable development of the local economy within its territory.



Our Sustainable Development Objectives

Our 2023 Performance



Offset Our Footprint 2022

To offset its GHG emissions for 2022, SADC committed to two projects within its territory:

- Plant 19 trees with the Table agroalimentaire de l'Outaouais.
- Participation, through the purchase of carbon credits, in the widening of riparian buffer in agricultural areas in Lochaber as part of the Carbonriverain™ program mandated by Arbre Évolution, whose objectives are to protect rivers, improve waterway quality and sequester carbon from the atmosphere.



Reduce Carbon Footprint

(-49%): our carbon footprint fell from 7.29 TC02eq in 2022 to **3.67 TC02eq** in 2023. New: starting in 2024, SADC's digital activity will be included in the calculation of GHG emissions.



Reduce Waste

A relocation with minimal waste: 2800 pounds of **reused goods**, 4800 pounds of **donated goods**, 100 pounds of **recycled goods**, minimal travel with generated GHG emissions of **0.13 TC02eq** offset.



Buying Responsibly

31% responsible purchasing in 2023, compared to 6% in 2022, thanks to the adoption of a responsible procurement policy.



Adoption of a Digital Transformation and a "Paperless" Office

96% of SADC's activities are now paperless. New: In 2024, a CRM will be deployed to optimize data processing and make customer services even more efficient.



Implement SD Practices Within our Territory

Financing of green transition mandates for **6** local businesses. Support for the implementation of **10** eco-responsible practices within local businesses. Coaching of companies to stimulate the creation of projects incorporating eco-responsible considerations.



Skill Development

150 hours of training for SADC employees.



Improve Working Conditions and Environment

Occupational Health and Safety Action Plan was developed and implemented to ensure a safe and healthy working environment.



Support Local Causes to Promote Community Well-Being

Collective participation of SADC employees in a one-day community activity with the organization Big Brothers Big Sisters of Outaouais



Improve Governance in Response to SD Issues

Transparency and disclosure of information. Track performance indicators and share information in the interests of good governance.



Optimize Document Management Procedures

Implementation of an optimized document management and archiving procedure using new technologies

OUR LOCAL ECONOMIC DEVELOPMENT PROJECTS



DÉFI OSENTREPRENDRE OUTAOUAIS

Deployed throughout Quebec, the Défi OSEntreprendre is a major movement that puts the spotlight on thousands of entrepreneurial initiatives every year, from preschool to university, as well as in the corporate world. SADC Papineau-Collines is proud to be the new official representative for the greater Outaouais region. For the 25th edition, 68 school projects were presented, involving over 60,000 students, as well as 28 corporate projects in various categories. Among these, two companies stood out, *Le Rond-Point*, *milieu de jeu* and *A4 Architecture + Design*, and were crowned national winners in the Business Creation, Service to Individuals and Success Inc. categories, at the grand gala in Québec City last June.

In preparation for the 26th edition of the *Défi*, the SADC Papineau-Collines team is once again working hard to promote our region's businesses and to highlight these remarkable initiatives.



SKILLS IN ACTION

SADC offered six companies and twenty-five employees within its territory the opportunity to participate in the "Skills in Action" training program offered by the Restigouche CBDC. This program aims to improve participants' essential professional skills, focusing on key areas such as communication, management and adaptability. These skills are crucial to successfully navigating the modern business world, enabling companies to improve their operational efficiency and stimulating growth. The initiative reflects SADC's commitment to investing in skill development to support the competitiveness of local businesses.



SUCCESSION BREAKFAST

Last February, SADC Papineau-Collines organized a breakfast seminar focusing on entrepreneurship, an increasingly crucial topic for businesses in the region. The event was aimed at strengthening the cohesion of the local ecosystem and exploring solutions for planning this significant transition in the life of a company. The gathering brought together some twenty participants, including key players such as a CTEQ representative, a tax specialist and a member of the SADC Papineau-Collines team, who discussed the various options for selling or buying businesses. The event also featured an inspiring testimonial from a former owner who recently sold her restaurant to a dynamic young entrepreneur ready to embrace the entrepreneurial challenge.

VIRAGE VERT

Support for Ferme aux Pleines Saveurs

Thanks to SADC's Virage Vert program, Ferme aux Pleines Saveurs, a leader in organic agriculture in the Outaouais region, is actively implementing a waste management plan. This plan includes innovative measures to reuse waste and reduce resource consumption throughout the processing and cleaning process, the aim of which is to minimize environmental impacts, while maximizing the company's operational efficiency.

By investing in the professional fees required to carry out this mandate, SADC provides invaluable support for the realization of this initiative. This strengthens the company's development by having a tangible impact on its profitability through lower operating costs, on its environmental impact through reduced resource consumption, and on the company's image as a committed, forward-looking player.



Ferme aux pleines saveurs, Saint-André-Avellin

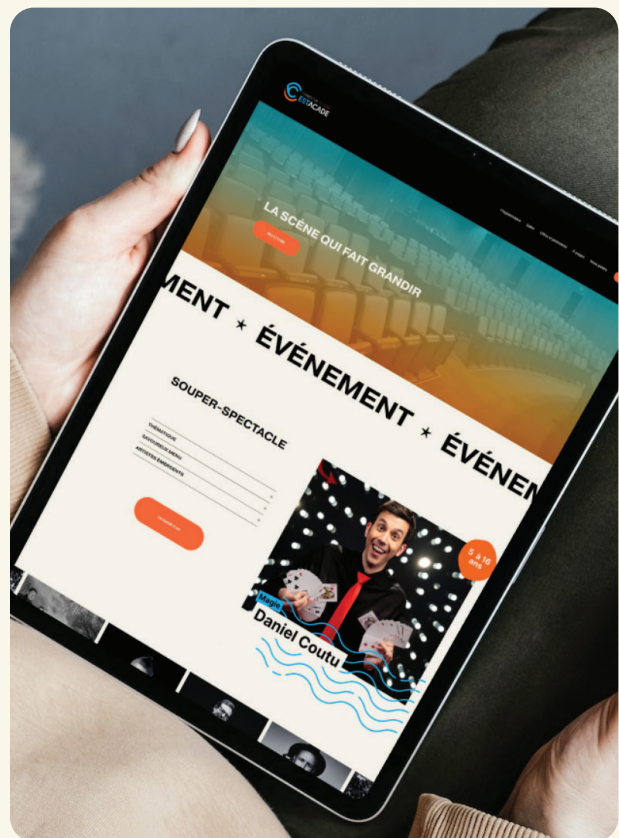
OUR SUPPORT FOR COMPANIES AND ORGANIZATIONS



Marketing and Communication Strategies

CARREFOUR CULTUREL ESTACADE, A CREATIVE MAKEOVER TO POSITION A NEW OFFERING

In order to publicize its repositioning as the Outaouais's leading presenter of youth entertainment. Carrefour culturel Estacade called on our expertise to revitalize its brand image. We updated its visual identity and communication tools around a powerful new tagline: "L'Estacade, la scène qui fait grandir". We developed a digital strategy based on an intuitive website, eye-catching and targeted newsletters, and social networks offering rich and varied content. In addition, we coached the in-house team to maintain a consistent communications campaign and acquire best practices. Thanks to these efforts, l'Estacade enjoyed a record-breaking show season, far exceeding its ticket sales targets.



Business Strategy

THE COLLECTIVE LA FORÊT DES POSSIBLES, STRUCTURING THE CREATION OF AN NPO

The SADC supports businesses and groups of entrepreneurs wishing to set up structuring initiatives for the economic development of the territory and the improvement of the local quality of life. We supported four passionate young self-employed people in the creation of the non-profit organization "La Forêt des possibles." This NPO aims to promote the appreciation for wood, the circular economy and local art within the community. We accompanied the collective right from the conception phase, helping to clearly define the organization's vision and objectives. We helped develop the business plan, essential for structuring activities and attracting the necessary funding. In addition, we provided references to relevant contacts, facilitating the NPO's first steps in its network and initial steps. This collaboration laid the foundations for an innovative and committed project, aimed at rethinking the community's interaction with its forests and artistic resources.



Collectif La Forêt des Possible



Lavandine et Cie, Montebello

Business Transfer and Succession

À OUTRANCE RESTAURANT, A BUSINESS TRANSFER AND A NEW CHAPTER IN BUCKINGHAM'S HISTORY

Many businesses will be for sale in the coming years. To facilitate the transfer process, the SADC has set up a service to facilitate matchmaking between sellers and buyers. Our buyer and seller lists allow us to connect sellers and buyers who have common interests. Additionally, through this service, the SADC advises, guides, and refers both buyers and sellers. The loans offered by the SADC can also contribute to the transaction. A Outrance has benefited from the services of the SADC.



À Outrance, Gatineau



Miss Macaron, Chénéville

Financial Analysis

MISS MACARON, FINANCIAL OPTIMIZATION FOR PETITE NATION STAPLE

The analysis of financial statements is essential for the proper management of a business and informed decision-making. This process, carried out in collaboration with the promoters, allows for comparisons with similar companies, identification of trends, and improvement of profitability. We had the privilege of collaborating with Miss Macaron.

Sustainable Development Approach

LAVANDINE ET CIE, BANKING ON GREEN GROWTH

The SADC supported Lavandine et Cie, a company specializing in the manufacture of natural cosmetics, in its strategic approach to implement eco-responsible business practices. This support enabled Lavandine et Cie to adopt new, innovative business practices, move towards green growth and reduce its environmental footprint, all while strengthening its competitiveness. Through this approach, Lavandine et Cie drew up a three-year action plan and implemented two concrete eco-responsible initiatives. The first involves calculating and monitoring its carbon footprint, while the second involves the adoption of compostable packaging to enhance the brand's image with environmentally conscious customers.

OUR BUSINESS LOANS

HIGHLIGHTS

1,2 M\$ in authorized loans

20 loans to local businesses

2,1 M\$ in economic benefits
throughout the territory

83 jobs created or
maintained

65% of loans granted
to women entrepreneurs

92% of companies financed in
the last 5 years are still in business

170% increase in loans
granted to women entrepreneurs
since last year

40 M\$ invested in local
businesses since 1984, i.e.
40 M\$ in **40 ANS**

HIGHLIGHTS

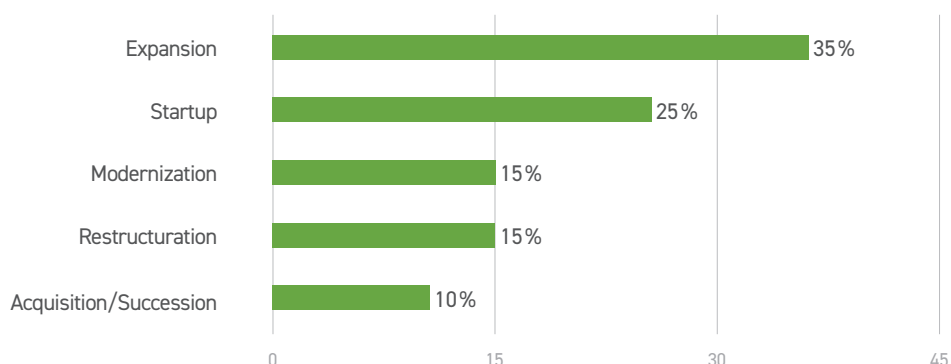
BREAKDOWN OF FINANCING BY BUSINESS SECTOR



- Accommodations/Restaurants 817,063\$
- Processing 90,104\$
- Businesses offering services 250,000\$

HIGHLIGHTS

DEVELOPMENT STAGES OF FINANCED COMPANIES



MRC de Papineau

385 602\$ in
authorized loans to MRC
Papineau businesses

443 102\$ in
economic benefits

MRC des Collines-de- l'Outaouais

421 564\$ in
authorized loans to
MRC des Collines-de-
l'Outaouais businesses

751 719\$ in
economic benefits

Ville de Gatineau (Buckingham and Masson-Angers)

350 000\$ in
authorized loans to
Buckingham et Masson-
Angers businesses

935 000\$ in
economic benefits

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of experience

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1,000 volunteers
and professionals

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