



SADC

Société
d'aide au développement
de la collectivité

DU HAUT-SAINT-FRANÇOIS

2023

ANNUAL REPORT

Values at the heart
of SADC's work

Respect,
openness,
pride,
rigour,
collaboration

The SADC Team

Audrey Beloin, M. Sc.
Business Advisor

Isabelle Couture
Director of Local Development and Communications

Sylvie Hamel
Business Advisor

Lyne Logan
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Véronick Beaumont
Director, Youth sector

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Development sector

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Director, Tertiary sector

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Local and Regional Development sector

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1st Vice-President, Investment,
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Development sector

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President, Primary sector

Thérèse Thibodeau
Director, Local and Regional
Development sector

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GHG 

SADC offset the GHG emissions generated by employee and board member travel through the purchase of carbon credits.

5.82 = 32
tonnes of GHG arbres plantés

THÉRÈSE
MÉNARD THÉROUX

Présidente

Message from the President



It is with pride and enthusiasm that I present the 2025–2026 annual report of the SADC du Haut-Saint-François. Over the past year, our organization has continued to play its role as a driver of development in the community, staying close to entrepreneurs and attentive to their evolving needs.

This year also marked an important structural shift: we undertook an ESG process to better integrate responsible practices in a concrete and coherent way across environmental, social and governance dimensions. This process enables us to strengthen our impact, guide our decisions and continue evolving with rigour, for the benefit of the region.

At the same time, we focused on improving our ways of working by integrating new tools that make our support even more effective. The adoption of solutions such as Odoo and Civision helps modernize our processes, better track our interventions and offer a smoother service – while preserving what makes us strong: a human, personalized approach rooted in the realities of Haut-Saint-François.

I would like to sincerely thank the members of the Board of Directors for their commitment and trust, as well as the entire SADC team for their professionalism, attentiveness and dedication. Together, we continue our mission with conviction: supporting entrepreneurs, stimulating innovation and contributing to the sustainable and prosperous development of our region.



Thérèse Ménard Théroix
Présidente

Sustainable Development

SADC-CAE ESG PROCESS

On May 13, 2025, we gathered in Dudswell with our colleagues from the SADC and CAE organizations of the Estrie region as part of our regional ESG process. Once again, the region's SADCs and CAEs committed to an innovative joint project.

The ESG process is led by a shared resource who supports each organization at its own pace and according to its local characteristics. For its part, the SADC du Haut-Saint-François actively participated in the process and adopted an action plan.

CARTE DE PROXIMITÉ PROJECT



We supported the Haut-Saint-François Chamber of Commerce in implementing the Carte de Proximité project, made possible through funding from the Comité estrien des saines habitudes de vie and coordination by the Carrefour solidaire centre communautaire d'alimentation. Locally, Moisson Haut-Saint-François played an essential role by identifying eligible individuals, following up with them and distributing the cards.

The project enabled families in precarious situations to receive payment cards for purchases directly from agri-food producers in Haut-Saint-François. The project will continue in summer 2026 and will be led by the SADC.

Thanks to this initiative, more families had access to fresh, healthy, local products during the summer season, while generating more than \$8,000 in economic benefits for participating producers.

REGIONAL TOUR OF THE SADC AND CAE NETWORK IN HAUT-SAINT-FRANÇOIS

On December 4, 2025, we had the privilege of hosting the regional consultation tour of the SADC and CAE Network in Haut-Saint-François, during a stop in East Angus attended by President and CEO Mr. Pascal Harvey and Vice-President, Operations and Development, Mr. Pierre-Olivier Colas.

This meeting brought together executive directors and board members from SADCs and CAEs across Estrie and provided an opportunity to discuss local priorities, promising projects and the needs specific to each territory.

We also highlighted local entrepreneurship through the testimonial of Mohika Tremblay (Trèd'si), who shared her journey and the importance of being supported by nearby resources.

This stop in our MRC strengthened ties with the Network and among Estrie organizations, while showcasing the commitment and ingenuity of our communities.





JEAN DESROCHERS SCHOLARSHIP

POLYVALENTE
LOUIS-SAINT-LAURENT



For a second year, the SADC du Haut-Saint-François awarded the Jean Desrochers Scholarship for Entrepreneurship, created to recognize the initiative, commitment and creativity of young people in the region.

This year, the scholarship was awarded to the CPT1 class at Polyvalente Louis-Saint-Laurent for its volunteer project carried out in collaboration with the Cuisines collectives. This project highlights the importance of civic involvement, solidarity and taking action in the community.

Once again this year, Ms. Carmen Charest-Gaudreault, spouse of the late Jean Desrochers, presented the Scholarship to the students, giving the moment a very special significance.

TOURISM

BON VÉLO – LA GRAVELÉE DES SOMMETS

In partnership with Tourisme Cantons-de-l'Est and the MRCs of des Sources and du Granit, we contributed to the development of La Gravelée des Sommets, a 271-km adventure cycling loop that can be completed in 3 days / 2 nights.

The route crosses the Mégantic, des Sources and Haut-Saint-François territories and offers an immersive experience in forest and mountain settings, with a sustained challenge (3,534 m of elevation gain) and a majority of gravel sections.

As part of the Bon Vélo project, cyclist **Dominick Ménard** tested and approved the itinerary. He also shared a full account of his adventure, along with photos and practical information (including the GPX), on his website and social media.



OTHER LOCAL ECONOMIC DEVELOPMENT COMMITMENTS

- PDZA Haut-Saint-François, Worksite 4
- Cookshire-Eaton Cœur villageois Committee
- Permanent Staff Committee of the Réseau des SADC + CAE
- Steering Committee for the Strategic Planning of Parc du Marécage-des-Scots
- Organizing Committee of the Réseau des SADC + CAE Sustainable Development Group
- Haut-Saint-François public markets consultation table
- Cité-école Follow-up Committee
- Workforce Adjustment Committee (CAMO)
- Local committee of the Cooperative Entrepreneurship Initiation Co-op (CIEC)
- Ose le Haut Steering Committee
- OSEntreprendre, participation in the school jury

Business Services

FINANCING AND SUPPORT

\$1,114,048
in financing

30 loans

to

16 different businesses

187 jobs maintained and created

\$3,967M
in investments generated

Regular Fund:

\$725,162 **10 loans**

Youth Strategy Fund:

\$238,580 **15 loans**

Green and Digital Strategy Fund:

\$100,306 **3 loans**

Business Succession/Transfer Fund:

\$50,000 **2 loans**

Breakdown of Financing

Start-up	\$146,657	13%
Modernization	\$160,527	14%
Business succession	\$206,000	19%
Working capital	\$10,000	1%
Expansion	\$590,864	53%
TOTAL	\$1,114,048	100.0%

Breakdown of Loans

Granted by Activity Sector

	Loans 2025-2026		Loan Portfolios	
Primary	\$158,442	14.2%	\$335,006	15.4%
Secondary	\$154,331	13.9%	\$595,648	27.4%
Tertiary	\$801,275	71.9%	\$1,242,724	57.2%
TOTAL	\$1,114,048	100%	\$2,173,378	100%

Evolution of Financing Portfolios

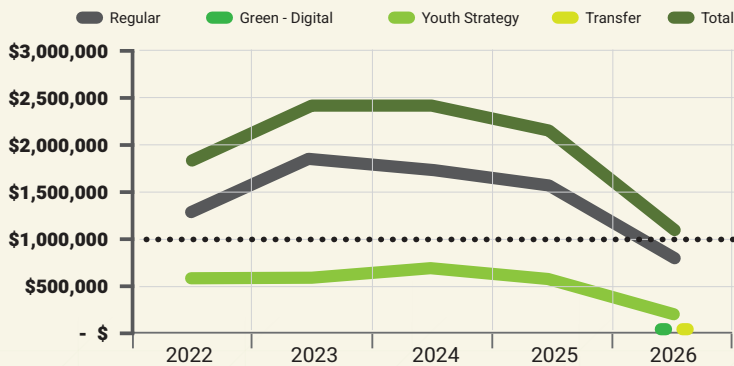
	Youth	Regular	FARR*	TOTAL
2020	\$555,995	\$1,529,711	-	\$2,085,706
2021	\$554,380	\$1,414,885	\$725,418	\$2,694,683
2022	\$567,088	\$1,296,497	\$595,304	\$2,458,889
2023	\$589,957	\$1,866,181	\$459,277	\$2,915,415
2024	\$688,448	\$1,748,636	\$106,251	\$2,543,335
2025	\$585,154	\$1,588,224	-	\$2,173,378

Presentation of the New Funds

NEW FINANCIAL LEVERS TO PROPEL BUSINESS SUCCESSION, THE GREEN TRANSITION AND DIGITAL TRANSFORMATION.

In 2024, the SADC du Haut-Saint-François enhanced its offer with three new strategic financial products designed to meet the current challenges facing SMEs in the region.

Evolution of Financing Portfolios



Loans of up to **\$25,000** per business

0% interest for the first **24 months**

3 months capital moratorium, followed by the **preferential rate**

TO SUPPORT STRUCTURING INITIATIVES UNDER ADVANTAGEOUS CONDITIONS



Transfer Strategy

To facilitate **entrepreneurial succession**, whether family-based or through an acquisition.



Green Strategy

To support the **integration of eco-responsible practices**, including energy efficiency, waste management and GHG reduction.



Digital Strategy

To support the **implementation of technologies**, including management systems, automation and cybersecurity.

For more information or to verify eligibility, businesses are invited to contact the SADC's business advisors.

28TH
edition

Défi OSEntreprendre

OSEntreprendre's mission is to inspire the desire to take action and contribute to building a proud, innovative, engaged and prosperous Québec.

In 2026, the SADC du Haut-Saint-François coordinated the local Défi OSEntreprendre for the Business Creation stream. The local winners were announced at the Art Gallery of the Espace culturel Cookshire-Eaton.

The local winners of this 28th edition are **Ambiance & Co**, in the Individual Services category, and **Cidrierie Pomme Sauvage**, in the Operation, Processing and Production category, an award presented by the CLD du Haut-Saint-François.

Congratulations to the local winners!

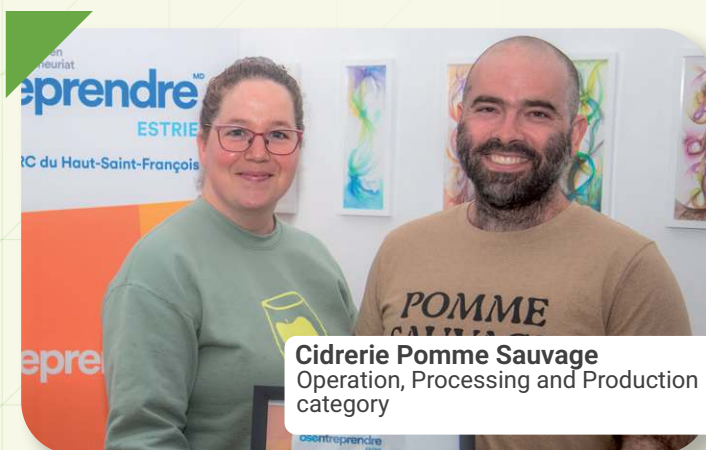
List of Our Services

- Management committee
- Financial management follow-up
- Assistance with financial forecasts
- Business plan assistance
- Search for financing and financial assistance
- Occasional management advice
- Referral to various stakeholders



Ambiance & Co.
Individual Services category

In the photo: entrepreneur Nathacha Ford, her spouse Benjamin Gauthier and little Timothy.



Cidrierie Pomme Sauvage
Operation, Processing and Production category

In the photo: entrepreneurs Pier-Luc McClure and Viviane Bergeron.

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Canada Economic Development for Quebec Regions offers
a financial support to the SADC



Développement
économique Canada
pour les régions du Québec

Canada Economic
Development
for Quebec Regions