



**ACCÈS
MICROCRÉDIT**

Gaspésie-Îles-de-la-Madeleine

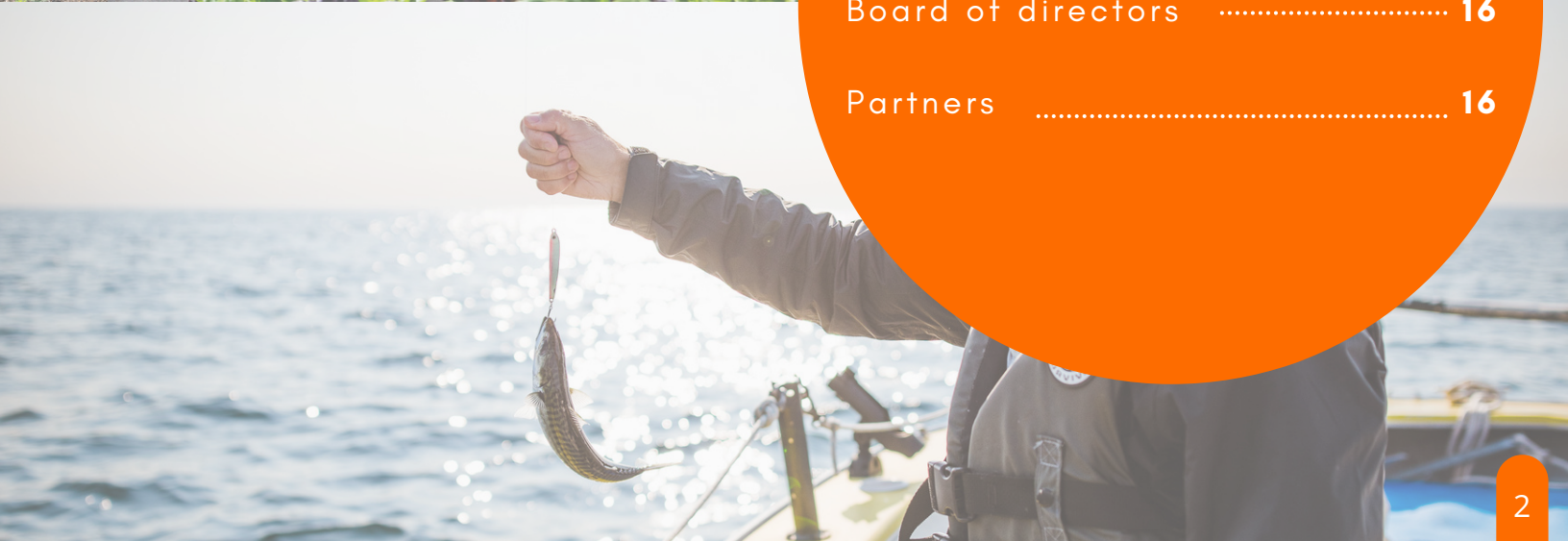
FIER MEMBRE DU RÉSEAU **MicroEntreprendre**



Annual Report 2022-2023

**Giving anyone the means to
start a business**





Annual Report 2022-2023

Table of content

President's message	3
Coordinator's message	4
About us	5
News	6
Achievements	7
Portrait of the clientele	8
Supported entrepreneurs.....	9
Activities and events	12
Local involvements	14
Team	14
Volunteers.....	15
Board of directors	16
Partners	16

PRESIDENT'S MESSAGE



Community is a jewel to be cherished and valued. It's where we find mutual aid, sharing, respect and appreciation of others. To support this community, there are organizations like Accès Microcrédit Gaspésie-Îles-de-la-Madeleine, where everyone can develop from all horizons and in all possible ways. I still maintain that a healthy community is lived through a thousand and one projects of varying scopes.

The support provided to the very many projects over the past year has been made possible by a strong team, which has benefited from the arrival of Jinyang Gonthier. I would like to thank all our employees for their time and effort. We have expertise, and it's growing every year. AMCGÎM's presence is increasingly noticed on its territory.

Because our organization is alive and kicking, we were fortunate to welcome a number of new collaborators. First, Audrey Keating, proud representative of the Magdalen Islands. Also joining us is Éric Guénette, in the Côte-de-Gaspé area. Finally, we welcome Marina Desaulniers from Baie-des-Chaleurs. All these new points of view enrich our organization. Thank you for your community involvement.

I'd also like to thank Mathieu Viens for his involvement. It was noticed and appreciated. I couldn't pass over in silence the remarkable contribution of Marie-Josée Dugas and Étienne Jean-St-Laurent, who are in their last term of office. Thank you for the laughs and the questions raised! Finally, Dave Felker, a proud representative of his community and an outstanding ambassador. Thanks to all four of you.

It is with a sense of accomplishment that I leave AMCGÎM, after 6 years on the Board of Directors. I have learned a great deal from working alongside other Board members, as well as the promoters who dared to invest in an entrepreneurial project, and the organization's employees. It takes confidence, willpower and courage. It has been a great source of pride for me to support and encourage these values.

Rémi St-Onge,
President of the board, AMCGÎM

" Community is a jewel to be cherished and valued. "

COORDINATOR'S MESSAGE



What a year 2022-2023 proved to be! Accès Microcrédit Gaspésie-Îles-de-la-Madeleine (AMCGÎM) has probably had its biggest year since its creation, in many respects. Its success has been such that the organization must now take a moment to reflect on its structure and optimize its ways of doing things in order to fully accomplish its mission, both with customers and the community. Indeed, the year that just ended saw AMCGÎM support a record number of promoters, not only in terms of loans made, but also in terms of individual coaching. To give you an idea of the scope of the work carried out during this past year, we are talking about 76 new people coached versus 55 the previous year, a total of 21 loans made versus 10 in 2021-2022, and a record loan amount of \$277,500. To give an idea, this sum represents more than 26% of the total loans disbursed since the organization was founded. This was also the year we passed the million-dollar mark in loans. These achievements would certainly not have been possible without the support of the Réseau MicroEntreprendre and its efforts to capitalize on the network's member organizations.

What's more, of all the projects we supported, we were present in every corner of Gaspésie and the Magdalen Islands, in both English and French. In fact, of the 21 loans made, eleven went to women, four to English-speaking entrepreneurs, including one to a Mi'kmaq entrepreneur, and one to the Magdalen Islands

On the other hand, all these hours of coaching have had their impact on the organization. While the financing and coaching of businesspeople has seen considerable growth, the workshops offered by AMCGÎM have slowed down due to a lack of time. Remediating this situation is one of the challenges for the coming year.

2023-2024 is already shaping up well, with the pace showing no signs of slowing down. We're already looking at ways to optimize our operations so that we can fully accomplish our mission and reach all our objectives, with both English-speaking and French-speaking communities throughout the territory we serve. We look forward to seeing our team grow and continue to actively contribute to the improvement of living conditions in the community, and to the economic development of the Magdalen Islands and Gaspésie.

Yan Tremblay, coordinator

" This was also the year we passed the million-dollar mark in loans. "

ABOUT US

OUR MISSION

Accès Microcrédit Gaspésie-Îles-de-la-Madeleine's mission is to contribute to the **economic and human development** of the community by offering technical support, local coaching and financing services to people with limited access to ordinary financial services, so that they can carry out **job-creating projects** and take their place in the **local and regional economy**.

MICROCREDIT, A HUMAN SUPPORT

Community credit "Québec-style" is different from other forms of credit by its holistic approach to meeting people's economic and social needs. AMCGÎM's support is mainly sought for business start-ups, but also for the expansion or consolidation of business projects. Whoever we help, the financial support that we offer is flexible and adapted to the realities of the promoters.

OUR VALUES

INCLUSION

RESPECT

ENTREPRENEURIAL
SPIRIT

DRIVE

EMPOWERMENT

TERRITOIRE

AMCGÎM offers its services to entrepreneurs in the 5 MRC of Gaspésie as well as in the Magdalen Islands.

SINCE THE CREATION OF AMCGÎM

172

loans
issued

592

accompanied
people

1,26M \$

granted
in loans

538

jobs created or
maintained

Funds for women entrepreneurs

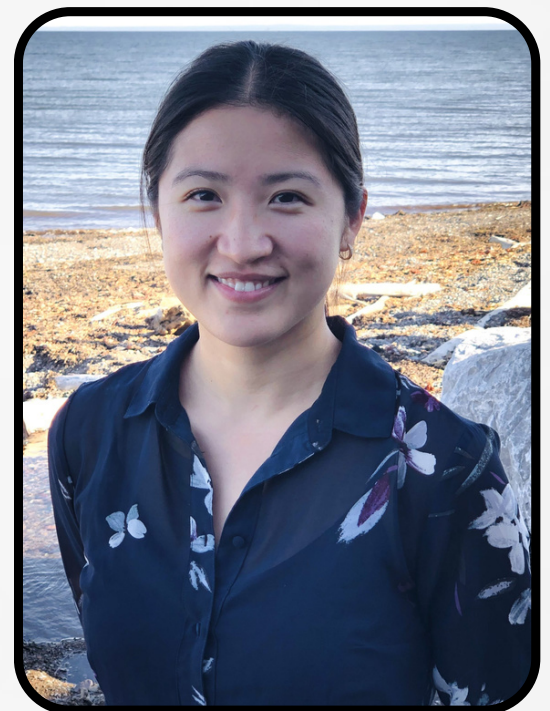
Funded by the Government of Canada and in partnership with Evol and Entreprendre Ici, this new program for women entrepreneurs is designed to help women start up or expand their businesses with loans of \$20,000 or less. Through this fund, women can benefit from a one-year complete moratorium on principal and interest payments, and repayment terms of up to 72 months.



The AMCGÎM team is expanding

During 2022, our organization welcomed a new member to its team. Jinyang Gonthier, Development Officer, replaces Audrey Morand during her maternity leave. Originally from Abitibi, she moved to Baie-des-Chaleurs after being charmed by the region. Jinyang is passionate about cooking, languages and new experiences. She is always ready to take on new challenges. Having studied marketing and advertising, she has a keen interest in these fields.

Welcome aboard Jinyang !



ACHIEVEMENTS 2022-2023

76

New people have requested our services

50

Supported people

+2 300

Accompaniment hours

21

Loans issued

13 215 \$

Average amount of the loans

277 500\$

have been loaned

57

Jobs maintained or created with funding

112

EJobs maintained or created without funding

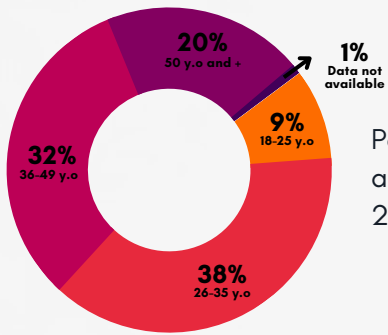
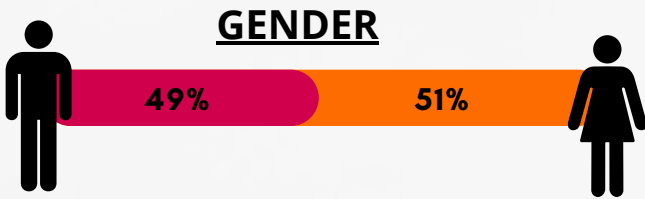
Our team is proud to have supported more than 76 entrepreneurs in their entrepreneurial journey.

With an approved loan amount of \$277,500, of which \$265,000 has been disbursed, and approximately \$2.6M in total project costs, the 2022-2023 year was marked by considerable leverage and substantial impact in the community.

Also in 2022-2023, nearly 11 people from English-speaking communities sought our support services.

PORTRAIT OF THE CLIENTELE

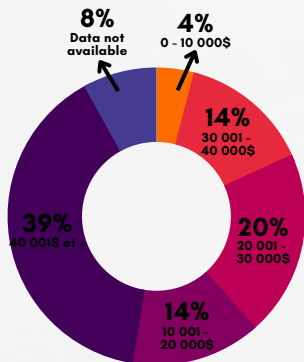
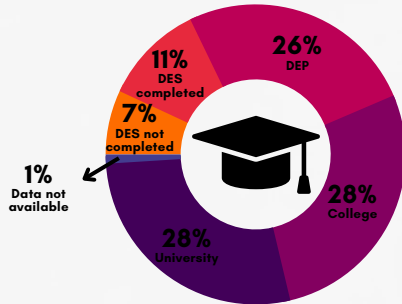
PROFILE OF NEW ACCOMPANIED INDIVIDUALS IN 2022-2023



AGE
People aged between 26 and 49 represent 70% of our 2022-2023 clientele.

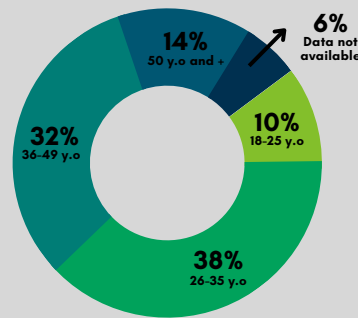
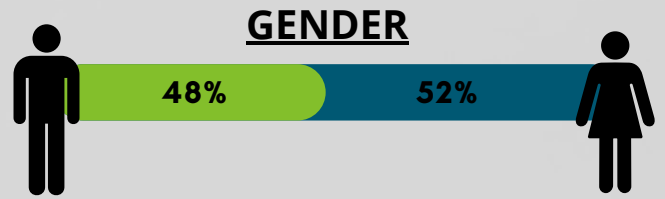
EDUCATION

More than the majority (56%) of the people we support have a college or university education.



INCOME
38% of new clients have an income of \$30,000 or less.

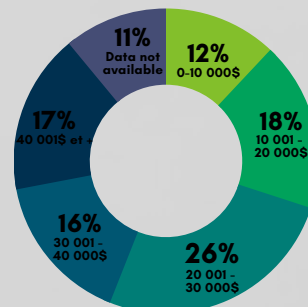
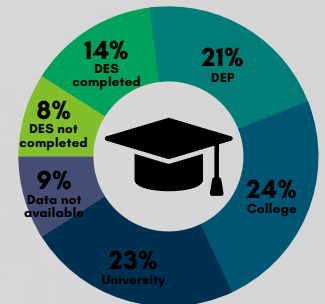
CUSTOMER PROFILES SINCE THE COMPANY WAS FOUNDED



AGE
People aged between 26 and 49 account for 70% of our clientele.

EDUCATION

47% of the people we have assisted since the creation of AMCGÎM have a college or university education.



INCOME
56% of all clients have an income of \$30,000 or less.

SUPPORTED ENTREPRENEURS

AMCGÎM is proud to have granted **21 loans** to local entrepreneurs, supporting **21 business projects at various stages**. Find out more about some of the dynamic promoters we support and their projects.

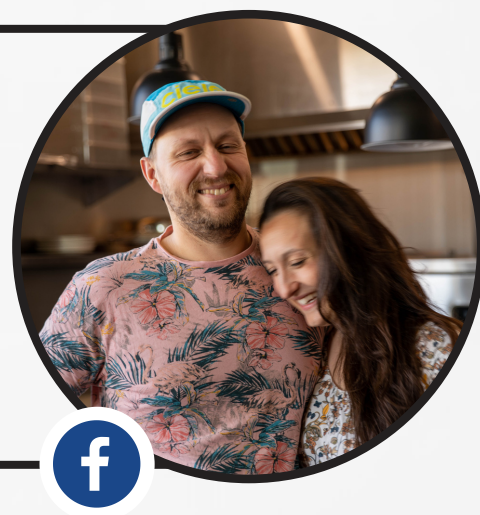


Amy Gallon and Frédéric Blais **FoodAs Cuisine (MRC Bonaventure)**

Located in New Carlisle, FoodAs Cuisine is a mixed-use concept that offers a traditional dining room for customers to enjoy menu items made with local products. For events, a personalized cake service is offered to the public.

Sara Di Zazzo and William Fortin **Sarcelle (MRC Côte-de-Gaspé)**

Sarcelle is a food establishment located in the Gaspé Marina. The concept is threefold: counter, provisions and restaurant. Local products and producers are highlighted in their prepared dishes.



" Our experience with AMCGÎM was very relevant and effective. We were fortunate to be surrounded by a team that understands the realities of starting a business, and that was flexible and humane enough to support us according to our needs. We were pleasantly surprised by the involvement of the investment committee, who were able to confront us in a positive, caring and stimulating way. "

Sara and William of Sarcelle

SUPPORTED ENTREPRENEURS



Jérémie Lepage

EJLF Entrepreneur Électricien (MRC Haute-Gaspésie)

EJLF Entrepreneur Électricien is an electrical contractor located in Sainte-Anne-des-Monts. It offers a wide range of electrical services to meet the needs of individuals and businesses.

Georges-Antoine Boudreau and Béatrice Cloutier-Hébert

La Chaleureuse (MRC Avignon)

La Ferme La Chaleureuse, located in Carleton, is a small-scale organic market-garden farm. Their products will be available at farmers' markets, directly from their kiosk and with a weekly subscription.



L'ÎLOT café-buvette



Vanessa Loignon

L'Îlot Café-Buvette (The Magdalen Islands)

Located in the Magdalen Islands, Îlot Café-Buvette is a comforting spot offering fair-trade coffees, microbrewery beers, pastries and more.

SUPPORTED ENTREPRENEURS



Debbie Morrisson

JB Toys and Novelty (MRC Avignon)

JB Toys and Novelty is a toy sales company that started out in Listuguj. A proud member of the Mi'kmaq community, Debbie approached us to help her purchase a trailer that would enable her to travel throughout the Maritimes at events to sell her products.

Kristelle Rivard

Boucherie Faites à l'os (MRC Côte-de-Gaspé)

Boucherie Faites à l'os! is a specialty butcher shop located in the Gaspé territory. It stands out for the variety of products it offers, the superior quality of its meats and its artisanal products.



Julie Beaulne

Sentiers Secrets (MRC Rocher-Percé)

Sentiers Secrets is a healing center located in Percé. It offers massage therapy, osteopathy and energy treatments. Also available on site are trail walks in a 25-acre forest, meditation, cellular nutrition consultations and workshops. It's possible to spend the day here to enjoy the facilities in addition to the treatments.



ACTIVITIES AND EVENTS

NETWORKING EVENTS

September 2022

September marks the first happy hour for the self-employed organized by our organization. Held at the Edgar Café-Buvette in New Richmond, the event gave entrepreneurs a chance to get together and exchange ideas.



November 2022

Two networking evenings were held during the month. One in New Carlisle, aimed at English-speaking entrepreneurs, and another at the Paquebot Café in Gaspé, in collaboration with Chambre de Commerce de Gaspé.



March 2023

The last happy hour of the year was in the Magdalen Islands, where artists were invited to chat with multidisciplinary artist Annie Morin.



ACTIVITIES AND EVENTS

ANNUAL MEETING OF THE MICROENTREPRENEUR NETWORK

October 2022

The annual meeting of the Microentreprendre network was held in Lévis. It was an opportunity for entrepreneurial microcredit organizations in Quebec to get together, exchange ideas and create new projects.



SOCIAL MEDIA WORKSHOP

January 2023

Some 15 participants attended the event, where two local entrepreneurs were invited to share their experiences in producing content for social media, and how their proactivity on the web is helping them boost their in-store sales. The panel was made up of Gabrielle Ouimet of Go Tricot and Joanie Robichaud who is a communications consultant and content creator. The workshop featured a lively exchange of knowledge and expertise between guests and participants.



**Déjeuner-causerie
Médias sociaux**

Invitées

Gabrielle Ouimet, propriétaire de Go Tricot
Joanie Robichaud, consultante en
communication et créatrice de contenu

LOCAL INVOLVEMENT

- **Roundtables in Gaspésie-Îles-de-la-Madeleine**

Participation in several regional roundtables, including MRC Avignon-Bonaventure and the Pôle d'économie sociale GÎM.

- **Défi Osentreprendre**

Participation of three team members on regional Défi Osentreprendre juries.

- **Entrepreneurial presentations at Carleton and Bonaventure high schools**

Presentations to classes preparing for the Diploma of Vocational Studies on how to structure an entrepreneurial project and how to communicate a new product or service to target customers.

- **Participation in the "laboratoire d'émergence sur le logement collectif" organized by the Pôle d'économie sociale GÎM**

Several interesting projects were presented and analyzed in sub-groups, with the aim of identifying concrete solutions to the need for multi-family housing.

TEAM



YAN TREMBLAY

Coordinator-Analyst



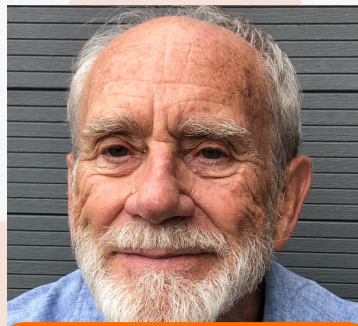
AUDREY MORAND

Development Agent



SIMON GOSSELIN

Development Agent
(English-speaking clientele)



LÉONARD ARSENAULT

Development Agent



JINYANG GONTHIER

Development Agent



VOLUNTEERS

AMCGÎM is a passionate, dynamic and complementary team, but it's also a network of volunteers dedicated to the development of entrepreneurship throughout Gaspésie and the Magdalen Islands. We would like to thank the 24 members of our various investment committees for their involvement. Two new committees were set up this year, one for the Magdalen Islands and another for the Baie des Chaleurs.

INVESTMENT COMMITTEES

THANK YOU!

Investment committees are at the heart of community credit. In fact, these committees are a unique feature of AMCGÎM compared with other financial support organizations in the region, in that each promoter applying for financing from the organization must present his or her project to the investment committee of his or her MRC.

Each MRC has its own community investment committee made up of entrepreneurs, socio-economic stakeholders and people with a passion for entrepreneurship. Their role is at the very heart of AMCGÎM's activities and financing.

MRC HAUTE-GASPÉSIE

- GHISLAIN LÉVESQUE
- CARL PELLETIER
- FREDERICK DERROY
- MARIE-ANDRÉE ST-PIERRE
- OLIVIER BERGERON

MRC CÔTE-DE-GASPÉ

- SARA CHRÉTIEN
- SOPHIE BOURDAGES
- SIMON POIRIER
- JULIE PLOURDE
- MARIE-CHRISTINE CÔTÉ

MRC ROCHER-PERCÉ

- OLIVIER POULIN
- ANDRÉE BERNIER
- STÉPHANE CLAVET
- KIM DUFFY
- JEAN-SIMON AUDET

MRC AVIGNON AND BONAVENTURE

- MARIE-ÈVE MALTAIS
- JENNIFER HAYES
- SABRINA LEBLANC
- LOUIS-FRANCK VALADE
- CORINNE PEDNEAULT

THE MAGDALEN ISLANDS

- RACHELLE CLARK
- JESSICA GOODWIN
- JEAN-MICHEL LEBLANC
- LINE BOUFFARD

BOARD OF DIRECTORS

It is with enthusiasm and passion that the members of our Board of Directors have invested themselves in the development of the organization once again this year. We thank you for your involvement and support.

We extend a warm welcome to Mrs. Audrey Keating and Mr. Éric Guénette. We would also like to thank David Felker for his invaluable involvement.

RÉMI ST-ONGE

President

MYRIAM BINETTE

Vice-President

ÉTIENNE JEAN-ST-LAURENT

Secretary-Treasurer

MARIE-JOSÉE DUGAS

Administrator

ÉRIC GUÉNETTE

Administrator

MATHIEU VIENS

Administrator

AUDREY KEATING

Administrator

PARTNERS

Over the years, many partners have supported our activities. Some have been with us from the outset, while others have made occasional but no less valuable contributions, both to operations and to project funding. We would like to thank the donors and investors who contribute to our operations or our investment fund. Thanks to each and every one of you, we can continue to contribute to the region's economic development.

We would also like to thank the Fonds Marie-François for its donation to the organization's investment fund, enabling us to help local projects.



MicroEntreprendre



Desjardins



Développement
économique Canada
pour les régions du Québec

Canada Economic
Development
for Quebec Regions

THANK YOU!



**Giving anyone the means
to start a business**



**ACCÈS
MICROCRÉDIT**

Gaspésie-Îles-de-la-Madeleine

FIER MEMBRE DU RÉSEAU **MicroEntreprendre**

105-473, Boul. Perron
Maria (Quebec) G0C 1Y0
418-534-3834
www.amcgim.org

