

FUNDING PROGRAMS

RURAL DEVELOPMENT FUND (RDF)

The objective of this fund is: to promote the growth and integration of the population; to add value to human, cultural and physical resources of the region; assure the survival of rural communities; maintain the equilibrium between quality of life, lifestyle, natural environment and economic activities; well-being of the population (sports and leisure); Proximity of services: (social programs, improved community services and equipment, transportation and community development); job creation; communications (access to new technology, transfer of knowledge)

Maximum financial assistance: \$25, 000 per project.

STRUCTURING PROJECTS SUPPORT POLICY (SP)

The purpose of this policy is to mobilize communities and support the implementation of structuring projects. The MRC will ensure its implementation, updating and dissemination.

Component 1: General Fund

A structuring project is one that demonstrates growth, has an impact on the economy and falls in line with the MRC's intervention priorities.

Maximum financial assistance is \$35,000 per project. *Salary is admissible to 50% of the total project cost for a maximum of \$17,500 per project.

Component 2: Fishery Fund

Fisherpersons without NEQ numbers to purchase equipment, gear, etc. to ensure safe and efficient fishing.

Fishers are eligible to 50% of admissible expenses, up to a maximum of \$35,000. This component cannot be combined with any other component or fund of the MRC.

Component 3: Online presence & training

Creating or improving an online presence (websites – new or revamping), social media marketing, E-commerce, Google my business registration, etc.)

Maximum financial assistance is \$5,000 per project, one-time only and can be combined with component 1. Training on how to maintain the online presence can also be reimbursed up to a maximum of \$1000 for eligible expenses.

REGIONAL SOCIAL PROGRAMS SUPPORT FUND (RSPSF)

The objective of this fund is to assist in the stabilization and continuity of social programs through partnerships.

Regional based initiatives are defined as recurring activities that are present in one or municipalities on the territory of the MRC du Golfe-du-Saint-Laurent that have direct intervention with the population and are addressing a need in the community or communities involved.

Maximum financial assistance is \$60,000 for a period of 3 years (\$20,000 annually).

ENTREPRENEURIAL AND ECONOMIC DIVERSIFICATION FUND (EEDF)

This fund aims entrepreneurs and young entrepreneurs between the ages of 18 and 40 who wish to start a new business, acquire an existing business, expand and whose objective is to contribute to the economic diversification of the MRC du Golfe-du-Saint-Laurent.

Maximum financial assistance is \$12,500 per project. (\$15,000 if the promoter is between the ages of 18 and 40). Training expenses may also be reimbursed up to a maximum of \$1,000.

SOCIAL ECONOMY FUND (SEF)

This fund aims to support the development and the growth of social economy, i.e. production of goods and services by organizations built on a community based entrepreneurship. These projects, financially viable, and socially inclined will contribute to improving the quality of life and community development.

Maximum financial assistance: \$10, 000 per project.

CONCERTATION, ENTERPRISE TRADE FUND (CETF)

This fund has dual objectives:

1) Concertation: The actions of many people working together for a common goal. This funding is available to assist in the financing of forums (fishery, tourism, etc.), assemblies and meetings to discuss issues pertaining to a specific industry, including the development of strategies within the sectors of the economy involved or in the development of the territory of the MRC.

2) Enterprise trade: To support the growth of the Lower North Shore's business activities through market penetration and expansion. Financial assistance is available for attending trade shows, conventions, conferences or other similar events.

Annual budget for this fund is \$20,000.

COMMUNITY SUPPORT FUND (CSF)

This fund assists in offsetting the costs to local organizations, clubs, groups and individuals involved in events or initiatives which have a positive impact for the recipient, local residents and the community as a whole.

Annual budget for this fund is \$ 5,000.

QUEBEC SOCIAL INITIATIVES FUND (FQIS)

This fund targets poor, underprivileged or marginalized individuals and families. Projects eligible for funding by the FQIS must be aimed at fighting poverty and social exclusion. They may address issues such as social and community development, the prevention of poverty, and the improvement of the conditions of those living in poverty.

Maximum financial assistance: Undetermined. Dependant on financial need.

Funding programs through sectoral agreements

BIOFOOD DEVELOPMENT IN A NORTHERN CONTEXT WITHIN THE MRCGSL

Projects presented will be analyzed in accordance with the objectives of the sectoral agreement and the strategic plan for bio food development in a northern context on the territory of the MRC du Golfe-du-Saint-Laurent and the impact on the territory, structuring aspect of the project and the quality of financing and implementation plan.

Projects are evaluated on a case-by-case basis and financial assistance is granted accordingly.

Final deadline to submit projects for funding is August 31, 2023, subject to available finances.

Funding programs managed at the MRC

SELF-EMPLOYMENT ASSISTANCE (SEA)

This program offers help in the form of financial and technical support. This support is intended for income security recipients, employment insurance recipients, people “without employment and income” and workers with an uncertain income to start-up or purchase an existing business.

Create a new or purchase an existing business. In the case of a self-employed worker receiving employment insurance, be in the consolidation phase.

COMMON INVESTMENT POLICY (FLI/FLS)

Hereafter called the “**Local Funds**” – **The FLI/FLS is a LOAN program.**

The mission of the **Local Funds** is to financially assist and technically support new and existing enterprises, create, and maintain jobs within the territory of the MRC du Golfe-du-Saint-Laurent.

The objective of the **Local Funds** is to provide adapted finance tools which will accelerate the realisation of entrepreneurial project on the territory, as well as intervene in a proactive manor.

The **Local Funds** encourage entrepreneurial spirit and supports entrepreneurs in the development of their projects.

The **Local Funds** are generally intended to provide or ensure the company’s working capital necessary for the success of the project.

The financial support of the **Local Funds** can be an essential tool in obtaining financing from other financial sources such as a conventional loan from a financial institution, as a grant or as a down payment on other seed capital.

NEW at the MRC

ACCES ENTREPRISE QUEBEC (AEQ)

The goal of the AEQ is to improve the availability and consistency of front-line services offered to businesses on the territory of the MRC du Golfe-du-Saint-Laurent that meet their direct needs, identified through an Intervention and resource allocation plan (PIAR). Objectives include digital shift, human resources, simplify access to regional partners and business needs assessment)