

**SOCIÉTÉ DE DÉVELOPPEMENT
DU TÉMISCAMINGUE**



SADC
TÉMISCAMINGUE

ANNUAL REPORT

2025-2026



TWO ORGANIZATIONS, UNIFIED SERVICES

For more than 30 years, the Société de développement du Témiscamingue and SADC du Témiscamingue have combined their expertise to offer businesses and communities complementary services in advisory support, financing and economic development.

Unique in Quebec, this approach is based on close collaboration between the two organizations. Their expertise and services are seamlessly aligned to provide comprehensive, consistent support tailored to clients' needs and to the realities of the region.

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Partenaires

Le gouvernement du Canada appuie les SADC et les CAE



Développement
économique Canada
pour les régions du Québec

Canada Economic
Development
for Quebec Regions



Municipalité régionale
de comté
de Témiscamingue



Message from the Chairs

A Year That Confirms the Strength of Working Together

The 2025-2026 year was marked by renewed momentum for economic development in Témiscamingue. After several years in which economic uncertainty slowed many projects, we are pleased to see investment picking up and a renewed willingness to launch businesses, develop and invest here.

This recovery is tangible. During the year, SADC du Témiscamingue invested \$918,000 in businesses, while \$434,600 was invested through the MRC de Témiscamingue funds managed by the Société de développement. Behind these figures are entrepreneurs; start-up, acquisition, expansion and modernization projects; and, above all, people choosing to build Témiscamingue's future.



Our role extends far beyond financing. With 27 new projects supported and 63 entrepreneurial opportunities explored during the year, our team remains involved from the earliest business reflections and throughout the entrepreneurial journey.

This year also demonstrates the relevance of our model, which is unique in Quebec. The complementary relationship between the Société de développement and SADC du Témiscamingue enables us to work both with businesses and on the major issues shaping our region. Strategic planning, economic diversification, major projects, sustainable development, workforce attraction and retention, entrepreneurship, local purchasing and regional visibility: our work is part of a comprehensive vision for Témiscamingue's development.

Raid Témiscamingue is a particularly strong example of this ability to mobilize. In 2025, 30 adult teams, including 18 from Témiscamingue, athletes from seven countries and 90 young people took part in this adventure, which now brings recognition to our region far beyond its borders.

We would like to thank the members of our boards of directors and the Financing Advisory Committee for their commitment, expertise and the time they generously devote to our organizations. We also thank our team, partners, municipalities, First Nations and all those who help move regional projects forward.

Lastly, thank you to the entrepreneurs who place their trust in us. Their boldness and determination remind us that economic development is, above all, a human adventure.

Together, let us continue to propel local projects and vitalize Témiscamingue.

DANIEL BOURGAULT

PRESIDENT
Société de développement du Témiscamingue

ROBERT BERGERON

PRESIDENT
SADC du Témiscamingue

Mot from Management

What Is Not Always Visible

An annual report naturally leads us to count: projects supported, investments made, activities organized and people reached. These results are important. But after several years working in economic development, I am convinced that a large part of our work is not as easily measured.

There is everything that happens before a project becomes a project. A conversation with an entrepreneur who then gives it further thought. A business looking for a successor without knowing where to begin. An opportunity we spot and decide to bring a few people together to discuss. An issue that initially seems to belong to one sector but eventually becomes a concern for the whole region.

Our support often lies there: between an idea and its realization. Over the past year, several files led us to fully play this role. Whether the issue involved forestry, major projects such as Onimiki, workforce, immigration, local services or tourism development, our responsibility was not necessarily to have all the answers. It was to ask the right questions, prompt certain meetings, create connections and ensure that Témiscamingue is ready when opportunities arise.

This is probably one of the things I am most proud of in our organization: we can start with a very concrete reality experienced by a business and, a few days later, intervene on an issue affecting the entire region. The reverse is equally true. A regional reflection can become a very concrete business opportunity for a local company.

This proximity also requires us to keep moving. Entrepreneurs' needs change. Business models evolve. New issues emerge quickly. Again this year, we questioned some of our ways of working, reviewed our practices and looked for ways to better support businesses. To me, an economic development organization must be able to do exactly that: evolve at the same pace as its community.

I am fortunate to be able to rely on a team prepared to go beyond the usual scope of its duties when a project is worthwhile. I would like to thank the members of this team for their willingness to embrace ideas, even those that may initially seem a little ambitious.

Ultimately, Témiscamingue's development is not based solely on the projects we manage to carry out today. It also depends on our collective ability to imagine what could exist tomorrow.

And our role at the Société de développement and SADC du Témiscamingue is to help make that tomorrow possible.

NADIA BELLEHUMEUR

EXECUTIVE DIRECTOR

Volunteers

Boards of Directors

SOCIÉTÉ DE DÉVELOPPEMENT DU TÉMISCAMINGUE

Daniel Bourgault
Chair

Caroline Major
Vice-chair

Patricia Noël
Secretary-Treasurer

Patrick Champoux

Martin Lefebvre

SADC DU TÉMISCAMINGUE

Robert Bergeron
Chair

Yvette Duquette
Vice-chair

Caroline Renaud
Secretary-Treasurer

Carole Lafrenière

Tanya Neveu

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JOINT MEETINGS
OF BOTH BOARDS
OF DIRECTORS

Overall director attendance rate
during the year- 72,6 %.

245 h

VOLUNTEER
INVOLVEMENT

Financing Advisory Committee

The Financing Advisory Committee supports the board of directors in analyzing and evaluating financing applications. Its members, selected for their expertise, make recommendations to inform the board's decisions. To protect independence and confidentiality, the identities of these members are not disclosed.

8

MEETINGS

Overall attendance rate - 79 %.

110 h

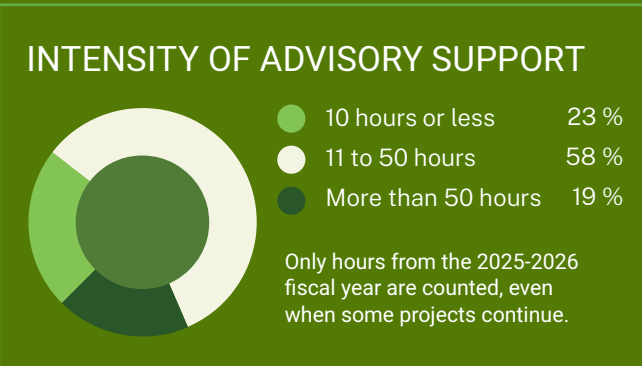
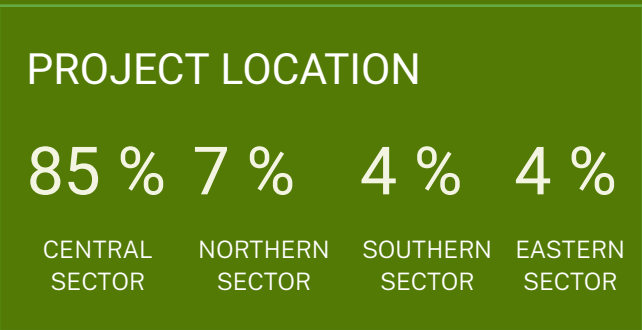
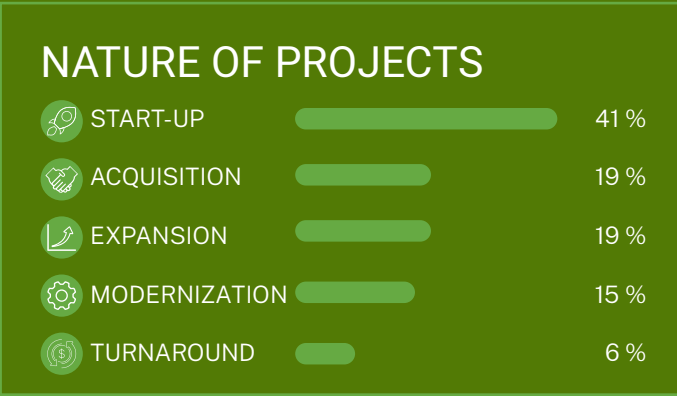
VOLUNTEER
INVOLVEMENT

Advisory Support

MAXIMIZING YOUR CHANCES OF SUCCESS

27 NEW PROJECTS

Un projet débute lorsque le processus d’accompagnement est officiellement amorcé, notamment par la rédaction du plan d’affaires et des prévisions financières.





63

ENTREPRENEURIAL OPPORTUNITIES

Information requests, idea validation or pre-start-up initiatives.

4 %

IN PROGRESS

52 %

CLOSED

44 %

ABANDONED

Financing

INVESTING IN THE REGION’S ECONOMIC VITALITY

SADCT	MRCT-SDT
INVESTMENT FUND	LOCAL INVESTMENT FUND
YOUTH STRATEGY	LOCAL SOLIDARITY FUND
TRANSFER STRATEGY	TOURISM ATTRACTION FUND
GREEN AND DIGITAL STRATEGY	— No projects were financed through the Tourism Attraction Fund in 2025-2026.
\$918 000	\$434 600
TOTAL INVESTMENTS SADCT	TOTAL INVESTMENTS MRCT-SDT

Overall Investment Profile		
All SADC du Témiscamingue and MRC de Témiscamingue–Société de développement investments.		
		DISTRIBUTION OF FINANCED BUSINESSES BY SECTOR
10	25	CONSTRUCTION
BUSINESSES	LOANS GRANTED	RETAIL TRADE
		INFORMATION INDUSTRY
		ARTS, ENTERTAINMENT
		ACCOMMODATION AND FOOD SERVICES
		OTHER SERVICES

Amounts include investments made between April 1, 2025, and March 31, 2026.

INVESTMENTS

FIVE YEAR INVESTMENT TREND

Fund	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
Local Investment Fund MRCT	\$670 000	\$530 000	\$100 000	\$110 000	\$288 000
Local Solidarity Fund MRCT	\$100 000	-	-	\$75 000	\$146 600
Investment Fund SADCT	\$440 000	\$600 000	\$350 000	\$90 000	\$620 800
Youth Strategy SADCT	\$220 000	\$ 240 000	\$180 000	\$150 000	\$105 500
Green and Digital Strategy SADCT	S. O.	S. O.	S. O.	\$50 000	\$116 700
Transfer Strategy SADCT	S. O.	S. O.	S. O.	-	\$75 000

Programs

TA PME FUND

2
Accepted
projects

6 000 \$
Granted

Established in partnership with the MRC de Témiscamingue, the Société de développement and Desjardins, Fonds TA PME supports small businesses in Témiscamingue with digital transformation and sustainable development projects. Through the Branche ta PME and PME durable streams, eligible businesses may receive a contribution covering up to 50% of eligible costs, to a maximum of \$3,000 per project.

CRÉAVENIR DESJARDINS

The Créavenir Desjardins program supports entrepreneurs aged 18 to 39 who do not have access to traditional financing. It offers financing of up to \$36,000, including a grant of up to \$5,000, as well as personalized support from the Société de développement.

Local Economic Development

MORE
THAN
\$1M

Public funding mobilized

80 %

Share of supported-project funding from programs and ministries

STRATEGIC PLANNING

6

Committee meetings

14

Members

The Strategic Planning Monitoring Committee met six times to track the plan's actions and discuss the region's main issues, notably forestry, workforce, attractiveness, major projects and local economic benefits. Discussions also addressed social issues and local services, as well as the committee's role in fostering collaboration and a shared vision for Témiscamingue's development.

SUSTAINABLE DEVELOPMENT

5

Businesses participating in the DD Lean cohort

Five Témiscamingue businesses took part in the DD Lean cohort, offered by Marc Journeault of the Centre de recherche en comptabilité et développement durable. Supported by a team of experts, they identified actions to improve productivity while integrating more sustainable practices. The initiative also includes a transfer of expertise to the Société de développement.

GOÛTEZ AT

18 569 \$

Témiscamingue producer sales, Christmas 2025 edition

Goûtez AT is an initiative of the SADC offices in Abitibi-Témiscamingue that showcases regional agri-food expertise and encourages local purchasing. Through its web platform and promotional activities, the project highlights local producers, agri-food processors, public markets and local products, while bringing consumers closer to producers.

HR LUNCH AND LEARNS

An initiative of Services Québec, in collaboration with the Société de développement and the Centre Frère-Moffet Business Services.

3

Webinars

111

Unique
participants

The virtual HR Lunch and Learns offered businesses and managers free professional-development opportunities focused on practical human-resource management issues. Three presentations addressed customer-service excellence, adapting to change and leadership, as well as team cohesion and culture. These sessions help equip organizations, develop team skills and foster engaged, high-performing workplaces.

GOOD ECONOMIC NEWS

Presented by the SADC offices of Abitibi-Témiscamingue and Nord-du-Québec.

25

Témiscamingue
video segments

Good Economic News continued to highlight the businesses, initiatives and successes that contribute to Témiscamingue's economic vitality. By creating and distributing inspiring video segments across various platforms, SADC showcases local entrepreneurial know-how, shares promising success stories and helps build connections among economic stakeholders. This initiative promotes the region, inspires the community and strengthens pride in local entrepreneurship.

ADVENTURE NATURE HUB

The Adventure Nature Hub helps make nature more accessible, strengthens sustainable tourism attractiveness, supports entrepreneurship in the outdoor sector and the promotion of local knowledge, and diversifies Témiscamingue's economy through a model rooted in citizen engagement.

RAID TÉMISCAMINGUE

September 4 to 7, 2025

30

Adult teams

7

Countries
represented

90

Young people

Raid Témiscamingue 2025 brought together athletes from near and far for three days of racing. This fourth edition included 30 adult teams, 18 of them from Témiscamingue, as well as participants representing seven countries. Teams took on cycling, canoeing, swimming, trekking and rope challenges in the region's natural landscapes. The Desjardins Youth Raid also enabled 90 young people aged 13 to 17 from Témiscamingue and Northern Ontario to take on a 15-km challenge. The 2025 edition also marked the first Senior Raid. As part of the Adventure Race World Series circuit, the event provides exceptional international visibility for Témiscamingue. Thanks to the commitment of volunteers, municipalities, First Nations and partners, the Raid contributes to tourism visibility, community mobilization and the showcasing of the Témiscamingue region.

TRANSPORTATION AND AGRI-FOOD NETWORKING

The Société de développement explored various solutions to address the transportation and supply challenges of agri-food businesses. Several collaborative transportation models were analyzed with a view to establishing a regional pilot project.

At the same time, opportunities to connect processors and suppliers were explored in order to facilitate procurement, encourage collaboration and mitigate constraints related to distance.

FORESTRY

The Société de développement continued its efforts to diversify the forestry sector. A study conducted with FPInnovations provided a better understanding of the available resource and identified new processing opportunities, particularly for lower-quality hardwoods and underused resources. The results of this study now make it possible to explore new development avenues for Témiscamingue's forestry sector.

Team

As of September 22, 2026

Nadia Bellehumeur

Executive Director

Danielle Ferron

Accounting Manager

Johane Falardeau

Digital Advisor;
Operations Support

Cédric Paquin Bellehumeur

Business Advisor

Chloé Beaulé Poitras

Raid Témiscamingue Coordinator;
Sustainable Development Advisor

Fany Drolet

Financing Manager

Louis-Joseph Beauchamp

Business Advisor

Cindy Belliard

Financing Advisor

Danny Laperrière

Adventure Nature Advisor

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Société de développement
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