



ACCÈS
MICROCRÉDIT

Gaspésie-Îles-de-la-Madeleine

FIER MEMBRE DU RÉSEAU **MicroEntreprendre**



ANNUAL REPORT
2023-2024



ANNUAL REPORT 2023-2024

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MESSAGE FROM THE PRESIDENT

This year marks the passing of the presidential torch. It is with great pleasure that I take on this role and reconnect with my entrepreneurial past. As a former bakery owner, I am well aware of the challenges entrepreneurs face and the seasonal issues of businesses in Gaspésie. I would like to thank Rémi St-Onge for his time, dedication, and always relevant insights. I wish him success in his new projects. The 2023-2024 period is also a year of change for our board of directors and team. What stands out to me is that everyone who has joined us is motivated and committed.

I would like to congratulate the entire team; you have successfully supported the entrepreneurs and helped them bring their projects to fruition, despite the high workload and reduced staff. You have also been dedicated to the project of implementing new salary scales and employee evaluations. This will certainly contribute to recognizing the excellent work of our development agents and our director.

Over the past year, not only has the financial health of the organization continued to grow, but so have the projects. Thanks to the Women's Fund, women have been able to get an extra boost to carry out their business projects. We have seen a significant increase in projects led by women entrepreneurs. The English-speaking services of AMCGÎM continue to play their role, allowing us to develop strong communication with our Indigenous communities. Additionally, a project for young entrepreneurs is underway. While encouraging young people to stay in school, we want to support those with a genuine desire to start their own businesses.

I want to thank our director, Yan Tremblay, whose precise financial management has kept the organization in good health again this year. In addition to issuing several loans, we were able to upgrade office equipment to provide the team with optimal workspaces. Yan, your positivity and openness help propel the team to greater heights.

Accès Microcrédit Gaspésie-Îles-de-la-Madeleine is an important pillar in our community. It helps turn passions into reality and develop tools for sustainability. AMCGÎM also allows residents to benefit from quality businesses with diverse services.

Thank you to all the entrepreneurs and future entrepreneurs for your boundless imagination and motivation!



Marina Desaulniers
President of the Board of
Directors

« Accès Microcrédit
Gaspésie-Îles-de-la-
Madeleine is an
important pillar in our
community. »

MESSAGE FROM THE DIRECTOR



Yan Tremblay
Executive Director

After a record-breaking year in 2022-2023 for Accès Microcrédit Gaspésie-Îles-de-la-Madeleine (AMCGÎM), we can say that 2023-2024 has been marked by continuity. Despite the various challenges we faced, AMCGÎM once again experienced a high demand for its services, especially among women and the Mi'kmaq communities in the region, while also dealing with the challenge of limited human resources for a significant part of the year.

Firstly, we are proud to highlight that once again, in 2023-2024, the demand for support and financing from AMCGÎM has remained strong. With 18 loans granted, bringing our total capitalization to over one million dollars, and 110 individuals supported throughout the year, our impact across the region is continuously growing. Interestingly, an increasingly significant portion of the people we support come from diverse cultural backgrounds, including Indigenous, Anglophone, and immigrant communities. This underscores the relevance of microcredit in providing financial and technical support to individuals from ethnocultural minorities.

Furthermore, the introduction of the fund for supporting women entrepreneurship, which saw significant enthusiasm, especially due to the continued collaboration of our partners across the region, has played a crucial role in this recognition. Indeed, out of the eighteen loans granted, fourteen were made under the Women Entrepreneurs Fund, once again highlighting the pivotal role of microcredit in supporting populations facing specific challenges in their entrepreneurial projects.

The development of close partnerships in supporting Indigenous entrepreneurs has also seen significant progress, with several projects supported in the Listuguj community.

That being said, the year did not unfold without challenges. The departure of two employees, despite Audrey Morand's return from maternity leave, made organizing workshops and ensuring smooth communication more challenging. Therefore, priority was given to supporting entrepreneurs and ensuring the success of their projects. I would also like to sincerely thank Simon Gosselin and Jinyang Gonthier for their contributions to the organization.

Finally, we begin 2024-2025 on a positive note with the arrival of Emmanuelle Cloutier to our team. Her energy revitalizes the entire team, and with agreements signed with our partners for several years, we feel ready to tackle new challenges.

« Our impact across the region is steadily growing. »

ABOUT US

OUR MISSION

Accès Microcrédit Gaspésie-Îles-de-la-Madeleine (AMCGÎM) mission is to **contribute to the economic and human development of the community** by offering technical support, local support and a financing service to people with limited access to ordinary financial services so that they can achieve their goals. Thus, creating **job-generating projects** while taking their place in the **local and regional economy**.

MICROCREDIT, A HUMAN SUPPORT

Community credit in Quebec is distinguished by a comprehensive approach that aims to meet the economic and social needs of individuals. While Accès Microcrédit Gaspésie-Îles-de-la-Madeleine support is mainly solicited to support the establishment of new businesses, it is also available for the expansion or consolidation of your existing business. In either case, the financial support offered is flexible and adapted to the realities of our promoters.

OUR VALUES

INCLUSION

RESPECT

ENTREPRENEURIAL
MINDSET

L'ENTRAIDE

L'EMPOWERMENT

TERRITORY

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

SINCE THE CREATION OF AMCGÎM

190

loans
issued

660

individuals
supported

1 481 814

(\$)
granted
in loans

638

Jobs granted or
maintained



PROUD MEMBER OF MICROENTREPRENDRE

THE STRENGTH OF THE MICROENTREPRENDRE NETWORK

Known and recognized as the entrepreneurial microcredit network in Quebec, MicroEntreprendre relies on its members who are deeply rooted in their respective communities to fulfill its mission. They provide close support and easy access to entrepreneurial financing through an inclusive approach.

A trusted partner for entrepreneurs, MicroEntreprendre offers them a winning formula that combines personalized guidance with flexible financing for the success of their projects.

An active player in the Quebec entrepreneurial ecosystem, MicroEntreprendre is supported, notably, by the Quebec Ministry of Economy, Innovation, and Energy.

20 member organizations

17 served regions

79 microcredit experts



WOMEN'S ENTREPRENEURSHIP

Last year, AMCGÎM established the Women's Entrepreneurship Support Fund. We are proud to see the positive outcomes of this fund in 2023-2024. Indeed, out of the 18 loans issued this year, 14 came from this fund.

REPRESENTATIONS

Accès Microcrédit Gaspésie-Îles-de-la-Madeleine is committed to being present throughout the territory and establishing lasting relationships with various stakeholders in regional economic development. In this regard, our team met with the economic development team of Listuguj. In 2023-2024, we observed a significant increase in referrals from individuals within this community.

THE TEAM

The year 2023-2024 saw changes within the AMCGÎM team. We would like to express our gratitude to Mr. Simon Gosselin for his diligent work as a development officer dedicated to Anglophone communities. Mr. Gosselin has left the organization to pursue new challenges. We also thank Ms. Jinyang Gonthier for stepping in to cover for our officer, Audrey, during her maternity leave.



ACHIEVEMENTS 2023-2024

18

Loans issued



“

I am extremely grateful to AMCGÎM for their invaluable support during the launch of my business, La Yoga Shala, in January 2024. Their team accompanied me throughout my journey and provided invaluable assistance during the loan application process.

Julie Gauthier, owner, La Yoga Shala

”

+ 2000

Accompaniment hours

Our team is proud to have supported over 65 entrepreneurs on their entrepreneurial journey. With \$223,450 in loans and approximately \$929,000 in total project costs in the 2023-2024 year, it was characterized by significant leverage and a major impact on the community.

Also in 2023-2024, 13 individuals from Anglophone communities sought our support services.

The new Women's Entrepreneurship Support Fund was highly successful this year. Out of 18 loans granted, 14 came from this specific fund.



69

new individuals welcomed and guided

12 414

(\$)
average loan amount

56

jobs maintained or created with financing

223 450

(\$)
have been loaned

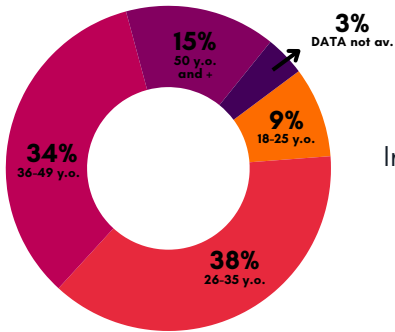
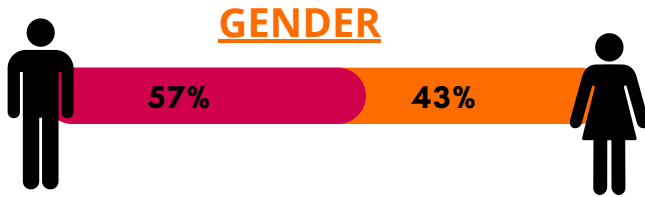


44

jobs maintained or created without financing

PROFILE OF OUR CLIENTELE

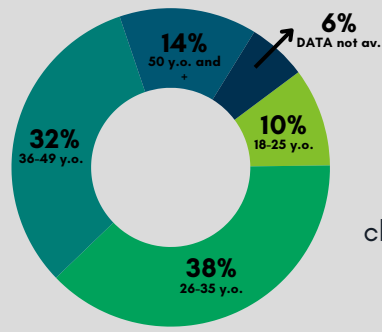
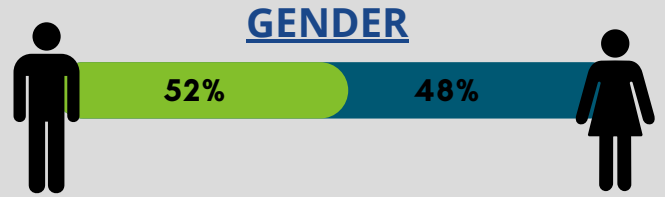
PROFILE OF NEW INDIVIDUALS SUPPORTED IN 2023-2024



AGE

Individuals aged 26 to 49 represent 72% of our clientele in 2023-2024.

PROFILE OF THE CLIENTELE SINCE THE CREATION

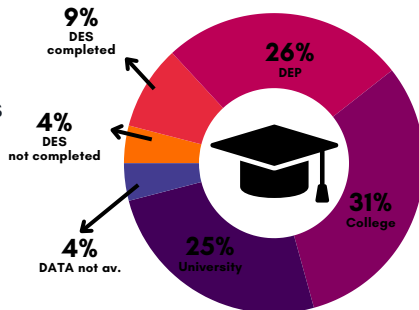


AGE

Individuals aged 26 to 49 represent 70% of our clientele over the past years.

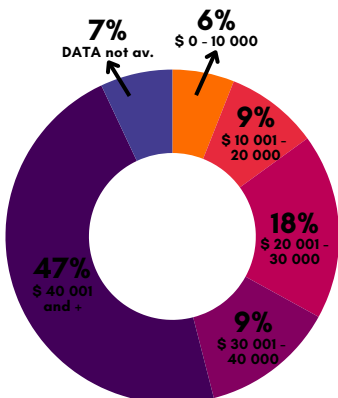
EDUCATION

Nearly 40% of individuals supported have an education level below college level.



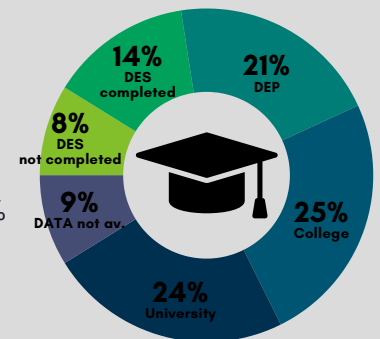
INCOME

33% of new individuals supported have an income of \$30,000 or less.



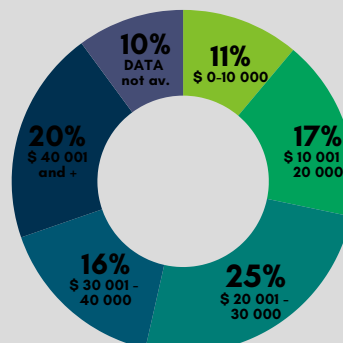
EDUCATION

Among the individuals supported since the creation of AMCGÎM, 43% have an education level below college level.



INCOME

53% of all individuals supported have an income of \$30,000 or less.



ENTREPRENEURS SUPPORTED

Kim Lavigne **L'AGENDA FLEURISTE** MRC Avignon

Founded in 1997, L'Agenda fleuriste, based in Maria, is a thriving business. In 2019, Kim Lavigne takes over the reins of the company and becomes its new owner. With boldness, she accepts the challenge of acquisition, preserving existing services while adding her personal touch to L'Agenda fleuriste.



crédit photo : Villeneuve Vidéaste

“

I heard about the Women's Fund at a time when I was worried about the end of my year and the beginning of the next. (...) Obtaining a loan through the Fund allowed me to finish my year without worries...

Nebesna Tremblay **ESPRIT NATURE** Îles-de-la-Madeleine

Esprit Nature's mission is to bring vitality to the human being, in body and spirit, through the creation of healthy dishes and outdoor activities on Île d'Entrée. The loan granted allowed the entrepreneur to purchase equipment and inventory.



“

To embark on a business venture takes a good dose of courage! From an idea sprouting in the entrepreneur's mind to its execution, it's a creative process that requires many hours of thought and introspection! It's a journey that is certainly rewarding but can be filled with obstacles and uncertainties. That's why it's important to have good support as an entrepreneur.

ENTREPRENEURS SUPPORTED

Julie Gauthier **LA YOGA SHALA** MRC Avignon

Founded in January 2024, La Yoga Shala is a haven of peace nestled in Maria, offering bilingual yoga services. Under the direction of Julie Gauthier, its sole owner, this street-front yoga center welcomes the community with yoga, meditation, and conscious breathing classes.



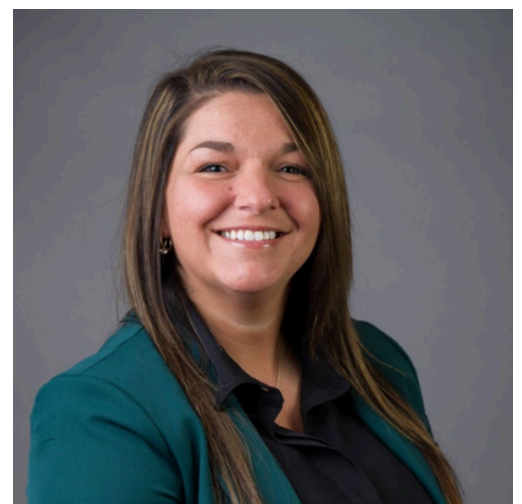
Debbie Morrison **JB TOYS AND NOVELTY** MRC Avignon

As a proud member of the Micmac community in Listuguj, Debbie Morrison launched her game sales business in 2020. In addition to operating a home-based store, Ms. Morrison travels across Quebec and the Maritimes to sell her products at events.

Jessie Arsenault **SOLUTION COMPTABLE & TECH SERVICE** MRC Bonventure

Solution Comptable & Tech Service positions itself as a company specializing in the sale of accounting services, technical support, and training tailored for small and medium-sized enterprises.

“
| *Thank you, AMCGIM, for believing in us and being an essential partner in our entrepreneurial journey!*



ENTREPRENEURS SUPPORTED

Laurence Bernier
Antoine Blier Dufresne
COOP RAC city
MRC Haute-Gaspésie

Rac City is a cooperative located in Rivière-à-Claude in Haute-Gaspésie. The cooperative offers backcountry skiing, mountain biking, accommodation, and vegetable production services. As part of the cooperative's gardens, AMCGIM granted two loans to two members to strengthen and diversify the vegetable offerings.



Carolann Réhel-Lamothe
SALON ESTHÉTIQUE BELLE BEAUTÉ
MRC Rocher-Percé

Ms. Carolann Réhel-Lamothe launched her beauty care business in the Rocher-Percé MRC. A graduate of a professional aesthetic training program, Ms. Réhel-Lamothe offers a variety of beauty treatments to her clientele.

Marie-Ève Nadeau
NIBITERRAPIE RÉFLEXOLOGIE
MRC Avignon

Nibiterrapie is Ms. Marie-Ève Nadeau's mobile and home reflexology clinic, certified by the Canadian Reflexology Association. Thanks to the loan from AMCGÎM, Ms. Nadeau was able to acquire the necessary equipment to start her business.



ENTREPRENEURS SUPPORTED

Dannie Cormier

DANNIE CORMIER PHYSIOTHÉRAPIE

MRC Bonaventure

Dannie Cormier is a physiotherapist based in New Richmond, offering innovative services for pelvic issues, chronic pain, and stress management. The loan granted by AMCGIM allowed the entrepreneur to develop an online program for stress and pain management.



crédit photo : Maude Barriault

Marylin Morin

GESTION LÉGENDES D'AUTOMNE INC.

MRC Rocher-Percé

Marilyn Morin acquired a portion of the business managing two senior residences in the Rocher-Percé MRC. Thanks to the loan granted by AMCGÎM, she was able to complete her down payment for the acquisition. She continues to work actively there as a director.



Marianne Chouinard

CACO3 BIOTECH

MRC Côte-de-Gaspé

Marianne Chouinard approached AMCGÎM to obtain financial support for her innovative project. Her company, CaCO₃ Biotech, specializes in the valorization of shells and the cultivation of nacre in Quebec.



ENTREPRENEURS SUPPORTED

Marion Grenier

AURKA COMPTOIR SANTÉ

MRC Avignon

Marion Grenier launched a food truck as part of a pilot project in the city of Carleton. Aurka Comptoir-Santé offers a variety of healthy delights, including smoothies, sandwiches, and snacks. AMCGÎM is delighted to have supported Ms. Grenier in her launch.



Jimmy Loubert

LA BAIE FUMANTE

MRC Avignon

La Baie Fumante is the result of entrepreneur Jimmy Loubert's hard work. The company offers a variety of artisanally smoked products, both hot and cold smoked. Mr. Loubert approached AMCGÎM for financial assistance to acquire the necessary equipment for his startup.



Julianne Garneau

TOILETTAGE LA PATTE DOUCE

MRC Avignon

Toilettage la Patte Douce is a pet grooming business located in Pointe-à-la-Croix. Julianne Garneau had been operating her business from home for some time. Ms. Garneau applied for financing from AMCGIM to build a separate building on her property to offer her services.



LA PATTE DOUCE
Toilettage

ENTREPRENEURS SUPPORTED

Rachel Monnier

RAOUL & SIMONE

MRC Rocher-Percé

Rachel Monnier is the proud owner of Raoul & Simone, a company specializing in the creation of printed artworks and stationery, designed in a workshop where elements of nature take center stage. Located in Percé, Raoul & Simone is particularly known for its artworks that incorporate marine products from Gaspésie.

In her workshop, Mrs. Monnier uses techniques she has perfected over the years to capture the beauty of the flowers and seaweeds she collects.

Mylaine St-Onge

LE VRAC & BIO

Îles-de-la-Madeleine

Le Vrac & Bio, whose mission is to reduce food waste and waste, is located in Cap-Aux-Meules. Led by the dynamic owner Mylaine St-Onge, the shop offers a variety of bulk organic products as well as a wide selection of regional and zero-waste products.



Grégoire Vachon

MYRMEX

MRC Côte-de-Gaspé

Grégoire Vachon founded Myrmex, a company offering technical environmental services, including wetland delineation and drone photogrammetry. The loan granted helped the entrepreneur start his business.



ACTIVITIES AND EVENTS

LUNCH AND LEARN: WHERE TO START TO BECOME AN ARTIST IN BUSINESS?

APRIL 2023



culture
GASPÉSIE

PAR OÙ COMMENCER POUR
DEVENIR UN.E ARTISTE EN AFFAIRES?

DÎNER-CAUSERIE

5 avril 2023 | 12 h à 13 h 30
Événement virtuel gratuit | ZOOM

Animée par : Jinyang Gonthier et Yan Tremblay
Accès Microcrédit Gaspésie-Îles-de-la-Madeleine



culture
GASPÉSIE

HOW DO I START A
BUSINESS AS AN ARTIST?

LUNCHTIME TALK

April 19, 2023 | 12:00 pm - 1:30 pm
Free online event | ZOOM

Animated by : Simon Gosselin
Accès Microcrédit Gaspésie-Îles-de-la-Madeleine

In partnership with Culture Gaspésie, Accès Microcrédit Gaspésie-Îles-de-la-Madeleine organized two lunch and learn sessions in April 2023 on the theme of starting a business for artists in the region. One of these sessions was presented in English.

Led by members of our team, these online lunch and learn events explored the various stages of creating a business, from the initial concept to expansion.

Our team presented the journey an artistic entrepreneur must take, covering aspects such as business planning, financial projections, sales strategies, and cost calculations. Participants thus gained insight into the essential elements needed to turn an artistic entrepreneurial project into reality.

WORKSHOP: ONLINE SALES AND WEB MARKETING STRATEGIES

APRIL 2023

In collaboration with CASA (Committee for Anglophone Social Action), AMCGIM coordinated an English workshop on web marketing and online sales strategies. In a small group setting, participants had the opportunity to work concretely on their projects and apply the knowledge acquired during the workshop.

ACTIVITIES AND EVENTS

WORKSHOP: SOCIAL MEDIA FOR BEGINNERS AND INTERMEDIATES

MAY 2023



In partnership with the SADC des Îles, AMCGÎM organized a workshop on the use of social media for entrepreneurs in the region. This in-person, entirely free training was specially designed for beginner or intermediate entrepreneurs.

Participants had the opportunity to review best practices for managing their business social media accounts.

NETWORKING EVENT: HAUTE-GASPÉSIE

NOVEMBER 2023

In November 2023, Accès Microcrédit Gaspésie-Îles-de-la-Madeleine organized a networking event in Ste-Anne-des-Monts in a 5 to 7 format. In a friendly and warm atmosphere, our team welcomed entrepreneurs from the MRC of Haute-Gaspésie.



ACTIVITIES AND EVENTS

WORKSHOP : Basics of Bookkeeping

MARCH 2024

In March 2024, AMCGIM organized a workshop on the basics of bookkeeping in the Magdalen Islands. Led by Nadine Leblanc, this session allowed participants to deepen their understanding of fundamental accounting principles and tracking methods. Management and bookkeeping tools were presented, enabling entrepreneurs to acquire the skills needed to manage their own accounting records and get answers to their questions.

NETWORKING EVENT : MAGDALEN ISLANDS

MARCH 2024



To celebrate National Microcredit Entrepreneurship Day, AMCGIM hosted a networking event from 5 to 7 PM during the director's visit to the Magdalen Islands

During this event, the owners of Îlot Café-Buvette shared their startup experience and the impact that microcredit had on their journey with the participants.

WORKSHOP : Basics of Bookkeeping

MARCH 2024

In March 2024, AMCGIM organized a workshop on the basics of bookkeeping in New-Richmond. Led by Pamela Dow, the event provided participants with the opportunity to deepen their understanding of fundamental accounting principles and tracking methods. The workshop was conducted in English.

INVOLVEMENTS IN THE COMMUNITY

- **Défi Osentreprendre**

Participation of three team members on the regional juries of the défi Osentreprendre.

- **Bonaventure MRC Childcare Services Committee**

Participation of a team member in the committee organized by the Bonaventure MRC to address childcare issues in the area.

- **Baie-des-Chaleurs Consultation Table**

Participation to the Bonaventure-Avignon Consultation Table meeting

- **International Women's Day Gala organized by CASA**

Participation and financial support during the International Women's Day Recognition Gala.

TEAM



During the past year, Simon Gosselin, a development agent, left our organization to pursue new challenges. We thank him for his hard work and dynamism.

We also extend our thanks to Jinyang Gonthier for her time with us, filling in for Audrey Morand who has returned from maternity leave.

A warm welcome to Emmanuelle Cloutier, who joined us in early April 2024 as a development agent.

YAN TREMBLAY

Executive Director

LÉONARD ARSENAULT

Development Agent

AUDREY MORAND

Development Agent

EMMANUELLE CLOUTIER

Development Agent

VOLUNTEERS

AMCGIM, c'est une équipe passionnée, dynamique et complémentaire, mais c'est aussi un réseau de bénévoles impliqués et dévoués au développement de l'entrepreneuriat partout en Gaspésie et aux Îles-de-la-Madeleine. Nous tenons à remercier les 24 membres de nos différents comités d'investissement pour leurs implications.

INVESTMENT COMMITTEE

The investment committees are at the heart of community credit. In fact, these committees are a unique feature of AMCGIM compared to other financial support organizations in the region, in that every entrepreneur who applies for financing from the organization must present their project to the community investment committee of their regional county municipality (MRC).

Each investment committee is composed of entrepreneurs, socioeconomic stakeholders, and individuals passionate about entrepreneurship. Their role is central to AMCGIM's activities and the financing it offers.

MRC CÔTE-DE-GASPÉ

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

MRC AVIGNON & BONAVENTURE

- MARIE-ÈVE MALTAIS
- JENNIFER HAYES
- SABRINA LEBLANC
- FRANCIS CARON
- LIZA BERNIER-LANGLOIS

THANK YOU !

MAGDALEN ISLANDS

- LINE BOUFFARD
- JESSICA GOODWIN
- JEAN-MICHEL LEBLANC

MRC ROCHER-PERCÉ

- OLIVIER POULIN
- ANDRÉE BERNIER
- MARIE-PIER ARSENEAU
- KIM DUFFY
- JEAN-MICHEL AUDET

MRC HAUTE-GASPÉSIE

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



BOARD OF DIRECTORS

It is with dynamism and passion that our board members have invested themselves in the development of the organization again this year. We thank you for your commitment and support.

We express our gratitude to Rémi St-Onge for his many years of service as president. We warmly welcome Madame Marina Desaulniers, who succeeds Mr. St-Onge as president.

We also thank Étienne Jean St-Laurent, Mathieu Viens, and Marie-Josée Dugas for their involvement.

MARINA DESAULNIERS

President

SOPHIE DESORMEAUX

Secretary - treasurer

MYRIAM BINETTE

Administrator

ÉRIC GUÉNETTE

Administrator

DANIELLE PERREAU

Administrator

AUDREY KEATING

Administrator

MÉLANIE LANGLOIS

Administrator

THANK YOU !

PARTNERS



Développement
économique Canada
pour les régions du Québec

Canada Economic
Development
for Quebec Regions



Économie, Science
et Innovation

Québec 

Over the years, several partners have supported us in our activities. Some have been with us since the beginning, while others have made occasional but equally valuable contributions, both in operations and project financing. We would like to thank the donors and investors who contribute to our operations or investment fund. Thanks to each of you, we can continue to contribute to the economic development of the region.

We also wish to acknowledge the contribution over the past year from Member of Parliament Stéphane Sainte-Croix.



**GIVING EVERYONE THE MEANS
TO START A BUSINESS!**



**ACCÈS
MICROCRÉDIT**
Gaspésie-Îles-de-la-Madeleine

FIER MEMBRE DU RÉSEAU **MicroEntreprendre**

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