MRC du Golfe-du-Saint-Laurent

APPLICATION FORM

for Financial assistance

Please submit your application by email to:
projets.projects@mrcgsl.ca

Regions and Rurality Fund
2025-2028

Before submitting an application, please read the following information carefully.

Ethics and Conflicts of Interest

The MRC du Golfe-du-Saint-Laurent is committed to ensuring integrity and avoiding situations of actual or apparent conflicts of interest in the administration of the Regions and Rurality Fund (FRR).

In this regard, the employees of the MRC du Golfe-du-Saint-Laurent may not hold a contract, agreement or commission arising from the FRR, nor may they derive any benefit therefrom.

In addition, Members of the National Assembly of Quebec, Municipal elected officials and members of the civil service shall act in accordance with the rules of ethics and professional conduct that apply to them by law.

Am I eligible for funding?

The MRC **may** award a grant from the FRR funds it manages **to the following applicants**:

- Local municipalities and municipal organizations;
- Indigenous communities;
- Non-profit organizations and cooperatives, with the exception of financial cooperatives;
- Social economy enterprises;
- Health and educational institutions (if the project is carried out in a municipality with fewer than 20,000 residents and the benefits are shared with the community);
- For-profit businesses with a **NEQ** number **(under Component 2 – Territorial Development ONLY)**

The MRC **cannot** award grants to the following organizations:

- Ministries, budgetary agencies, and Crown corporations referred to in Schedules 1 and 3 of the *Act respecting the management of public finances* (RLRQ, Chapter A-6.001), as well as corporations controlled directly or indirectly by a government (provincial or federal) or by a Crown corporation; **(Schedule A)**
- For-profit businesses in the financial sector, including financial cooperatives and financial planners;
- The following nonprofit organizations, none of whose activities are related to community action, such as:
    - Foundations;
    - Professional associations and labor and political organizations;
    - Religious organizations;
    - Organizations established by a public authority to serve public administration interests;
- Individuals not engaged in commercial activities, with the exception of individuals covered by the agreement concluded with the Conseil des arts et des lettres du Québec;
- Applicants listed in the Register of Businesses Ineligible to Perform Public Contracts (RENA), including their subcontractors listed in the RENA;
- Applicants who, during the two years preceding the grant application, failed to fulfill their obligations after having been duly notified to do so in connection with the award of prior financial assistance by the Ministère des Affaires municipales et de l'Habitation;
- Applicants who are under the protection of *the Companies' Creditors Arrangement Act* (R.S.C. 1985, c. C-36) or *the Bankruptcy and Insolvency Act* (R.S.C. 1985, c. B-3).

Is my project eligible for funding?

To be eligible, projects must:

- **Be carried out within the territory of the MRC du Golfe-du-Saint-Laurent by businesses or organizations with a valid NEQ number;**
- Be directly related to at least one of the priorities and correspond to an action mentioned therein;
- Not include recurring expenses and be carried out on a one-time basis within a specified timeframe;
- Comply with laws and regulations;
- Fall within one of the following areas of focus aimed at promoting economic vitality, cultural dynamism, social development, environmental protection, rural life, housing, support for local municipalities, improved living conditions, heritage preservation, and land use planning and development.

The following projects are not eligible:

- Projects that do not contribute to the objectives set out in this framework;
- Projects in the restaurant sector;
- Projects in the retail sector, with **the exception** of a **local[1] project** that is not eligible for Component 5 "Local Shops" of the FRR;
- Projects related to places of worship, unless they serve a purpose other than religious one;
- Projects aimed at ensuring the regular operation of a business or organization;
- Projects related to **controversial[2]** activities that could be degrading to individuals with whom it would be unreasonable to associate the name of the MRC du Golfe-du-Saint-Laurent;
- **Real estate[3]** used as residential or commercial properties, or any rental property whose **SOLE** purpose is to generate income through the rental or sale of such properties **(EXCEPT FOR: SOCIAL HOUSING, LOW-INCOME HOUSING, HOUSING FOR SENIORS)**
- Expenses related to the decontamination, renovation, or conversion of housing **(under Component 3 – Revitalization ONLY)**

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[1] **A local business** is a business that sells consumer goods meeting the daily needs of a community and whose presence is essential to the sustainable settlement of the population.

[2] **Controversial activities:** the production or distribution of weapons; the operation of gambling establishments (casinos, bingo halls, gaming terminals); the operation of violent video games; combat sports involving any living species; races or similar activities; bars; politics; sexual exploitation (erotic bars, escort agencies, massage parlors, swingers' clubs, or the production of pornographic material), and the production, sale, and services related to the consumption of tobacco or drugs, etc.

[3] **Real estate** is defined as any fixed property, real property, or property permanently attached thereto, which may be purchased, leased, sold, or transferred together or separately; residential real estate includes properties such as apartments, condominiums, and houses. Commercial real estate includes office buildings, warehouses, storage facilities, etc.

What expenses are eligible?

Eligible expenses are as follows:

- Expenses directly related to the project (rent, **travel expenses**[1], acquisition of data, materials, and **equipment**[2]);
- Expenses related to plans and studies (salaries and benefits, professional and contractual fees) concerning:
    - The development of a business plan;
    - assessing the viability of a project, including a market analysis of the project;
    - assessing the technical and financial feasibility of a project;
    - the definition and development of a concept;
    - activity planning;
    - the development and refinement of tools or indicators to better measure a sector of activity, including studies on traffic and the economic impact related to projects;
- the costs of **constructing**[3], developing, implementing, or deploying the project, where relevant to the project;
- Costs related to the planning and consultation process involving a group of regional stakeholders (salaries and benefits, professional and contractual fees);
- Administrative costs, up to 5% of eligible expenses.

The following expenses **are not eligible:**

- Expenses incurred prior to the signing of a financial assistance agreement by both parties;
- Expenses already funded and those related to projects already completed;
- Funding for scholarships, awards, or contests;
- Any form of loan, loan guarantee, or equity investment;
- The operating deficit of an eligible organization, interest expenses, loan repayments, or replenishment of working capital;
- Expenses related to the relocation of a business or part of its production outside the local municipality where it is established;
- The organization's operating expenses (these expenses are fully deductible in the year they are incurred and appear on the company's income statement) **(example in Appendix C of the framework for action to promote regional vitality, available at mrcgsl.ca);**
- Expenses related to activities governed by the budget rules approved by the Government of Quebec;
- The portion of the Québec sales tax and the goods and services tax/harmonized sales tax that the claimant is eligible to claim as a refund;
- Severance pay;
- Expenses not directly related to the project;
- Expenses related to lobbying activities, as defined in sections 26 and 27 of the *Act respecting transparency and ethics in lobbying* (RLRQ, chapter T-11.011);
- Legal fees, particularly those related to civil or criminal proceedings involving the personal liability of officers or employees of funded entities;
- Expenses, including those incurred as a subcontractor, for the benefit of any entity registered with RENA or that has failed to fulfill its obligations after being duly notified in connection with the granting of prior financial assistance by a ministry or agency of the Government of Québec;

What is Social economy?

The social economy refers to all socially oriented economic activities carried out by enterprises whose operations consist of the sale or exchange of goods and services, and which are operated in accordance with the following principles:

- the enterprise's purpose is to meet the needs of its members or the community;
- the enterprise is not subject to the decision-making authority of one or more public bodies within the meaning of the Act respecting Access to documents held by public bodies and the Protection of personal information (Chapter A-2.1);
- the rules applicable to the enterprise provide for democratic governance by its members;
- the enterprise strives for economic viability;
- the rules applicable to the enterprise prohibit the distribution of surpluses generated by its activities or provide that such surpluses be distributed among its members in proportion to the transactions each of them has carried out with the enterprise;
- The rules applicable to the legal person operating the enterprise provide that, in the event of its dissolution, the remaining assets of the enterprise must be transferred to another legal person with similar objectives.

For the purposes of the first paragraph, a social objective is an objective that is not focused on monetary profit but on serving members or the community and that is characterized by an enterprise's contribution to the well-being of its members or the community and to the creation of sustainable, quality jobs.

- [1]Not exceeding the rates in effect in the Quebec public service **(Appendix B)**
- [2]**Excluding rolling stock (rolling stock is defined as any motorized mobile equipment**—trucks, cars, buses, utility vehicles (machines), service vehicles, etc.). **Non-motorized but towable equipment (e.g., trailers, kiosks on wheels, etc.) remains eligible.**
- [3]**An** eligible applicant who is not already subject to contract award rules under a Quebec law or regulation must award any construction contract necessary for the project's completion to the lowest-priced compliant bidder, after sending a written invitation to at least two suppliers for a contract valued between $50,000 and $133,800 and after issuing a public call for tenders for a contract valued at $133,800 or more.

Precisions for profit businesses/private enterprises

The FRR, Component 2 for private businesses aims to promote the entrepreneurial spirit and support entrepreneurship and business by:

- Promoting the creation and/or retention of sustainable jobs
- Providing ongoing support to entrepreneurs in the implementation of their projects (business plans, studies, references),
- Promoting social development and supporting promoters of social economy enterprises;
- Providing technical and/or financial guidance and support to potential entrepreneurs or those already in business (consulting, guidance, referrals, training support);
- Proposing and managing funding programs accessible to our potential clients
- Providing and managing investment funds such as the Local Investment Fund (FLI) and the Local Solidarity Fund (FLS).

Definitions

Startup/acquisition

The creation of a business, legally incorporated by the promoter, or the acquisition of shares[1] in an existing business within the MRC's territory.

[1]Shares – a promoter requesting financing to purchase shares in an existing business must, upon completion of the transaction, become the majority shareholder and hold at least 51% of the shares.

Training

Enabling promoters whose funding has been approved for a startup or acquisition to receive financial assistance for training related to their project.

Eligible training may include:

- Online or correspondence training courses;
- Training seminars offered by business support or business development organizations or associations;
- Business skills training and consulting aimed at improving the client's general knowledge of business skills;

Costs associated with providing business skills training to prospective or existing entrepreneurs, which may take the form of, but is not limited to, individual consultation, classroom courses, seminars, and conferences, in areas such as:

Accounting/general ledger; Strategic planning; Cash flow and profitability management; Food and labor costs; Marketing and promotion; Business networking; Food handling; Public relations.

A promoter may be reimbursed 100% of eligible training expenses, up to a maximum of $1,000. Eligible expenses include registration fees, materials, and other costs related to the promoter's participation in approved training activities.

Expansion or Diversification

Increasing a business's **capacity**[1]; expanding its scope of operations by offering additional products and services, manufacturing a diverse range of products, or selling a diverse range of goods.

[1]**To** meet the demands of increased growth, production is likely to increase hiring additional staff, upgrading equipment, or expanding facilities.

NOTE: A business does not need to have been in operation for a certain period of time before submitting an expansion application. The applicant must justify the need for expansion in their project application and present a long-term viability plan. Additionally, if applicants have an open application for a startup, that application must be finalized before submitting an expansion application.

Succession

The process of planning the smooth transfer of a business from the current owner to a successor, ensuring continuity, minimizing disruption, and preserving the value of the business.

Innovation

Innovation involves doing something different to create value. It entails transforming creative ideas into new solutions that drive business growth, improve efficiency, and lead to long-term sustainability.

Projects must demonstrate the potential benefits[1] of their idea in their description.

[1]Potential benefits include:

- Competitive advantage: the development of unique products, services, or methods that set the company apart from its competitors.
- Increased efficiency and productivity: Through the introduction of new technologies or process redesign, projects can streamline operations, reduce waste, and optimize workflows, leading to cost savings.
- Meeting customer demand: responding to evolving customer needs.
- Business growth and profitability: opening new markets, creating new revenue streams.
- Improved problem-solving: encourages creative thinking and collaboration, enabling teams to tackle challenges and find more effective solutions.

- Attracting and retaining talent: creating dynamic, growth-oriented environments focused on continuous skill development and a collaborative culture.
- Adaptability and resilience quickly adapts to market changes, technological advancements, and economic shifts to ensure long-term viability.
- Social value: Beyond internal benefits, addresses/solves societal challenges (poverty, climate change, inequality, food security, resource scarcity, etc.).

Concertation and enterprise trade

Concertation: The collective efforts of many people working together toward a common goal. This funding is available to help finance forums (fishing, tourism, etc.), assemblies, and meetings to discuss issues related to a specific industry, including the development of strategies in the relevant economic sectors or in the development of the MRC's territory.

Concertation: Upon receipt of the registration form, the MRC will determine the eligible amount for the event. Reimbursement will be made upon presentation of supporting documents.

Enterprise trade: Support the growth of commercial activities in the Lower North Shore region through market penetration and expansion. Financial assistance is available to attend trade shows, conventions, conferences, or other similar events.

Enterprise trade: Eligible expenses include transportation, lodging, meals, and registration fees (if applicable). The MRC's maximum contribution is set at $ 4,000 per applicant.

It is important to note:

- Since the board meets monthly and decisions to participate in events must be made quickly, exceptionally within the scope of the Trade and Business Fund only—expenses may be incurred prior to a decision by the MRC board. The promoter may submit a reimbursement request with receipts upon return, BUT the promoter is aware that by doing so, they may or may not be reimbursed for all or only part of their expenses. Reimbursements, if awarded will be calculated in accordance with the rates in effect at the Quebec public service.
- Airline tickets purchased under the Regional Air Access Program (PAAR85) are not eligible for reimbursement, as the MTQ program stipulates that such travel is for personal purposes only and not for business or work purposes.

APPLICATION FORM FOR FINANCIAL ASSISTANCE

Reserved for the MRC:	
Date received:	**File number:**
REQ status:	

Information about the business/organization

Name:	
Address:	
Telephone:	**NEQ #:**
E-mail address:	

Information on the person responsible for the project

Name:	
Function:	
Telephone:	E-mail:

Documents to be provided to support the funding application and project analysis:

Checklist:

- ❑ Charter information;
- ❑ Business plan;
- ❑ Resolution authorizing a designated person responsible for the project, including signing authority;
- ❑ Complete list of the organization's board of directors;
- ❑ Financial statements for the last 3 years or bank statements for the months of January, June and October;
- ❑ Copy of quotes (invoices are not admissible);
- ❑ Confirmation of financial partners;
- ❑ Confirmation and proof of promoter's contribution (in monetary form);
- ❑ Specimen cheque;
- ❑ Proof of insurance, if applicable;
- ❑ Letters of support, if applicable;

Status of the business or organization

- ❑ Non-profit organization:
  Does your organization collect taxes: ❑ Yes ❑ No
- ❑ Indigenous communities
- ❑ Cooperative/Social economy enterprise
- ❑ Municipal Organizations (Local municipalities, MRC's)
- ❑ Health or Education establishment*, please specify:_____
  *Admissible only if the benefits of the project are shared with the community
- ❑ For profit business/private enterprise*
  *For profit only, Gross Annual sales:_____

Describe the mandate of the organization or the sector of activity relative to the for-profit business

_____

_____

_____

Provide a brief history of the organization or business

(circumstances behind the creation, number of years active, growth, challenges, values, major milestones, etc.)

Which area of focus does your project fall under?

- ❑ Economic vitality (improving the economic well-being of a community, business creation, expansion, diversification, etc.)
- ❑ Cultural dynamism (transfer of knowledge) or heritage preservation
- ❑ Social development (improving the quality of life by targeting social, health and economic needs through collaboration)
- ❑ Environmental protection (restore ecosystems, reduce pollution, promote sustainability)
- ❑ Rurality (enhances economic and social well being of communities, addressing regional needs)
- ❑ Housing
- ❑ Support for local municipalities
- ❑ Improvement of living environments (enhancing public infrastructure to boost sustainability, health and quality of life)
- ❑ Land use planning and development

Title of the project

Detailed description of the project ATTACH an additional sheet if necessary

(presentation of the project, objectives, services/products offered, expected impacts, etc.)

Project start date: _____, Project end date: _____

Steps to complete:

Activity	Deadline

PARTNERSHIPS

Have you secured partners to your project? Partners can be either financial or non-financial (sharing of equipment, spaces, resources, expertise, etc.). Please describe any partnerships established and how they may contribute to the success of your project.

_____
_____
_____
_____

What geographical impact will your project have? (1. Local, 2. Territorial, 3. Regional, 4. Provincial) _____

If Local, please indicate which communities/municipalities will this project serve:

_____

Jobs/Job Creation:

Does your organization have full-time employees? If yes, how many? _____
How many jobs will be created with this project? _____
How many jobs will be maintained at the end of the project? _____

SPIN-OFFS

Please elaborate the expected spin-offs for the community.

_____
_____
_____
_____

How does your project align with the priorities & actions of the MRC?

_____
_____
_____
_____
_____
_____

PRIORITIES and ACTIONS

Priority	Actions
Implementation of its mandate regarding land use planning and territorial development.	- Update of the Land Use and Development Plan (SAD); - Environmental Protection; - Supporting municipalities in their efforts to comply with the SAD.
Support for local municipalities in terms of professional expertise or to establish shared services (social, cultural, tourism, environmental, technological, or other).	- Encourage intermunicipal cooperation and the sharing of resources and expertise among municipalities; - Support municipalities in their local development projects.
Promotion of entrepreneurship, support for entrepreneurship and business.	- Support the creation/acquisition, expansion, diversification, or succession of businesses; - Support the development, sustainability, and improvement of key and emerging industries (fishing, tourism, agriculture, aquaculture, forestry, etc.), including the social economy; - Promoting other funding sources to businesses.
Mobilize communities and support structural projects aimed at improving living conditions, particularly in the social, cultural, economic, environmental and housing sectors.	- Support community development through beautification, the creation of green spaces, and the promotion of culture, traditions, heritage, recreational tourism, and social inclusion; - Support the enhancement of community living spaces by maintaining community infrastructure and supporting projects that create new or shared living spaces; - Support for initiatives aimed at creating housing; - Support for housing accessibility projects; - Supporting nonprofit entrepreneurship, strengthening social cohesion.
Establish, fund and implement sectoral agreements for local and regional development with government ministries or agencies and, where applicable, other partners.	- Identify common objectives across different sectors - Engage in partnerships
Support local development within its territory.	- Improve community services for the well-being of the population; - Create supportive environments ; - Foster strong social ties ; - Promote community engagement ; - Support the creation or maintenance of social programs (support groups, food banks, senior centers, youth centers, daycare centers, etc.).

Financing plan

Indicate the estimated total cost of the project, **excluding** volunteer work. Please attach all quotes.

Item	Cost before taxes	GST	PST	Total
Total				

List the sources of funding. Please attach copies of confirmed financial partners.

Sources of funding	$ Amount
Sub-total	
Amount requested from the MRC du-Golfe-du-Saint-Laurent	
Total	

* It is MANDATORY for the promoter to make a monetary contribution to the project (amount required varies between MRC funds and/or government funding).

Volunteer contributions (not applicable to for-profit/private businesses)

Indicate if any, the volunteer work that is expected to be carried out by your organization.

Detailed description of the unpaid contribution		
Activity	**Number of persons**	**Number of hours**
Total		

Promoter declaration:

I hereby declare that the information provided is accurate and complete and that, to the best of my knowledge, I am not in a conflict of interest or in any situation that may raise ethical concerns related to this application.

I consent to having my file analyzed in accordance with the policies in place at the MRC du Golfe-du-Saint-Laurent and understand that additional information or documents may be requested in order to do so.

_____ _____

Signature Date

The information provided on this financial aid application form, as well as the accompanying documents, will be treated confidentially.

Upon reception of the application form, an Agent will be assigned to your fille and will carry out the necessary procedures to evaluate and assist with your project. It is important to include with the application form, all the documents as mentioned on page 5 to avoid delays. If additional information or documents are requested and no contact has been made with the MRC agent for a period of 30 days, the file will be closed.

The MRC reserves the right to perform credit checks on any individual or business that applies for funding at the MRC.

Expenses incurred prior to the acceptance of the project and signature of financial aid agreement by both parties are inadmissible.

Financial assistance application forms can be submitted by e-mail at **projets.projects@mrcgsl.ca**