

A word from the Chair

Over the last few years, the CAE has adopted a new perspective. The social, cultural, and economic progress of the regions we represent, Haute-Yamaska, Brome-Missisquoi, and Rouville, shows that the involvement and team dynamic of the various actors are bearing fruit.

Several statistics attest to the great work all the volunteers have done for the community. Beyond these numbers, however, the essential element of a local development strategy will always reside with the people. It is individuals who are well informed, aware of regional particularities, and available who support the projects identified according to the needs expressed.

At the CAE Haute-Yamaska et région, values of integrity, rigour, respect, commitment, and ethics support our mission to promote economic development by providing entrepreneurs with a financial partnership. Over the years, we have gained expertise and built tools enabling us to better serve and guide our clients. These clients retain and create jobs and perpetuate the well-being of their territory. This is our purpose and the source of our pride!

We should occupy our territories by vitalizing them! This is an approach attractive to all generations and conducive to entrepreneurship. This is our contribution to the development of our communities.



Lise Faucher, Chair



A word from the General Manager

Indeed, we have seen change over the years. Being in business today, no matter the sector, is much different from what it was ten, five, or even two years ago. The business model is changing, a reality from which no industry can escape.

Entrepreneurs must rethink how they produce, sell, and even address their clientele. The current economic climate may seem morose for entrepreneurs, but, uplifted by their aspirations and desire to launch projects, they continue to actively participate in their community's economy.

The true partnership then takes on its full meaning. It requires us to share, respect, trust, and recognize the role of all social economic partners. We must work in partnership with them but also with our clients and current and future entrepreneurs on the territory so that their businesses develop and prosper to a higher degree.

In the midst of all this change, optimism remains, however. For 30 years, the CAE has been playing a leading role in the region's economic development by using its expertise in financing and technical support to assist entrepreneurs in the RCMs of Haute-Yamaska, Brome-Missisquoi, and Rouville, as you will see in the current report.



Isabelle Brochu, General Manager

A dynamic team and a board of directors made up of business people committed to local development

Lise Faucher, Chair, Emballages Poliplastic inc.

Claude Gravel, Vice-Chair, Claude Gravel notaire inc.

Jacques Robitaille, Secretary-Treasurer, Robitaille & Bigras CPA inc.

Mario Barabé, Raymond Chabot Grant Thornton

Gérald Lamarche, Rona l'entrepôt Granby

Claude Bernier, Businessman

Paul Bergeron, C.S.T.M. inc.

Robert Caron, Groupe Tenco inc.

Gaétan Bégin, Retired administrative & immovable pro

Karina Tardif, Raymond Chabot Grant Thornton

Guy Gagnon, Gagnon Robitaille, CPA, inc.

Jocelyn Picard, Cégep de Granby – Haute-Yamaska

Julie Coderre, Pharmacie Jean Coutu



13 administrators
22 board meetings
5 governance and stewardship committees
14 committee meetings

The General Manager, **Isabelle Brochu**, leads a dynamic team committed to the region's entrepreneurs.

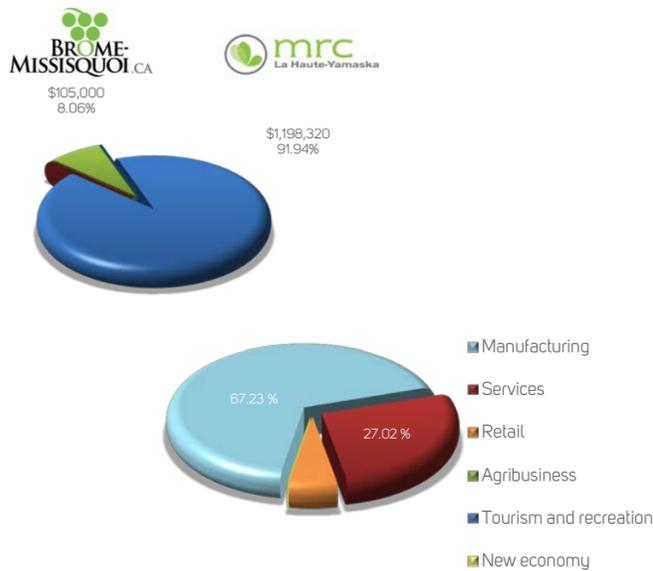
Isabelle Côté, administrative assistant

Caroline Tapp, office agent

André Blouin, financial analyst

Danie Hallé, entrepreneurship adviser and financial analyst

The CAE's contribution in 2014-2015



10 businesses were assisted
\$1,303,320 was invested
200 jobs were created and retained

The CAE and its partners

As part of its local development strategy, the CAE works with social economic organizations in the region. Some of these relationships have led to partnership agreements.

The Fonds d'Investissement Local de la Haute-Yamaska (FIL) is a non-profit organization whose mission is to create jobs by fostering the creation of new businesses and the expansion of existing businesses in the Haute-Yamaska. **The CAE has been mandated to manage the FIL since it was established in 1995.** The fund has invested **\$974,839**, resulting in the creation and retention of **297 jobs in the Haute-Yamaska.**

Joint loan with the BDC

Did you know that for every dollar the CAE invests in a project, the BDC can lend up to \$10, for a maximum of \$250,000? Since 2004, the BDC and the CAE have been working to carry out common business projects. Over the last year, 3 loans have been granted, and 4 are being studied.

The strength of the network and of coaching

Did you know that **the CAE is a member of the Réseau des SADC et CAE**, an actor essential for fostering entrepreneurial success? All over Quebec, 67 CFDCs and CBDCs, 400 professionals, and 1,350 volunteers have been working for nearly 35 years to develop communities. They assist 11,500 entrepreneurs annually. The primary strength of CFDCs and CBDCs is their proximity and knowledge of their region. Their assistance is significant and positive for businesses, as after five years, **the survival rate of businesses supported by a CFDC or a CBDC is 82%, compared to 63% for the others.**

Together

In December 2014, the CAE held its Christmas cocktail in partnership with the CLD Haute-Yamaska and Granby Industrial for the first time. This was a good way to multiply partnerships, as over 130 members of the community were present.

The CAE coordinates the Cercle d'Entraide,

a program for women of the Haute-Yamaska and Brome-Missisquoi. Its goal is to enable unemployed women and women with unstable employment to evaluate a business idea. This approach is intended to maximize the project's viability and, mainly, to present the daily reality of entrepreneurs. This evaluation takes place over nine weekly three-hour workshops.

Specialists give the workshops:

Émilie Croteau, senior tax consultant at RCGT in Granby - **Aline Bolduc**, senior tax consultant at RCGT in Cowansville - **Caroline Cusson**, treasurer, Town of Brome Lake - **Sébastien Gingras**, account manager at CFE Desjardins - **Anne Robitaille, CPA, CA**, Gagnon Robitaille, CPA inc.;

During the last year . . .

48 women have participated in **6** groups;
30% of the participants have launched their project.

Here are a few of them:

Josée Deslandes – Business management consulting and coaching

Isabelle Daval, Hors-Cadre – Artists' workshop in Lac-Brome

Barbara Hall, Les 3 violettes - Homecare

Martine Guertin – Technical writing

Lyne Felteau, Édition Malyne – Digital publishing

Vicky Audet, La fille au fourneau – Personal cook

For information, contact **Danie Hallé** at **450 378-2294** or at **d.halle@caehyr.com**

These services are free thanks to the financial support of



Given the CAE's mission, the permanence network is active within the business community and represents the organization at events, on committees, and at tables and supports social economic development initiatives.

CBDC/CFDC Montérégie and Estrie

Mentoring cell *

Chamber of Commerce *

Committee Support for Self-employment

Concours Québécois de la Fondation de l'Entrepreneurship *

Fonds d'Investissement Local (FIL) of the Haute-Yamaska

Foundation of the Centre hospitalier de Granby and other organizations in the region

Fonds local de solidarité (FLS) of the RCM of Rouville

Génération Avenir

J'entrepris la relève

Table de concertation de travail of the Haute-Yamaska and Brome-Missisquoi

Business mentoring by the Chambre de Commerce Haute-Yamaska et région

Réseau des Femmes d'Affaires du Québec (RFAQ)

Table des intervenants en entrepreneuriat de Brome-Missisquoi

Table des partenaires du développement économique de la Haute-Yamaska et Brome-Missisquoi

Vision 2015/industry committee

* of the regions served

2015

ACTIVITY REPORT

2014



HAUTE-YAMASKA ET RÉGION

Centre d'aide aux entreprises

CAE

Since 1985 ...

\$43,785,322 invested

\$170,437,071 investments generated

793 businesses have been assisted

8,017 jobs have been created and retained

With the CAE, this means an average of ...

\$55,215 has been invested per file

10 jobs have been created and retained per file

\$214,927 in investments has been generated per file

\$5,462 has been invested per job

Lever effect = \$3.89

CAE

Centre d'aide aux entreprises HAUTE-YAMASKA ET RÉGION

90 rue Robinson Sud, #102 Granby (Québec) J2G 7L4 450 378-2294 - www.caehyr.com

Canada Canada Economic Development offers a financial support to the CAE

Portfolio of assets \$6.4 M

RCM of the Haute-Yamaska

Asphaltes Brosseau inc.
 Atelier de mécanique Bouffard inc.
 Balux
 Bébéfolies
 Bedondine Maternité inc.
 Béton E.P.
 Bois Saxby
 Boucherie Jean-Guy
 Boulangerie les fours du Roy inc.
 Cantine Ô max 2013 inc.
 Centre du moteur électrique de Granby inc.
 Complexe physio-mouvement santé
 Complexe Sportif Artopex
 Comptabilité Ginette Côté inc.
 DeltaGomma inc.
 Dépanneur Ultra Denison
 Dispositif Dion inc.
 Driver Can Transport
 Éclairages électroniques C.B.M. inc.
 Entreprises Grenier et Lallier inc.
 Entreprises Rym inc.
 Équipements VTC mfg inc.
 G.E.D.E. Bonbons
 Gestion Michel Chicoine inc.
 Gestion P.B.L. (2010) (Patenaude et frères)
 Groupe C.L.E. Inc.
 Groupe Saja inc.
 Industries Spectal inc.
 Lettracom Granby inc.
 Métaux-fer
 Pieux vissés de construction Mathieu Bernier inc.

Produits Belt-Tech inc.
 Pyro spray inc.
 Resorts d'auto Ménard inc.
 Restaurant l'Impérial
 Sentiers Boréal inc.
 Ski Mont Shefford
 Spécialités L.E.N. Inc.
 Solutions Sherby
 Transport SN
 VitaSanté LG inc.



65% of businesses

Integrity

Rigour

Commitment

The CAE

On October 1, 1985, the non-profit corporation began its activities following the wishes of the business sector to promote and develop the region's economy.

The Centre d'Aide aux Entreprises Haute-Yamaska et région was originally supported by the Government of Canada.

The CAE's mission is to participate in economic development by offering SMEs on the territory financial aid and advice to encourage job creation and retention.

Respect

Ethics

RCM of Brome-Missisquoi

A. Extermination
 Bois DVM
 Brasseurs et frères inc.
 Concept Dix2 inc.
 Conteneurs Écomax
 Fusion Solution inc.
 Golf affûtage mobile
 Humanity Strong
 Productions PalmArès
 Produits forestiers R. Pépin
 Solutions Jaissy Ryan
 Spécialiste d'ouvrages d'art CSTP inc.
 Spécialités industrielle Canada inc.
 Tapis Cowansville inc.

Baja Construction inc.
 Boucherie au péché mignon
 Entreprise C. Provost inc.
 Les excavations Touchette (1988) inc.
 Perfect équipements inc.
 Quincaillerie Rouville
 Robert McKeown inc.



22.5 % of businesses

RCM of Rouville



12.5 % of businesses

62 partner and client meetings