

FIER MEMBRE DU RÉSEAU MICTO Entreprendre

ANNUAL REPORT 2022 2023







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BACKGROUND

MicroEntreprendre Basses-Laurentides, the gateway for many entrepreneurs

In addition to being an engine of innovation and support in the field of entrepreneurship, as well as contributing to the economic and social well being of Québec for more than 30 years, microcredit is the first step in our province's chain of solidarity financing mechanisms. Microcredit is the gateway for many entrepreneurs who have little or no access to conventional sources of funding.

MicroEntreprendre Basses-Laurentides (MEBL) was established 23 years ago in collaboration with various partners in the Basses-Laurentides region.

The organization intervenes in a sector neglected by others. It occupies a unique niche that neither overlaps nor duplicates the efforts of other players present in the entrepreneurial ecosystem. It fills a gap in the technical and financial support of entrepreneurs who do not have access to conventional sources of funding.

Over the years, MEBL has developed a strong expertise in the field of entrepreneurship. Indeed, it has become a leading organization in the development of the Basses-Laurentides region.

MEBL serves the entire Lower Laurentian region, specifically the RCMs of Thérèse-De Blainville, Deux-Montagnes and Mirabel. MEBL is proud to offer funding and microcredit services to help launch various businesses.

MICROENTREPRENDRE BASSES-LAURENTIDES

Message from the President

Ginette Demers



Message from the Executive Director

Mona Beaulieu



For nearly twenty-three years, Québec's microcredit system has successfully contributed to entrepreneurial support and the creation of new businesses. A wind of change blew over our organization this year. The Fonds communautaire d'accès au micro crédit has become MicroEntreprendre Basses-Laurentides (MEBL). Its mission and values remain unchanged.

MicroEntreprendre Basses-Laurentides is proud to support the economic development of the Basses Laurentides region. Microcredit is the ideal tool to promote the entrepreneurial spirit, job creation and the start up of innovative projects.

Our success plays an important part in the region's economic development. MicroEntreprendre Basses-Laurentides promotes microcredit by encouraging and supporting local entrepreneurs in their endeavours, and more and more of them are using our coaching services.

I would like to thank our institutional partners, the local business community, the members of the board of directors and the loan committee, as well as the donors. Without them, the work of MicroEntreprendre Basses-Laurentides would not be possible. I would also like to underline the immense work of the MEBL team in the community. Thanks to them, our mission will stay on track for many years to come!

The fiscal year that is ending (2022-2023) has been marked by challenges, successes and changes. Through the operations of MicroEntreprendre Basses-Laurentides and with the gradual recovery of economic activity since the pandemic, we have granted 20 loans, allowing the establishment or maintenance of businesses in the Basses-Laurentides region.

In addition to this, our membership to the MicroEntreprendre network, that I have the honour of presiding, continues to flourish. With our name change to MicroEntreprendre Basses-Laurentides, we have become more involved in the network by taking advantage of all its strength. We are proud to say that there is now a MicroEntreprendre network organization in every region of Québec.

In our wave of changes over the last year, we also established a new collaboration with Services Québec and welcomed the SSE (Support for Selfemployment) measure within our support services.

I would like to congratulate the entire team of MicroEntreprendre Basses-Laurentides who has used all its expertise to accompany entrepreneurs in their business projects every day. I would also like to warmly thank the members of our board of directors, the loan committee and the donors for their commitment to microcredit.





MISSION

The mission of MEBL is to help people who don't have access to conventional sources of funding or whose entrepreneurial endeavours are being held back. We fulfil this mission by offering entrepreneurs advice, support and guidance and by providing them with funding to launch their business project and create their own job.

VISION

The vision of MEBL is to be the leader in entrepreneurial microcredit, the motor of social and financial inclusion and economic development, in the Basses-Laurentides region.

VALUE

Mutual assistance, equality and solidarity are the foundations of the actions associated with microcredit. We believe in the potential of individuals and believe that everyone should have the opportunity to launch a business project, no matter their situation.





A **NEW** NAME, A **NEW** ERA



THE FONDS COMMUNAUTAIRE D'ACCÈS AU MICRO CRÉDIT (FCAMC) BECOMES MICROENTREPRENDRE BASSES-LAURENTIDES (MEBL)

The Fonds communautaire d'accès au micro crédit (FCAMC), which has been accompanying promoters and their businesses in the Basses-Laurentides region for more than 23 years, has become MicroEntreprendre Basses-Laurentides.

MicroEntreprendre Basses-Laurentides is a proud member of MicroEntreprendre, a network whose mission is to promote and develop the entrepreneurial microcredit approach in Québec as a unique tool for development and economic inclusion. The network's strength lies in its 20 members, spread across the 17 regions of Québec, who offer entrepreneurs local support and access to entrepreneurial microcredit.

NEW NAME, SAME MISSION, SAME VALUES

It is important to mention that the mandate of the organization remains the same. Thus, the primary mission of MicroEntreprendre Basses-Laurentides remains the development of the entrepreneurial potential of people excluded from conventional financing environments or who have limited access to it. It offers advice, support and coaching while providing access to financing in the form of microcredit for the start up of a business project.

NEW TEAM

On its wave of renewal in 2022, MicroEntreprendre Basses-Laurentides has welcomed two new members to its team. Yan Robitaille, Economic Development Consultant and advisor for the SSE measure and Didier Villeneuve, Economic Development Consultant. With its new name and its new team, MicroEntreprendre Basses-Laurentides begins its turn towards the future by taking advantage of all the strengths of a network.

CAPITALIZATION

INVESTING LOCALLY PAYS OFF!

Microcredit is funded by socially responsible investments from sources in the community and the private sector. Our capitalization fund, composed of investments and donations from the local community, enables the creation of quality sustainable jobs and helps fight against social and financial exclusion. We can also count on the support of the National Fund offered by the MicroEntreprendre network and financed by the Government of Québec as well as the Women Entrepreneurship Loan Fund of the Government of Canada.



HERE ARE SOME OF THE MANY BENEFITS OF GIVING OR SUBSCRIBING TO MEBL:

- Supporting our mission
- Financing business projects and fostering job creation in our community
- Making an ethical and responsible investment
- Claiming a tax deduction (we have a registered charity number)

Many thanks

to our financial partners, donors and investors!
Without your support, our work would be impossible!

SERVICES OFFERED

- Provide local support to our entrepreneurs
- Validate business projects
- Help draft business plans
- Provide funding in the form of microcredit
- Provide adequate post financing follow ups
- Enable the development of entrepreneurial skills
- Organize activities to promote networking and overcome isolation
- Provide group mentoring
- Provide support to the participants of the SSE (Support for self-employment) measure



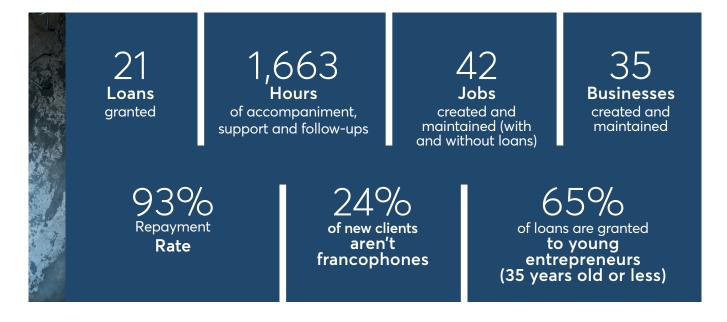
RESULTS 2023

MEBL helps people who have little or no access to conventional sources of funding to take their place in our society and to achieve financial independence.

The loans granted by MEBL are often the first step of funding which enables the promoters to obtain funds from other partners. Without this initial injection of funds, many entrepreneurial projects would never see the light of day.

MEBL is characterized by its accompaniment and technical support services in addition to its loans. This approach instills a relationship of trust with the entrepreneurs and fosters favourable conditions for loan repayment and commercial success.

FOR THE YEAR 2022 2023



\$1,550,000 in loans

SUMMARY

OF THE 23 years

364 loans granted

jobs created and maintained since 1999

FINANCIAL PARTNERSHIPS



Desjardins Microcredit to Businesses

The Desjardins Microcredit to Businesses program is a part of Desjardins's solidarity based family of products.

This partnership allows entrepreneurs to:

- obtain personalized accompaniment and technical support;
- obtain loans to get their business project off the ground;
- contribute to the creation of sustainable jobs and the development of a supportive community.

Participating Caisses Desjardins:

- · Caisse Desjardins Thérèse-De Blainville
- · Caisse Desjardins du Lac des Deux-Montagnes
- · Caisse Desjardins de Mirabel
- · Caisse Desjardins de l'Envolée
- Caisse Desjardins de Saint-Eustache-Deux-Montagnes



Service Québec's Support for Self-Employment measure

This Self-Employment Support measure is a program in partnership with Service Québec, offered to individuals who wish to start their own business or wish to be self employed.

Participants can receive financial support, as well as personalized technical coaching to develop their business plan and acquire the skills necessary to succeed in their business. MicroEntreprendre Basses-Laurentides is the local organization responsible for offering this measure to promoters in the Thérèse-De Blainville RCM.



Développement économique Canada pour les régions du Québec Canada Economic Development for Quebec Regions

Economic Development Agency of Canada

MEBL continues to provide services to the English speaking community of the Lower Laurentian region thanks to the financial contribution of the EDA. This agreement allows us to offer microcredit services to the English speaking community of the area. Potential entrepreneurs as well as established entrepreneurs use our support and financing services in order to launch or develop their business.

In addition, English language training is offered to entrepreneurs with the goal of developing their entrepreneurial potential or their business project. English speaking entrepreneurs are therefore



Thérèse-De Blainville RCM

As part of the intervention priorities of the Thérèse-De Blainville RCM, the three year agreement between the Thérèse De Blainville RCM and MEBL was renewed until 2023. In essence, this agreement helps provide microcredit services to entrepreneurs setting up within the territory of the RCM. It is an excellent initiative that allows us to better support our entrepreneurs and to grant more financing. This great collaboration continues!



We thank our partners for their support and financial contributions that make the activities possible and support MEBL's mission!

PARTNERSHIPS



moteur de la jeune entreprise

Futurpreneur Canada

For the past several years, MEBL has acted as the local partner of Futurpreneur Canada which offers loans to young entrepreneurs (18 to 39 years of age) to help them create profitable businesses and contribute to the economic development of our communities.

MEBL forwards applications to its partner allowing young entrepreneurs to receive loans of up to \$20,000 from Futurpreneur and \$40,000 from the BDC to finance the start up of a new business.

MEBL thanks its partner Futurpreneur Canada which, as do we, fuels the passions of our young entrepreneurs, for its support and its financial contribution to our networking activities.



Mirabel économique

For several years, MEBL has worked in collaboration with Mirabel économique, the economic development department of the City of Mirabel. MEBL thanks its partner for its involvement in the loan committee, for its support and for its financial contribution during networking activities organized by MEBL.



INVOLVEMENT

MEBL is involved in its community!

- » Member of the Laurentian English Services Advisory Network (LESAN) Committee
- » Member of the Comité régional pour l'autonomie des femmes (CRAF) des Laurentides
- » Member of the Support for Self-Employment Committee of the Thérèse-De Blainville RCM
- » Member of the Fonds de développement des entreprises d'économie sociale et développement durable (FDEESDD) of the Thérèse-De Blainville RCM
- » Member of the board of directors of the MicroEntreprendre network
- » Member of the board of directors of Économie sociale Laurentides
- » Member of the jury for the OSEntreprendre contest

PARTNERS

We thank all our partners for their contribution!

4 Korners

CJE Deux-Montagnes

CJE Mirabel

CJE Thérèse-De Blainville

CEDEC

Chamber of Commerce and Industry of Mirabel

Chamber of Commerce and Industry of the Deux

Montagnes RCM

Chamber of Commerce and Industry of Thérèse De Blainville

CIBLE-EMPLOI

Canada Economic Development (CED)

Développement économique MRC de Deux-Montagnes

Économie sociale Laurentides

Evol Laurentides

Futurpreneur Canada

Ethical Investment Group

Immeubles Hillman

JKM Mécanique Mobile

Kanesatake Employment & Training Service

Kanesatake Economic Development

Ministère de l'Économie et de l'Innovation

Mirabel Économique

Thérèse-De Blainville RCM

Deux-Montagnes RCM

Rakabot

Service Canada

Service GoExport Inc.

Simplement Concept

City of Sainte-Thérèse

NEW

Québec

SUPPORT FOR SELF-EMPLOYMENT MEASURE

MicroEntreprendre Basses Laurentides is now the representative of the Mesure de Soutien au Travail Autonome (Self Employment Support measure) for the Thérèse-De Blainville RCM territory.

WHAT IS THE SSE MEASURE?

The Support for Self Employment measure provides a special status during the start up of a business project. THE PROGRAM
IN QUESTION,
FINANCED BY
SERVICES QUÉBEC,
OFFERS TWO TYPES
OF SUPPORT IN
PARALLEL:



- » Technical support in the form of training for the business plan, follow up and coaching during the start up phase for a period oftwo years by a MicroEntreprendre Basses Laurentides advisor;
- » Financial support from Services Québec in the form of a weekly salary allowance equivalent to the minimum wage.

WOMEN ENTREPRENEURSHIP LOAN FUND

The Women Entrepreneurship Loan Fund was created with funding from the Government of Canada. This fund will allow women entrepreneurs to have access to loans up to \$20,000 with the organizations of the MicroEntreprendre network throughout Québec.



Funded by the Government of Canada Financé par le gouvernement du Canada



WORKSHOPS





TRAINING WORKSHOPS IN KANESATAKE

In September and October 2022, as part of its services dedicated to English speaking people, MicroEntreprendre Basses-Laurentides had the pleasure of offering four training workshops on the business plan and basic accounting to the Indigenous community of Kanesatake. The participants were able to not only perfect their entrepreneurial knowledge, but also network in a friendly atmosphere. Thanks to our partner, Kanesatake Employment and Training Service Center, for their collaboration in the organization of these training workshops.

The English language services of MicroEntreprendre Basses-Laurentides are made possible by the financial support of Canada Economic Development.

FORMATIONS 2023

MicroEntreprendre Basses-Laurentides offered training sessions to its promoters throughout the fiscal year 2022-2023. These sessions dealt with several aspects of business that are often less known to entrepreneurs and can be of great benefit to them.

These training sessions were offered **free of charge** to all of the entrepreneurs with whom we collaborate within the framework of the services of MicroEntreprendre Basses-Laurentides or the Support for Self-employment (SSE).





microentreprendrebasseslaurentides.quebec

NETWORKING ACTIVITY

CHRISTMAS ACTIVITY IN PERSON AGAIN!

For the first time since the pandemic, Micro-Entreprendre Basses-Laurentides was able to welcome its promoters and partners in person for its traditional Christmas dinner, an extraordinary opportunity to network and create links in the friendly atmosphere of the holiday season. More than 30 participants attended this meeting which was enhanced by a gift draw to spoil promoters and partners and celebrate the Christmas spirit.







We would like to thank our partners, Futurpreneur Canada and Mirabel Économique, for their financial participation in this event.

TESTIMONIAL

In September 2022, after 20 years working for the same organization, I decided to start my own business. MicroEntreprendre Basses-Laurentides was able to accompany me in all the steps of launching my business. From the drafting of my business plan to accounting and taxation questions, I found answers to my questions. This allowed me to better define my service offering, to develop my knowledge and my network of contacts, and above all, to realize my potential and my value.

Starting a business as a self employed person can be a complex, lonely journey filled with doubts. Thanks to MicroEntreprendre Basses Laurentides, I am part of an ecosystem, I have visibility and the possibilities to develop my knowledge as an entrepreneur are numerous.

Thank you for everything!

Marie-Noëlle Aubé



OSENTREPRENDRE CHALLENGE

TO MAKE THOUSANDS OF ENTREPRENEURIAL INITIATIVES SHINE!

The mission of Défi OSEntreprendre is to inspire the desire to launch businesses in order to contribute to building a proud, innovative, committed and prosperous Québec. It is a great Québec wide movement that promotes entrepreneurial initiatives.

Here are the projects supported by MicroEntreprendre Basses Laurentides that won in each category:

Thérèse-De Blainville RCM

ATELIER LUTHIER CHAPDELAINE

Category: Services to individuals CAMILO'S CHOCOLATE

Coup de cœur Award INÉDIT DU NORD

Category: Doing Business Together LIME CONSEILS

Category: Corporate services

TEAM

BOARD OF DIRECTORS

2022 | 2023







Louis-Philippe Bourgeois



Patrick Roberge



Sébastien Lassonde



Mélanie Laroche



Mathieu Roy



Karina Minner

LOAN COMMITTEE 2022 2023

Claude Grenier | Ginette Demers | James Colmer | Johanne Tessier | Marie Josée Castonquay

Our actions, yesterday, today and tomorrow, are only possible thanks to the constant mobilization of the strong human capital at our disposal. Our sincere thanks go out to the administrators and the members of the Loan Committee that work on a voluntary basis as experts on microcredit. Their involvement and their dedication are crucial to our actions. Our success is their success! It is a privilege to work at their side.



Executive Director



Economic development officer



Economic development officer



Economic development officer



Project Manager

Mona Beaulieu

mbeaulieu@mebl.quebec

Jany Tousignant jtousignant@mebl.quebec

Didier Villeneuve
dvilleneuve@mebl.quebec

Yan Robitaille
yrobitaille@mebl.quebec

Inès Kankindi mebl@mebl.quebec

Happy retirement Danyelle! After more than 13 years at the FCAMC, Danyelle Roy has left her position for a well-deserved retirement. We wish her all the best for the future.

CONTACT INFORMATION

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PROMOTERS 2022 2023



PROMOTERS



ÉBÉNISTERIE NORDYK DESIGN

Simon Duchesne Mirabel



High quality custom solid wood furniture!



Simon Duchesne offers medium and large furniture and related product manufacturing companies the possibility of meeting all of their customers' needs. Indeed, by having the capacity to produce highly specialized and non standard furniture, the business can complement the more conventional production of other companies so that the customer can have a complete service without the complexity of having to manage several suppliers.



SOS ADJOINTES VIRTUELLES

Isa Hohn and Aurélie Max Blainville

To provide organizational support to small and medium sized businesses in the region!



Isa Hohn and Aurélie Max are both passionate about creation, design and organization. The company offers a range of virtual administrative support services adapted to the needs of their clientele as well as various services as fully bilingual virtual assistants. Their mission is to help SMEs and entrepreneurs structure their daily tasks by providing effective solutions thanks to the expertise of their team in management and organization.



MARCHÉ DAMITIO

Emma Damitio. Michael Leblanc-Desbiens and Alex Brasseur Sainte-Thérèse

A local and eco responsible market to reduce waste!



The three entrepreneurs created the Damitio Market to provide access to a wide selection of local food products. This meeting point, between small producers and enlightened consumers, allows for a more responsible consumption. Clients from Sainte-Thérèse and the surrounding area who want to eat better will have access to a modern and up to date grocery store. The market is part of a movement based on a short cycle, responsible consumption, and waste reduction.



LESYKA

Geneviève Duthé Sainte-Marthe-sur-le-lac

Minizzz, the evolving plush toy!



Geneviève Duthé founded Lesyka, a company that manufactures and distributes the Minizzz, a transitional plush toy between parents and children. The Minizzz accompanies your child's development at each of its stages. The famous pacifiers are a part of life for most new families. Minizzz's mission is to watch over your little ones at night... Minizzz is a plush toy that will be of great use to you. And if your baby no longer uses the pacifier as much, take advantage of the included lullaby and nightlights that will help your little angel sleep!

PROMOTERS 2022 2023



BOISSONS BRUT

Myriam Tieba Ouettara Mirabel



Super drinks to enhance your mood!

Myriam Tieba Ouettara is passionate about superfruits with exceptional properties and wants to make them known through her company Boissons Brut. She produces African beverages with unique and mixed flavours, mainly composed of botanical plants, wild fruits and roots. The main ingredients are associated with characteristics that go beyond taste to promote emotional well being.



LA CABANE À PRESTIGE

Éric Léveillé and Jennifer Lajeunesse Mirabel



To each his own trade!

Éric Léveillé and Jennifer Lajeunesse, owners of La cabane à Prestige inc. are general construction contractors. Whether it's for simple renovation projects or major construction projects, their team is there to guide you through the process. From the search for materials to the setting up of the construction site, the company succeeds, through a close relationship with its clients, in building a relationship of trust with the goal of offering a first rate result with an outstanding finish.



PROJET SPÉCIAL

Ariane-Zita Pouliot-Castonguay and Daphnée Daubrosse-Gagnon Sainte-Thérèse



Clothing and accessories with a message!

Ariane-Zita Pouliot-Castonguay and Daphnée Daubrosse-Gagnon create and distribute clothing and accessories with a message intended for people with ASD (Autism Spectrum Disorder) or those that are neuroatypical (Attention Deficit Hyperactivity Disorder, Gilles de la Tourette Syndrome, etc.). Very popular with these communities, this type of clothing is intended to help avoid certain embarrassing social situations, particularly by defusing intrusive questions, stares or derogatory comments. Projet Spécial stands out by offering original products adapted to the needs of these people who are said to be "different" and their families.



AGENCE SAUCAR SANTÉ

Carine Tchami Tahoua and Saurelle Tchogang Tahoua Sainte-Marthe-sur-le-lac

To help with the labour shortage!



Carine Tchami Tahoua and Saurelle Tchogang Tahoua have founded the Saucar Santé agency, which consists of a placement company for health care personnel, including licensed practical nurses, medical orderlies, occupational therapists, rehabilitation therapists, special educators and others. The business is particularly aimed at public health centres such as integrated university health and social services centres (CIUSSS) and integrated health and social services centres (CISSS), as well as private centres. The mission of the agency is to support the health centres and mitigate the labour shortage that is raging throughout the province.

PROMOTERS 2022 2023



SPECIMEN SANTÉ

Josée Monchamp Deux-Montagnes



To simplify blood collection, at home!

Josée Monchamp has long worked in the health care field, specifically in the blood collection sector. When her former employer, who offered home blood collection services throughout the North Shore, closed, she decided to take over the business since this service is absolutely essential. She then founded Spécimen Santé, a company offering personalized and professional home blood collection services.



LES É-MÈCHÉES

Jessica Leblanc Terrebonne



More than a candle, an experience!

Jessica Leblanc is an enthusiast of the outdoors who loves all the wonders to be found there. With her company, Les É-mèchées, she wishes to bring these same wonderful moments to life through natural aromas reminiscent of the scents found in nature. She designs candles using ecological soy wax and natural fragrances. She can now offer relaxing experiences with customized candles.



CRÉATION DÉLICIA

Jihane Ben Aissa, Monia Ben Aissa and Borhan Ben Aissa Rosemère



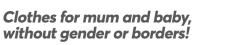
Pleasure and health in your plate!

Jihane, Monia and Borhan Ben Aissa have formed Création Délicia, a company that offers a range of high quality, natural, organic, ethical, tasty and unique grocery products. These Mediterranean products are the most consumed in the world and meet the needs of a demanding clientele, open to variety and concerned about its environment. It is also a way to offer alternative options to conventional breakfast, salt and sugar products and to propose unprocessed food products. They are also working on a date stone coffee that will be released soon, a superfood with a ton of goodness!



NOAH ET CIE.

Marina Dubois Blainville



Marina Dubois aims, through Noah et Cie, to symbolize the hope and accomplishment of becoming a mother, with unisex products in neutral colours and patterns to match any baby's room. The company now distributes its products through various retailers in the province, is expanding and will release a new collection in spring 2023.



ROBIII

Antoine Robillard Rosemère



Entertainment for better concentration!

Antoine Robillard founded ROBIII, a company that specializes in the production of toys and tools that promote cognitive development in a playful manner. His mission is to develop tomorrow's world by helping today's youth. Robiii targets the wholesale sector, retailers, schools, and organizations.