



Chantier  
de l'économie sociale

 **trust**

ANNUAL REPORT  
**2009**

## **MISSION**

The Chantier de l'économie sociale Trust's main mission is to promote the expansion and development of collective enterprises by enhancing access to financing and ensuring better capitalization of social economy enterprises.

## **INVESTMENT PRODUCTS FOR SOCIAL ECONOMY ENTERPRISES**

The Chantier de l'économie sociale Trust provides loans with a 15-year capital repayment moratorium. This patient capital is designed to support enterprises' operations and real estate investments.

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# MESSAGE FROM THE CHAIR OF THE TRUSTEE COUNCIL



**Q**uébec's social economy has flourished for many years, as we have witnessed again in the year that has just concluded. For over 12 years, the striking expansion of the social economy sector has sparked a critical reconsideration of the financial tools available to collective enterprises because growth and needs go hand in hand.

Because it is a movement driven by imperatives other than those shaping the traditional economy, the social economy requires financial tools that are adapted to its particular character. The creation of the Chantier de l'économie sociale Trust in 2006 was meant to address the shortcomings of existing financial tools, and provide a multitude of projects and promoters with the financial leverage they were lacking to get off the ground.

After two years of operations, the Chantier de l'économie sociale Trust is demonstrating its relevance every day. Whether we consider the diversity of the economic sectors in which it operates—culture, environment, tourism, communications, services—or the scope of its regional interventions—Montréal, Abitibi-Témiscamingue, Saguenay-Lac-Saint-Jean, Centre-du-Québec, Mauricie, Estrie, Bas-St-Laurent, Chaudière-Appalaches, Côte-Nord—the importance of the Chantier de l'économie sociale Trust to countless innovative projects that create jobs while serving a vision whereby the dominant economic imperatives come second to principles of sharing and collective social interests, is undeniable.

In addition to all this activity and numerous projects, we must not overlook the fact that the Chantier de l'économie sociale Trust is also a strongly performing fund, and this, despite the current economic and financial crisis. Following the financial debacle of 2008 and 2009, very few funds can be said to have navigated the storm and remained solid; the Chantier de l'économie sociale Trust can make this claim. Here is practical financial proof of what the social economy has to offer in addition to its social "profits": solid enterprises and more sustainable jobs that are anchored in their communities.

The Chantier Trust does not operate in a vacuum: in fact, just the opposite is true! Its ear is on the ground and it collaborates with numerous partners across Québec; these are the essential ingredients to the projects' success and the approach that is inherent to the social economy. I wish to thank the members of the Trustee Council and the committees for their dedication throughout the year. The RISQ's great teamwork must also be acknowledged because it ensures that every project is appropriately assessed. The Chantier's team provides regular support to the endeavours of the Chantier de l'économie sociale Trust. In conclusion, I want to salute the team of the Chantier de l'économie sociale Trust, led by Jacques Charest, who accomplish remarkable things and are driven by the vision we all share: working together, one small action at a time, we can show that economic value must not be measured solely in terms of maximizing profits.

A handwritten signature in black ink, appearing to read 'N Neamtan'.

Nancy Neamtan  
Chair,  
Chantier de l'économie sociale Trust

# MESSAGE FROM THE EXECUTIVE DIRECTOR



**O**ur performance over the past year has been very positive and encouraging despite the economic crisis that has hit Québec. Although social economy enterprises escaped the worst of this crisis in large part, their assets were nonetheless affected. The Chantier de l'économie sociale Trust persevered on its path of growth and positioning throughout Québec.

The number of investments authorized annually continues to mount, reaching 21 investments in 2009 in comparison to 15 in 2008. The year 2009 witnessed an important milestone for the Chantier de l'économie sociale Trust, when the Trust surpassed \$10 million mark in social economy investments. Beyond the numbers, our investments enabled the creation and maintenance of 427 jobs last year, in a time of economic degrowth and rising unemployment.

On the other hand, and this is either a symptom of the crisis or testimony to social economy enterprises' increased appropriation of our financial tools, the last 12 months were characterized by numerous smaller-scale investments. Indeed, 22% of the authorized projects represent investments of \$50,000; the average investment per project therefore fell from \$341,637 in 2008 to \$186,482 in 2009.

Again this year, we invested equally in non-profit and cooperative enterprises in various activity sectors, including services, recreation and tourism, environment, culture, and collective real estate, located across Québec, notably in the Bas-Saint-Laurent, Estrie, Montréal, Laval, Centre-du-Québec, but also in the Mauricie, Outaouais, Abitibi-Témiscaminque and Chaudière-Appalaches.

To evaluate our services, we surveyed promoter groups and this revealed a high satisfaction level, both with the products and the process leading up to the investment. Over 55% of the promoters told us that without the Trust investment they would have been unable to get their project up and running. Further, 85% of them stated that without this financial support, they would have been unable to proceed at the same pace and scope.

We increased our visibility and solicitation efforts throughout Québec. From March to September 2009, our information officer visited Québec's regions, meeting 127 assistance and development agencies in 16 regions. Given the positive results of this experience and the high satisfaction levels of local agents who took part in these meetings, we will continue these efforts in 2010, but this time they will continue throughout the year.

I want to conclude by conveying our sincerest thanks to the local development stakeholders who facilitated the financing of these projects, and to our partners and members of our various committees and the Trustee Council for their commitment and investment.

We hope you will all be with us as we continue striving for the development and growth of the social economy in Québec.

A handwritten signature in black ink, appearing to read 'Jacques Charest'. The signature is fluid and cursive, with a large initial 'J'.

Jacques Charest  
Executive Director, Chantier de l'économie sociale Trust

# GOVERNANCE THAT REFLECTS AND ANCHORS OUR WORK

**T**he governance bodies of the Chantier de l'économie sociale Trust, comprising the Trustee Council, and the Investment, Monitoring and Audit committees were particularly active in 2009. This year, we again relied on social economy stakeholders to ensure that our interventions met the needs of local and sectoral promoters and stakeholders.

The **Investment Committee**, composed both of Trust members and stakeholders from the development and social and solidarity financing communities, met every two weeks to review the RISQ's analysis reports. The past year saw a substantial increase in investment requests. We reviewed 25 proposals; 21 of these received a positive recommendation from the Trustee Council, and only four were deferred, until additional information could be supplied. For both the RISQ and the Investment Committee, it is of key importance that proposals meet a need expressed by their communities and are endorsed and supported by local development stakeholders.

The **Monitoring Committee**, composed of representatives of each region of Québec, plays a major role in anchoring us in the communities. By relying on this committee's work, particularly data collection and interpretation of the results of the Chantier de l'économie sociale's annual survey that is conducted as part of its strategic monitoring mandate, Chantier de l'économie sociale Trust is able to reinforce its positioning throughout Québec, thereby ensuring that its financial products and interventions correspond to the needs of social economy enterprises and local and sectoral development stakeholders.

The **Audit Committee** is composed of outside members who make sure that financial information and risk management and control processes conform with existing legislation and regulations as well as our own operations.

The **Trustee Council** is therefore able to count on the competencies and knowledge of a large network of stakeholders and agencies. Decisions are therefore based on the vision and aspirations of practitioners and central players of the social economy in Québec.

There is a heavy responsibility: to achieve a balance between protecting the trust's assets and promoting the development, expansion and growth of investments in social economy enterprises of Québec. It is only with the backing and efforts of all its members and partners that the Chantier de l'Économie sociale Trust has risen, and will continue to rise to this challenge.

## Trustee Council

**Michel A. Bastien**, Fonds de solidarité FTQ

**Édith Cyr**, AGRTO (*secretary*)

**Patrick Duguay**, CDR Outaouais-Laurentides (until August 2009)

**André Gagnon**, Fédération québécoise des coopératives en milieu scolaire

**Claudette Girard**, Investissement Québec

**Geneviève Morin**, Fondation-CSN

**Nancy Neamtan**, Chantier de l'économie sociale (*chair*)

**Serge Ouellet**, CLD Rimouski-Neigette (until May 2009)

**Gilles Pelletier**, Canada Economic Development (until March 2009)

## Observers

**Stephan Canty**, Canada Economic Development (until March 2009)

**Sylvie Désaulniers**, Ministère des Affaires municipales, des Régions et de l'Occupation du territoire (until August 2009)

**Jean Lavoie**, Ministère des Affaires municipales, des Régions et de l'Occupation du territoire (since September 2009)

**Michel Taylor**, Fonds de solidarité FTQ

## Investment Committee

**Michel A. Bastien**, Fonds de solidarité FTQ

**Annie Béchard**, CDEC Rosemont - Petite-Patrie (since November 2009)

**Daniel Béliveau**, CLD des Chenaux

**Jacques Charest**, Chantier de l'économie sociale Trust (*chair*)

**Daniel Fortin**, Caisse d'économie solidaire Desjardins

**Claudette Girard**, Investissement Québec

**André Jalbert**, Fédération des CDR du Québec (until July 2009)

**Caroline Lachance**, CDEC de Trois-Rivières (until October 2009)

**Jacques Lémieux**, Fédération des CDR du Québec (since September 2009)

**Maxim Montminy**, Fonds communautaire d'emprunt Mauricie (until May 2009)

**Geneviève Morin**, Fondation-CSN

**Alain Roy**, CDC des Sources

## Non-voting members

**Chantal Aznavourian**, Chantier de l'économie sociale

**Stéphane Chabot**, RISQ

## Monitoring Committee

Abitibi-Témiscamingue: **Monique Lessard**, Société de développement du Témiscamingue

Bas-St-Laurent: **Patricia Gagné**, Réseau accès crédit

Capitale-Nationale: **Jacques Fiset**, CLD de Québec  
Centre-du-Québec: **Yves Lapierre**, CDC de l'Érable (since April 2009)

Chaudières-Appalaches: **Benoît Caron**, CDR Québec-Appalaches (until November 2009)

Côte-Nord: **Manon Morin**, CLD de Manicouagan

Estrie: **Cynthia Collette**, CDEC de Sherbrooke

Gaspésie/Îles-de-la-Madeleine: **Jean-Guy**

**Mazerolle**, CDR Gaspésie - Les Îles

Lanaudière: **François Chalifour**, CLD de Matawinie (until September 2009)

Lanaudière: **Sylvana Gingras**, CLD Montcalm (since October 2009)

Laurentides: **Karine Prud'Homme**, CDR Outaouais-Laurentides

Laval: **Célyne Lafrance**, CLD de Laval

Mauricie: **Julie Colbert**, Fonds communautaire d'emprunt de la Mauricie

Montérégie: **Claude Filion**, CDC Beauharnois-Salaberry (until April 2009)

Montérégie: **Isabelle Corbeil**, CDC Haut-St-Laurent (since May 2009)

Montréal: **Pierre Morrissette**, RESO-CDEC du Sud-Ouest de Montréal (Chair until September 2009)

Montréal: **Jean François Lalonde**, CDEC Rosemont - Petite-Patrie (since September 2009)

Nord-du-Québec: **Chantal Roberge**, CDR

Saguenay-Lac-St-Jean/Nord du Québec

Outaouais: **Lucette Paradis**, CLD Gatineau

Saguenay-Lac-Saint-Jean: **Marie-Annick Fortin**, Fonds d'entraide communautaire

## Standing Member

**Jacques Charest**, Chantier de l'économie sociale Trust

## Observers

**Claudette Girard**, Investissement Québec

**Geneviève Morin**, Fondation-CSN

**Michel Taylor**, Fonds de solidarité FTQ

## Audit Committee

**Nathalie Blanchette** (*chair*)

**Yves Fortin**

**Pierre Sylvestre**

## Non-voting members

**Michel A. Bastien**, Fonds de solidarité FTQ

**Lyne Lachance**, Investissement Québec

**Geneviève Morin**, Fondation CSN

## Team

**Jacques Charest**, Executive Director

**Liette Courchesne**, Finance Director

**Maude Brossard Sabourin**, Information Officer

**Nathalie Ollier**, Assistant to Executive Director

## Outsourcing Agreement

Chantier de l'économie sociale: strategic monitoring and annual survey

RISQ: analysis and monitoring of Chantier de l'économie sociale Trust investment projects

## Abbreviations and Acronyms

**AGRTO** : Association des groupes de ressources techniques du Québec (Québec Assoc. of Technical Resources Groups)

**CDC** : Corporation de développement communautaire

**CDEC** : Corporation de développement économique communautaire

**CDR** : Coopérative de développement régional

**CLD** : Centre local de développement

**RISQ** : Réseau d'investissement social du Québec

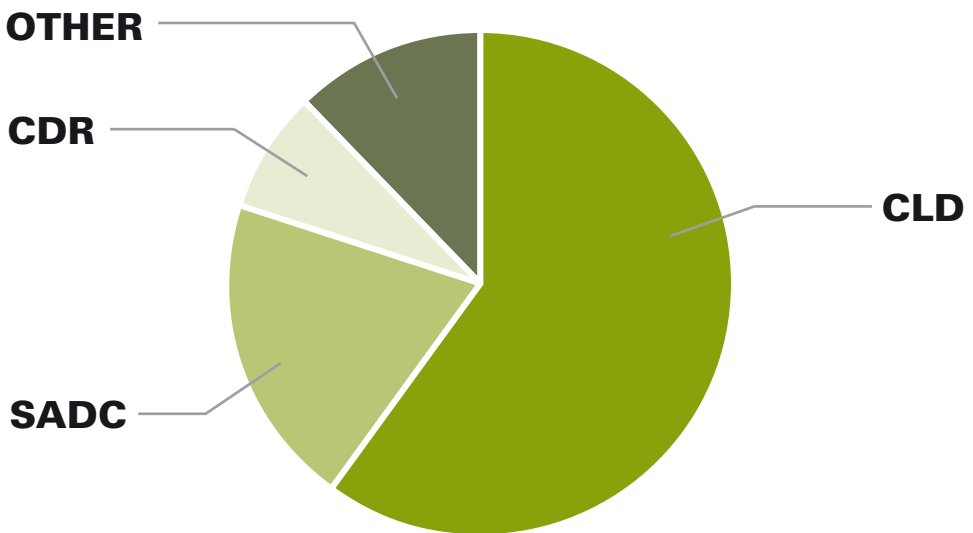
**SADC** : Société d'aide au développement des collectivités (Community Development Assistance Soc.)

# PROMOTION AND POSITIONING OF THE CHANTIER TRUST IN 2009

This year again, the Chantier de l'économie sociale Trust initiated and took part in numerous meetings around Québec to familiarize communities with its financing tools.

Our information officer conducted a tour of the regions from March to September 2009. The aim of the tour was to inform as many development agencies as possible about the products of the Chantier de l'économie sociale Trust, and do it in a personalized manner. We wanted them to understand the advantages of our financial products so they can position them, when appropriate, in the financing packages of their community's projects.

## Types of Agencies



## purchase policy

Aware of the importance of promotion by example, the Chantier de l'économie sociale Trust has applied the preferential purchasing principle with social economy enterprises. Over the last year, the Trust acquired over 75% of its goods and services from social economy enterprises.



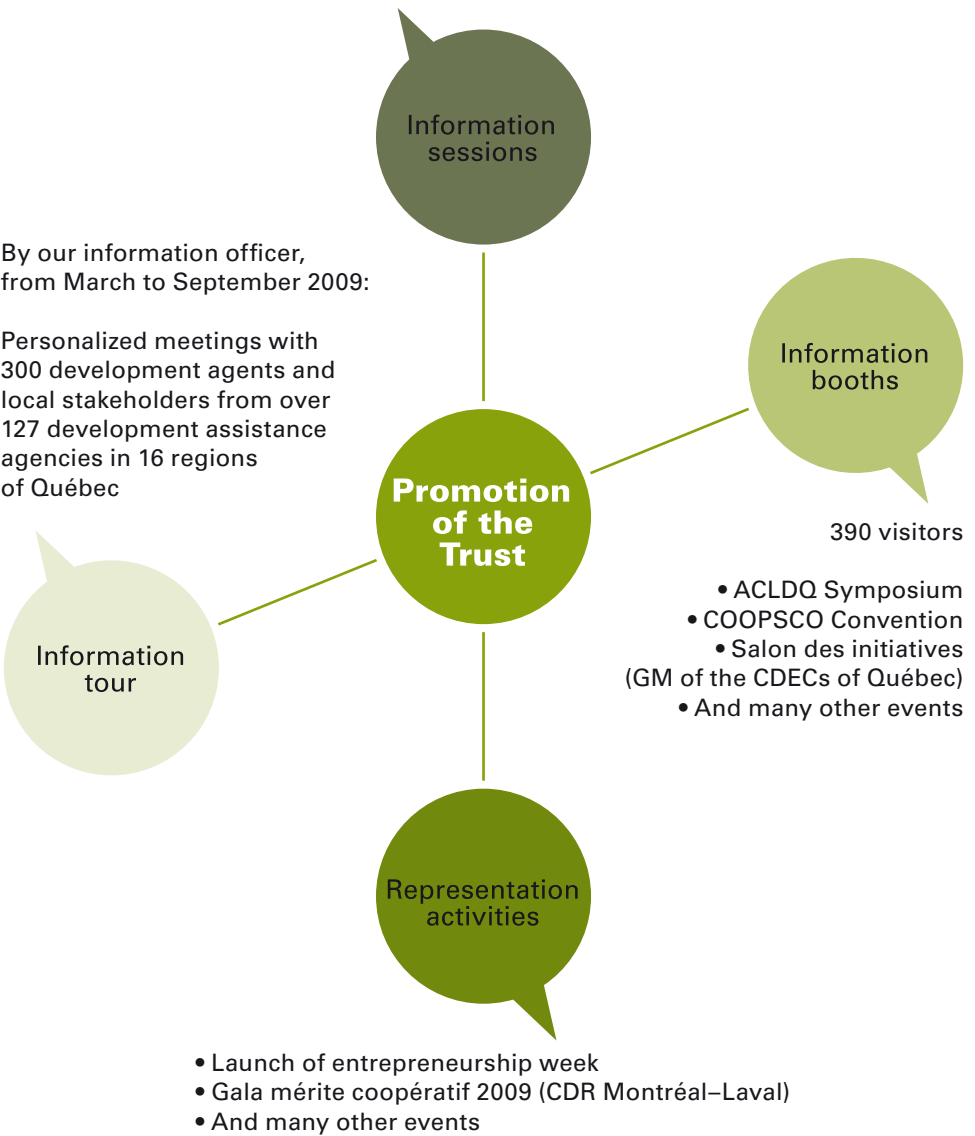
## Promotion and Positioning of the Chantier Trust in 2009

Requested by regional stakeholders: 135 participants

- CLD de Shawinigan
- CLDs of MRC de Montmagny and de L'Islet
- And many other events

By our information officer,  
from March to September 2009:

Personalized meetings with  
300 development agents and  
local stakeholders from over  
127 development assistance  
agencies in 16 regions  
of Québec

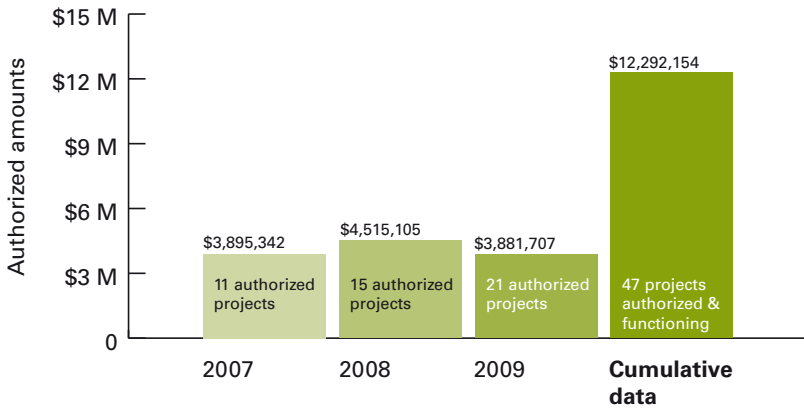


# INVESTMENT ACTIVITIES

## Since its Inception

The investment fund has been available to social economy enterprises since 2007. Since the beginning, the Trustee Council has authorized investments amounting to a little over \$12.3 million. These investments have enabled the creation and maintenance of over 1,197 jobs, while injecting a total investment of \$70.4 million into Québec's regional economy. The following graphic illustrates the amounts authorized since 2007.

In 2009, the Chantier de l'économie sociale Trust authorized investments in 21 collective enterprises. Financing offers represent potential investments of \$3.9 million, and \$28 million in investments has been generated for these projects.



We are proud to use these investments to support social economy enterprises that are contributing to their community's development. The Chantier de l'économie sociale Trust invested an average of \$285,864 per enterprise, with authorized minimum and maximum investments of between \$50,000 and \$950,000.

	Cumulative investments at 31 Dec. 2009	2009
<b>Highlights of 2009 Investments</b>		
Number of authorized projects	47	21
Authorized investments	\$12.3 M	\$3.9 M
Average investment per project	\$285,864	\$186,484
% of REPC investment portfolio	70%	55%
Generated investments	\$70.4 M	\$28 M
Number of jobs created and maintained	1,197	427
Average amount invested per job	\$10,269	\$9,091

## Regional Distribution Representing the Pattern of Development of the Social Economy in Québec's Regions

Over the next few years, the Trust will have \$49 million to invest in social economy enterprises. We have set investment objectives according to regional territories to ensure coverage of all of Québec's regions. Here, we present a comparative chart showing the projected regional distribution compared with projects authorized as at December 31, 2009.

Territories	Objectives		Projects Authorized and Functioning			
	Amount	%	Amount	%	Nbrs	%
<b>Outlying territories</b> <sup>1</sup>	\$9,579,500	23%	\$2 620 315	21%	14	30%
<b>Central territories</b> <sup>2</sup>	\$15,827,000	38%	\$4,352,424	35%	17	36%
<b>Major urban poles</b> <sup>3</sup>	\$4,998,000	12%	\$213,000	2%	1	2%
<b>Montreal metropolitan region</b> <sup>4</sup>	\$11,245,500	27%	\$5,106,415	42%	15	32%
Reserve	\$7,350,000					
Overall investment	\$49,000,000	100%	\$12,292,154	100%	47	100%

1 (Bas-Saint-Laurent, Saguenay-Lac-Saint-Jean, Abitibi-Témiscaminque, Côte-Nord, Nord-du-Québec, Gaspésie-Îles-de-la-Madeleine)

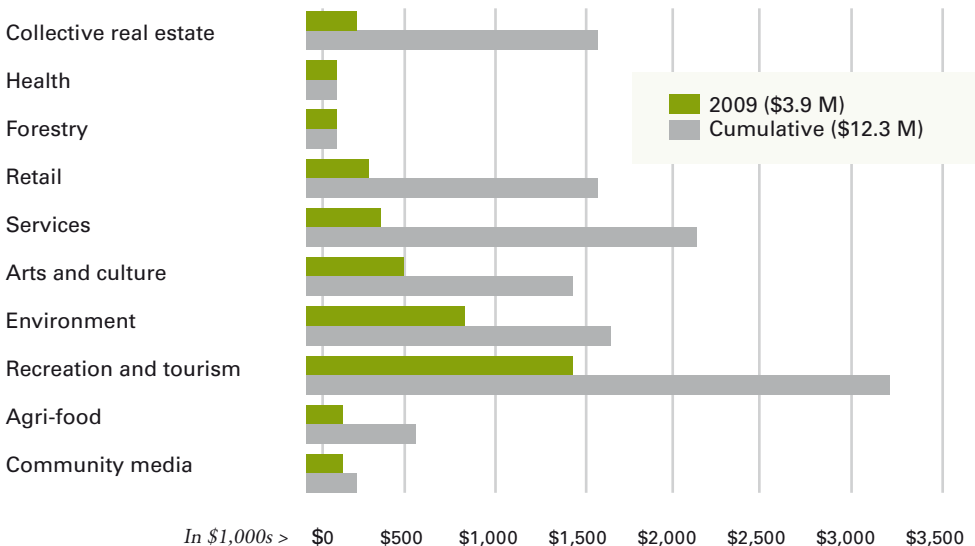
2 (Mauricie, Estrie, Chaudière-Appalaches, Lanaudière, Laurentides, Montérégie, Centre-du-Québec)

3 (Québec, Outaouais)

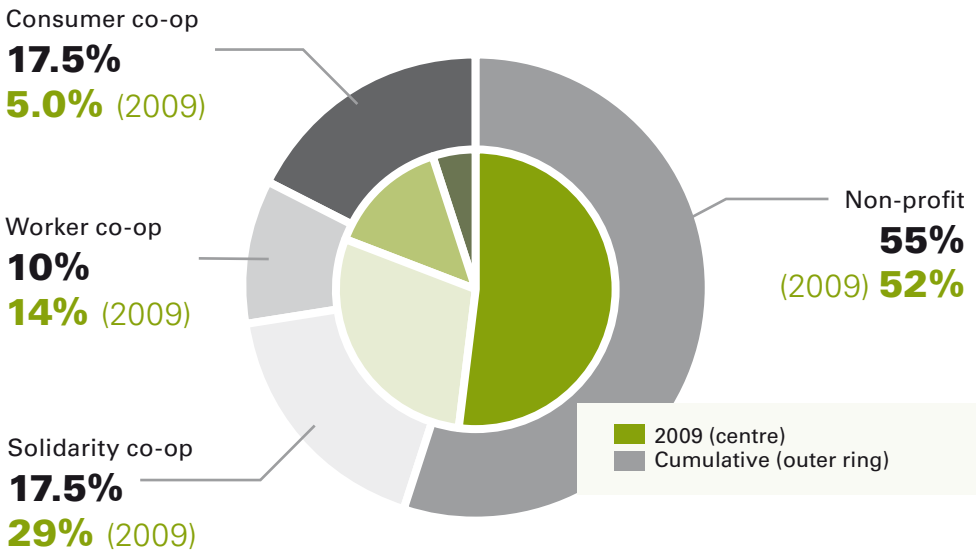
4 (Montréal, Laval)

## Diversity of Social Economy Enterprises and Sectors

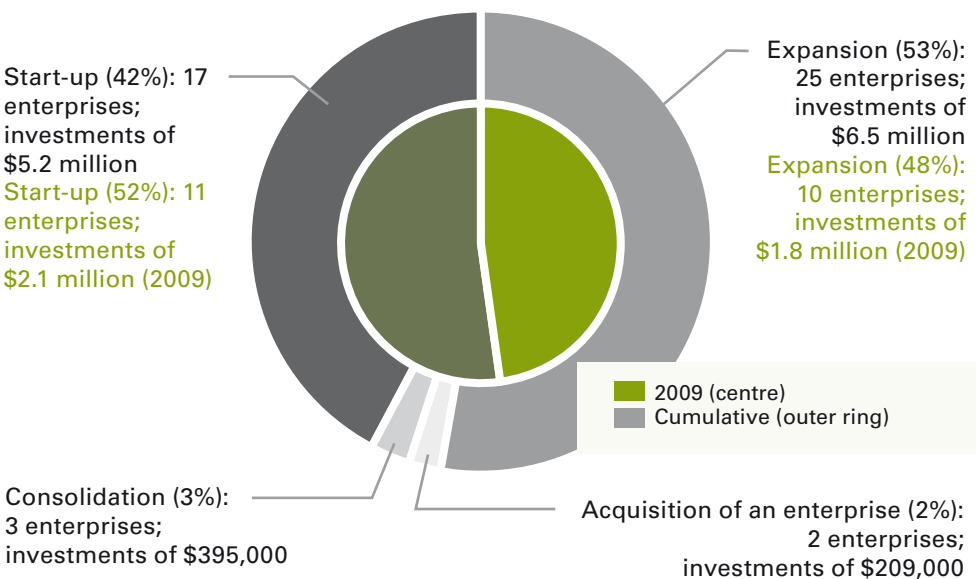
### Chantier Trust Investments by Sector of Activity



**Collective Enterprises, Cooperatives and Non-profit Organizations  
(47 projects)**



**Investments in all phases of business development; from start-up to expansion, even acquisition of assets of existing enterprises  
(47 projects)**



# ZOOM ON PROJECTS

**W**ith its innovative financial products, the Chantier Trust offers collective entrepreneurs and local development stakeholders the tools they need to start up or consolidate their projects in the social economy sector.

The projects presented below are fine examples of what the social economy can do—mobilize people in a community to maintain and enhance its vitality.

## COOPÉRATIVE DE SOLIDARITÉ ALIMENTAIRE DES SEIGNEURIES

**Reasons for the investment:** Acquisition of a building, construction work and re-opening of the grocery store in the village of Saint-Pierre-les-Bécquets

**Activity sector:** Food

**Region:** Centre-du-Québec

**City:** Saint-Pierre-les-Bécquets

**Local and/or sectoral partners:** CLD de la MRC de Bécancour, CDR Centre-du-Québec/Mauricie, Fédération des coopératives alimentaires du Québec

**Number of jobs created and maintained:** 8

This project made it possible to re-open the grocery store of the municipality of Saint-Pierre-les-Bécquets, which had been closed in early 2009, and offer a variety of food and non-food-related products and services to meet the needs of the local, seasonal and tourist clientele.

The Coopérative de solidarité alimentaire Des Seigneuries is a good example of community involvement in a social economy project that has a significant impact on the local economy. In addition to the maintenance and eventual creation of full-time and part-time jobs, the project is part of a community development and revitalization process.





## COOPÉRATIVE FUNÉRAIRE DE CHICOUTIMI

**Reasons for the investment:** Refitting a funeral residence to create a funeral complex and layout for a columbarium and laboratory; open, in the Église Saint-Luc, the first funeral complex in Chicoutimi-Nord

**Activity sector:** Services

**Region:** Saguenay–Lac-Saint-Jean

**City:** Chicoutimi

**Local and/or sectoral partners:** Fédération des Coopératives funéraires du Québec

**Number of jobs created and maintained:** 23

The Coopérative funéraire de Chicoutimi offers the people of Chicoutimi, Chicoutimi-Nord, Saint-Ambroise, Laterrière and neighbouring communities a complete and integrated range of funeral services while maintaining the place of worship, Église Saint-Luc, for religious ceremonies. As such, it offers an alternative that is comparable to the competition and is increasing accessibility to funeral services in the region.

The funeral complex reflects new trends, including meeting spaces for mourning families, exhibition halls, a chapel for funerals and memorial services, a banquet hall and adequate parking.

## RADIO BORÉALE

**Reasons for the investment:** Community radio start-up, acquisition of computer and production equipment, layout of premises and operating fund

**Activity sector:** Community media

**Region:** Abitibi–Témiscamingue

**City:** Amos

**Local and/or sectoral partners:** CLD Abitibi, CDC d'Amos, CDEC, ARCQ

**Number of jobs created and maintained:** 4

This radio station broadcasts daily programs offering local news, cultural and public affairs programming with people who are active in the MRC; covers the entire territory of MRC Abitibi.

Programming is entirely dedicated to the concerns of people in the region and reflects the lives of people in the territory by giving them the chance to make their voices heard. Community-based programming is the focus of this radio station because it is essential to build close ties among communities in every corner of the MRC d'Abitibi.



## JARRY/2e

This project is a result of joint community action aimed at stimulating the sector, particularly through the arrival of new residents and establishment of local services. To manage this collective building, two entities share the space as co-owners: the Coopérative d'habitation Côté Soleil, which administers community housing units, and the Coopérative de solidarité Développement Jarry 2ième, which administers the commercial spaces. These spaces will house five social economy enterprises, including Atelier-boutique Vélogik, Bistro Tributerre, Centre de la Petite Enfance Populaire St-Michel (60 new childcare spaces) and the Fonds de développement Emploi-Montréal.

In addition to investing in the overall project of this solidarity cooperative, the Chantier de l'économie sociale Trust also directly assisted two of its tenants by investing in the layout and start-up of Vélogik and relocation of Tributerre Bistro.

**Reasons for the investment:** Acquisition of land and construction of commercial premises

**Region/City:** Montréal

**Local and/or sectoral partners:** CDEC Centre-Nord, CDR Montréal-Laval

**Activity sector:** Collective real estate



## VÉLOGIK

**Reasons for the investment:** Layout and start-up of a store/workshop specializing in bicycle sales and repairs

**Local and/or sectoral partners:** CDEC Centre-Nord, CJE Saint-Laurent

**Number of jobs created and maintained:** 4

**Activity sector:** Retail

Vélogik is a community oriented store/workshop. The project's aim is to create a support service for at risk youth, especially school dropouts and recently arrived immigrants with a view to socio-occupational integration; bicycling and the issue of climate change are employed as platforms for learning and intervention.



## TRIBUTERRE BISTRO

**Reasons for the investment:** Relocation of the Tibet Libre cooperative

**Local and/or sectoral partners:** CDEC Centre-Nord

**Number of jobs created and maintained:** 10

**Activity sector:** Food service

In addition to providing comforting cuisine that prioritizes local, fair trade and organic ingredients prepared in an eco-friendly manner, this bistro is a meeting place and space for discussions and cultural events in the form of, among other things, talks and musical performances. In this way, the cooperative will be able to pursue its mission of public education about environmental, economic, social, and international issues and promote community involvement.



# TRUST INVESTMENTS SINCE ITS INCEPTION

Name of enterprise	Year Authorized	Region	Sector	Trust Financing	Total Project Cost	Jobs Maintained & Created	Local/Sectoral Partners
Recyclo-Centre	2007 et 2008	Montréal	Environment	350 000 \$	1 629 624 \$	22	CLD du Bas-Richelieu
Les Serres coopératives de Guyenne	2007 et 2009	Abitibi-Témiscamingue	Agri-food	300 000 \$	1 825 500 \$	155	SADC d'Abitibi-Ouest, CLD d'Abitibi-Ouest, CDR de l'Abitibi-Témiscamingue
Légendes Fantastiques	2007	Centre-du-Québec	Arts and culture	412 000 \$	3 150 733 \$	18	SDE de Drummondville
Service funéraire coopératif Drummond	2007 et 2008	Centre-du-Québec	Funeral Services	525 000 \$	4 353 703 \$	26	Fédération des coop funéraire du Québec, SDE de Drummondville
Corporation de développement Le Dauphin (Cinéma Beau-bien)	2007 et 2009	Montréal	Arts and culture	781 373 \$	2 741 557 \$	25	CDEC Rosemont—Petite-Patrie
Alimentation Coop Port-Cartier	2007	Côte-Nord	Retail	750 000 \$	5 685 000 \$	40	Corporation de développement économique de la région Port-Cartier, Fédération des coop alimentaires du Québec, CLD de la MRC de Sept-Rivières
Centre d'interprétation sur la biodiversité du Québec	2007	Centre-du-Québec	Environment	381 969 \$	1 295 040 \$	9	CLD de la MRC de Bécancour, SADC Nicolet-Bécancour
Coop de l'Université de Sherbrooke	2007	Estrie	Retail	250 000 \$	1 450 000 \$	30	Fédération des coop en milieu scolaire
Les Boutiques Chic Chez Vous (Collection In-nova)	2007	Montréal	Retail	150 000 \$	450 000 \$	10	CLD de Longueuil, CDEST
Coop des travailleurs CHNC	2007	Gaspésie-Îles-de-la-Madeleine	Community media	95 000 \$	271 650 \$	10	CLD de la MRC de Bonaventure
Société des fêtes et festivals du Québec (Festivals et événements Québec)	2007	Montréal	Recreation and tourism	250 000 \$	572 750 \$	28	Aucun
Ateliers Créatifs - Centre-sud / Plateau Mont-Royal (Le Chat des Artistes)	2008	Montréal	Collective real estate	686 542 \$	2 794 203 \$	3	CDEC Centre-sud / Plateau Mont-Royal
Corporation touristique de Bergeronnes (Camping bon Désir)	2008	Côte-Nord	Recreation and tourism	155 000 \$	465 910 \$	17	CLD de la Haute-Côte-Nord
Coop brassicole de l'autre monde	2008	Estrie	Agri-food	169 000 \$	510 000 \$	5	CDEC de Sherbrooke, CDR de l'Estrie
Coop de solidarité Développement Jarry /2e	2008	Montréal	Collective real estate	715 000 \$	2 318 292 \$	-	CDEC Centre Nord , CDR Montréal-Laval
Coop funéraire de l'Estrie	2008	Estrie	Funeral Services	450 000 \$	2 051 000 \$	87	Fédération des coop funéraires du Québec, CDR de l'Estrie, CLD du Haut-Saint-François.



Name of entreprise	Year Authorized	Region	Sector	Trust Financing	Total Project Cost	Jobs Maintained & Created	Local/Sectoral Partners
Corporation de développement touristique de St-Juste-du-Lac (Camping le sous bois de l'Anse)	2008	Bas St-Laurent	Recreation and tourism	100 108 \$	477 108 \$	6	CLD de la MRC de Témiscouata
Bonjour Aujourd'hui et Après	2008	Laval	Services	160 000 \$	533 795 \$	20	CLD de Laval
Société Immobilière Communautaire des Premiers Quartiers (Auberge Internationale de Trois-Rivières)	2008	Mauricie	Recreation and tourism	59 000 \$	224 670 \$	3	SDE de Trois-Rivières, ECOF
Coop de solidarité La Co.Mode Verte	2008	Bas St-Laurent	Environment	60 000 \$	597 435 \$	8	CLD de la MRC de Matane, CDR Bas-Saint-Laurent
Jouvence, base de plein air inc.	2008 et 2009	Estrie	Recreation and tourism	750 000 \$	2 715 000 \$	156	CLD de la MRC de Memphrémagog
Coop de solidarité en environnement la Maison Verte	2008	Montréal	Retail	95 000 \$	593 321 \$	7	CDEC Côte-des-Neiges/ Notre-Dame-de-Grâce, CDR Montréal-Laval
Coop funéraire de l'île de Montréal	2008	Montréal	Funeral Services	700 000 \$	2 555 000 \$	9	Fédération des coop funéraires du Québec, CDEST
Village Québécois d'Antan	2008	Centre du Québec	Recreation and tourism	340 455 \$	1 369 005 \$	58	SDE de Drummondville
Site historique maritime de la Pointe-au-Père (projet Onondaga)	2008	Bas St-Laurent	Recreation and tourism	250 000 \$	3 181 052 \$	18	CLD Rimouski-Neigette
TAZ, Centre Multidisciplinaire et Communautaire	2009	Montréal	Recreation and tourism	950 000 \$	13 609 938 \$	37	CDEC Centre-Nord
Centre d'entraide et de services communautaires du Marigot	2009	Laval	Services	152 500 \$	576 925 \$	21	CLD de Laval
Coop de solidarité de l'Auberge de jeunesse Oueskarini	2009	Outaouais	Recreation and tourism	213 000 \$	776 500 \$	4	CLD Papineau, CDR Outaouais-Laurentides, Carrefour jeunesse emploi
Coop de solidarité Tibet Libre (Bistro Tributerre)	2009	Montréal	Retail	100 000 \$	330 000 \$	10	CDEC Centre-Nord
École de percussions du Québec (Samajam)	2009	Montréal	Arts and culture	112 000 \$	320 000 \$	14	CDEST
Radio Boréale	2009	Abitibi-Témiscamingue	Community media	110 113 \$	346 113 \$	4	CLD de l'Abitibi, CDC d'Amos, CDEC, ARCO
Komunbécyk (Atelier boutique Vélogik)	2009	Montréal	Retail	50 000 \$	153 950 \$	3	CDEC Centre-Nord, CJE Saint-Laurent
Coop funéraire de Chicoutimi	2009	Saguenay-Lac-St-Jean	Funeral Services	150 000 \$	525 000 \$	23	Fédération des coop funéraires du Québec
Coop de solidarité alimentaire des Seigneuries	2009	Centre-du-Québec	Retail	135 000 \$	866 450 \$	8	CLD de la MRC de Bécancour, CDR Centre-du-Québec/Mauricie, Fédération des coop alimentaires du Québec
Coop de solidarité Collective, transport, valorisation Mauricie	2009	Mauricie	Environment	180 000 \$	518 800 \$	14	CLD de Shawinigan, SADC
Groupe RCM inc.	2009	Mauricie	Environment	250 000 \$	3 794 606 \$	194	CLD de Maskinongé, Conseil québécois des entreprises adaptées

Name of enterprise	Year Authorized	Region	Sector	Trust Financing	Total Project Cost	Jobs Maintained & Created	Local/Sectoral Partners
Coop de thérapie pour personnes dépendantes (Centre Caroline Roy)	2009	Estrie	Health	50 000 \$	530 000 \$	11	CLD du Granit, CDR de l'Estrie
Le Cabestan	2009	Bas St-Laurent	Agri-food	50 000 \$	276 600 \$	5	CLD de Matane, CDR Bas-St-Laurent
Coop de solidarité Agrifor-Énergie des Etchemins	2009	Chaudière-Appalaches	Forestry	50 000 \$	578 000 \$	3	CLD des Etchemins, SADC
Ressource de réinsertion Le Phare	2009	Côte-Nord	Environment	390 094 \$	1 199 384 \$	58	CQEA, CLD de la MRC de Sept-Rivières
Coop de solidarité Vision Entrepreneuriale Régionale Touristique et Environnementale (VERTE)	2009	Saguenay-Lac-St-Jean	Recreation and tourism	100 000 \$	435 700 \$	12	CLD du Saguenay
Regroupement de Lachine	2009	Montréal	Collective real estate	204 000 \$	1 212 500 \$		CLD de Lachine, CDEC Lasalle-Lachine
Centre d'artistes en arts visuels de l'Abitibi-Témiscamingue (CAAVAT)	2009	Abitibi-Témiscamingue	Arts and culture	110 000 \$	515 000 \$	6	CLD de Rouyn-Noranda

**To apply for financing or for additional information,  
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The Réseau d'investissement social du Québec (RISQ) is the agency mandated by the Chantier de l'économie sociale Trust to receive and analyze loan applications that are then presented to the Chantier de l'économie sociale Trust's Investment Committee.

**To contact the RISQ:**

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