MRC du Golfe-du-Saint-Laurent

Regions and Rurality Fund (FRR)

2025 – 2028

Framework for Action to Promote Regional Vitality

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1.CONTEXT

The MRC du Golfe-du-Saint-Laurent, established in 2010, is a supralocal regional municipality comprising five municipalities: Côte-Nord-du-Golfe-du-Saint-Laurent, Gros-Mécatina, Saint-Augustin, Bonne-Espérance, and Blanc Sablon, as well as the unorganized territory of Petit-Mécatina. Its 3,382 residents (according to the 2021 census) are spread across 14 villages along the 375 km of coastline of the Gulf of St. Lawrence. The territory is also home to an Indigenous reserve, Unamen Shipu, and an Indigenous settlement, Pakua Shipi, with an Innu population of 1,465.

An “unknown territory” to many Quebecers, the Gulf of St. Lawrence RCM lies at the crossroads of French, English, and Innu cultures. Isolated and inaccessible by road for most of its communities, the MRC’s socioeconomic development is hampered not only by its geographic location but also by the decline and aging of its population and the lack of industry.

As part of the rollout of the Regions and Rurality Fund established by the Government of Quebec through the Ministry of Municipal Affairs and Housing (MAMH), the MRC du Golfe-du-Saint-Laurent is presenting its new action framework to coordinate the MRC’s implementation and initiatives regarding support and investment in communities for the duration of the agreement, which runs until March 31, 2028. This working tool will provide a framework for the practices of the FRR2 – Territorial Development and the FRR3 – Vitalization through its vision and intervention priorities.

The Regions and Rurality Fund, Component 2 – Territorial Development, is the primary financial lever available to MRCs to promote local and regional development within their territory.

The Regions and Rurality Fund, Component 3 – Vitalization, is intended for MRCs located in the fifth quintile (Q5) of the economic vitality index. Q5 territories are generally characterized by demographic challenges, economic difficulties, service gaps, and barriers to development. Component 3 is additional financial assistance intended to support revitalization.

2. ECONOMIC VITALITY INDEX

To meet the needs of the MAMH, the Institut de la statistique du Québec has designed and produced a composite index to regularly measure the level of economic vitality of municipalities, Indigenous communities, unorganized territories, and RCMs.

This economic vitality index is based on three indicators: **the labor market** (the labor force participation rate for workers aged 25 to 64), **standard of living** (the median total income for people aged 18 and older), and **demographic trends** (the average annual population growth rate over five years).

The 2022 report shows that the Gulf of St. Lawrence RCM ranks in the 5thquintile and has an index of -10.82655, ranking it 100th out of 104, with a labor force participation rate for those aged 25 to 64 of 66%, a median total income of $44,700, and an average annual population growth rate of -5.5%. Of the five municipalities in the MRC, four also rank in Q5: Côte-Nord du Golfe-du-Saint-Laurent, Gros-Mécatina, Saint-Augustin, and Bonne-Espérance. Blanc-Sablon ranks in Q3.

3. MISSION

The MRC du Golfe-du-Saint-Laurent aims to organize its territory to sustainably improve cultural, economic, and social conditions. The objective is to open our region to transportation and telecommunications networks, increase access to potential resources, improve economic conditions, and meet the social needs of our communities by enhancing its infrastructure and facilities. We aim to develop an easily accessible, comfortable, and attractive region.

4. VISION

The MRC du Golfe-du-Saint-Laurent has adopted a regional vision and will work collectively to realize this vision.

The vision statement***—"To make the MRC du Golfe-du-Saint-Laurent an active and enterprising community sharing a strong sense of belonging, where all generations and sectors interact to develop and enhance their entire territory"—***is the guiding principle that emphasizes the promotion of the territory's distinctive characteristics and guides its planning and development.

This vision, known as Vision 2028, will result in:

- An attractive place, secluded yet open to the outside world, where all generations coexist and participate in community life;
- A distinctive place characterized by a unique identity;
- Preserved and enhanced natural, traditional, cultural, and historical resources and heritage;
- A dynamic, diversified, and vibrant economy that maximizes the area's potential;
- A quality of life supported by local services;

All of this in accordance with the principles of sustainable development.

5. CHALLENGES

The MRC du Golfe-du-Saint-Laurent, like many other regions in Quebec, faces challenges, but it is committed to staying true to its vision and working constructively to find solutions with the municipalities and businesses in the region.

In addition to the MRC's regional challenges—isolation and the lack of a road network connecting most communities—improving transportation, population decline and aging, lack of industry, and the emergence of new businesses, the municipalities have also, with the help of the sectoral agreement to strengthen support for municipalities in the MRC du Golfe-du-Saint-Laurent, identified their local challenges and created three-year plans to address and combat them.

Although each municipality faces specific challenges, such as protecting shorelines from erosion or ensuring winter access to the mainland, they all share common objectives regarding the development of the Lower North Shore: consistency among municipalities regarding basic services, the enhancement of their community living spaces, the implementation of new services and the improvement of existing ones, a study of needs with respect to lodging , and support for existing and emerging businesses, particularly in the maritime and tourism sectors.

To address these challenges and work toward achieving its objectives and vision, the council of the MRC council adopts annually their intervention priorities. By adopting these priorities, the MRC also ensures that it acts in accordance with the government's strategy to ensure the occupation and vitality

of the territories and to promote, in a coordinated manner, structuring projects that improve citizens' quality of life (economic, social, and environmental).

Each priority is accompanied by potential actions. To evaluate the efforts undertaken (projects) under each priority and action, regular checks (follow-ups) to track progress and timelines, as well as a summative evaluation (final outcome compared to the initial objective), will be conducted at the end of each project, and these results will be communicated to the public in the annual activity report.

6. PRIORITIES

The annual priorities adopted by the MRC du Golfe-du-Saint-Laurent align with our vision and will help address the challenges. Projects submitted under the Regions and Rurality Fund, components 2 and 3, must contribute to the achievement of the MRC's action priorities.

1. The implementation of its mandate regarding land use planning and development.
2. Support for local municipalities in the form of professional expertise or assistance in establishing shared services (social, cultural, tourism, environmental, technological, or other).
3. Promotion of entrepreneurship, support for entrepreneurship and business.
4. Mobilizing communities and supporting structural projects aimed at improving living conditions, particularly in the social, cultural, economic, environmental, and housing sectors.
5. Establishing, funding, and implementing sectoral agreements for local and regional development with government ministries or agencies and, where applicable, other partners.
6. Support local development within its territory.

6.1 INTERVENTION PRIORITIES, ACTIONS, INDICATORS, AND TARGETS

6.1.1 Implementation of its mandate regarding land use planning and territorial development. (Component 2)

Actions	Indicators	Targets
Update of the Land Use and Development Plan (SAD)	Progress on revising the SAD in accordance with the OGAT. Professional translation of the SAD into English.	Monitoring table with annual progress status
Environmental Protection	Progress report on the drafting of the climate plan Progress report on PGMR and PMRHH actions	Tracking table with annual progress status
Supporting municipalities in their efforts to comply with the SAD	Support for municipalities	Monitoring table with annual progress status

6.1.2 Support for local municipalities in terms of professional expertise or to establish shared services (social, cultural, tourism, environmental, technological, or other). (Component 2)

Actions	Indicators	Targets
Encourage intermunicipal cooperation and the sharing of resources and expertise among municipalities	Number of intermunicipal cooperation initiatives Level of municipal participation in joint projects	1 new initiative Participation of at least 50% of municipalities in collective initiatives
Support municipalities in their local development projects	Number of municipal projects supported technically or financially Number of social action plans adopted or revised by municipal councils	All municipalities receive support for their projects At least one social action plan (for families or seniors) adopted or revised by each municipality by 2028

6.1.3 Promotion of entrepreneurship, support for entrepreneurship and businesses (Component 2)

Actions	Indicators	Targets
Support the creation/acquisition, expansion, diversification, or succession of businesses	Number of businesses supported (start-up, acquisition, expansion, succession)	5 businesses supported per year
Support the development, sustainability, and improvement of key and emerging industries (fishing, tourism, agriculture, aquaculture, forestry, etc.), including the social economy	Number of projects funded Number of projects funded through FLI/FLS Amount invested per industry	20 projects funded per year 25 jobs created or maintained per year
Promoting other funding sources to businesses	Social media posts Creation of a professional email list to disseminate information	20 posts per year

6.1.4 Mobilize communities and support structural projects aimed at improving living conditions, particularly in the social, cultural, economic, environmental, and housing sectors (Component 3)

Actions	Indicators	Targets
Support community development through beautification, the creation of green spaces, and the promotion of culture, traditions, heritage, recreational tourism, and social inclusion	Number of projects supported - Beautification - Creation of green spaces - Culture, tradition, heritage - Recreational tourism - Social inclusion Amounts invested by communities	10 projects per year
Support the enhancement of community living spaces by maintaining community infrastructure and supporting projects that create new or shared living spaces.	Number of community living spaces or community infrastructure improved or created	5 per year
Support for initiatives aimed at creating housing Support for housing accessibility projects	Number of housing units created, renovated, or adapted Number of housing units renovated or adapted per municipality	Number of projects supported based on local needs
Supporting nonprofit entrepreneurship, strengthening social cohesion	Number of projects assisted/supported	2 projects by 2028

6.1.5 Establish, fund, and implement sectoral agreements for local and regional development with government ministries or agencies and, where applicable, other partners. (Component 2)

Actions	Indicators	Targets
Identify common objectives across different sectors Engage in partnerships	Number of agreements signed Number of partners involved	Goals achieved

6.1.6 Support local development within its territory. (Component 3)

Actions	Indicators	Targets
Improve community services for the well-being of the population - Create supportive environments - Foster strong social ties - Promote community engagement	Number of funded projects	10 projects funded per year
Support the creation or maintenance of social programs (support groups, food banks, senior centers, youth centers, daycare centers, etc.)	Number of projects supported technically and/or financially Number of partners involved	7 projects by 2028

7. GENERAL PRINCIPLES AND IMPLEMENTATION PROCEDURES

This section outlines the general principles and implementation guidelines. All projects must be developed in accordance with this framework and comply with applicable regulations.

Quebec Business Register and Quebec Business Number (NEQ)

All businesses and organizations **MUST** have a NEQ number and **MUST** be registered in the Quebec Enterprise Registry with active status (current, up to date) to be eligible to apply for and receive financial assistance.

For those interested in starting a business, as soon as the MRC receives the duly completed and signed application form indicating the promoter's intention to start a business and acknowledges receipt, they may register to obtain their NEQ.

Eligible Organizations

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).

Eligible Projects

To be eligible, projects must:

- **Be carried out within the territory of the MRC du Golfe-du-Saint-Laurent;**
- 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.

Ineligible Projects

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.

Eligible Expenses

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.

Ineligible 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);**
- 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;

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[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.

- 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.

Project Analysis

Projects will be analyzed in accordance with the terms of this guide, but not limited to them, based on the financial viability and quality of the financing plan, the innovative nature of the project, the development potential, the socioeconomic impacts, the partnerships established, job creation, and the project's impact on the community or the territory, including market space.

Accumulation of Government Assistance and Promoter contribution

Component 2 – Territorial Development

For projects initiated by for-profit businesses, the grant may not exceed 50% of the total eligible expenses for the supported project.

For any applicant other than a for-profit enterprise, the grant may not exceed 90% of the total eligible expenses for the supported project.

MAXIMUM ASSISTANCE per project - $30,000

Component 3 – Vitalization

For-profit businesses are **not** eligible for this component.

For any applicant other than a for-profit business, the grant may cover up to 90%.

MAXIMUM ASSISTANCE per project - $100,000

NOTE: Contributions from promoters for both components are financial and require proof of funds.

The total direct or indirect financial assistance received from Quebec and Canadian government departments, agencies, and Crown corporations, including tax credits, as well as from municipal entities that are not direct recipients of the grant, must not exceed the following rates:

- Projects by for-profit businesses: 70% of eligible expenses (not eligible under Component 3)
- Projects by NPOs and cooperatives: 100% of eligible expenses
- MRC projects: 100% of eligible expenses

For the purposes of calculating government contribution thresholds, a contribution made by the MRC under any of the components of the FRR agreement is deemed to be a contribution from a Quebec government ministry, unless the MRC uses a portion of the FRR reserved for the implementation of Component 2 of the FRR - Territorial Development to participate in a sectoral development agreement entered into under section 126.3 of the LCM.

Financial assistance granted to the same recipient may not exceed $150,000 at any time during a 12-month period.

Eligible taxes

Type of organization	Eligible GST rate	Eligible QST rate
For-profit/private businesses	0%	0%
Non-profit organization - non-collecting	100%	100%
Nonprofit organization - tax-collecting	50%	50%
Municipality	0%	50%

Purchasing

Buying locally supports our workers, our businesses, and our economy. The promoter must make an effort to purchase locally first (within a 10% range and within a reasonable timeframe). If this is not possible, the promoter must give preference to Quebec products or suppliers. Otherwise, they must justify the reasons for purchasing outside the province.

Terms and conditions

All accepted projects will be subject to a financial aid agreement between the MRC du Golfe-du-Saint-Laurent and the promoter. The agreement will specify that the grant awarded comes from the FRR and will define the reporting parameters that allow the MRC to fulfill its obligations, as well as the promoters' responsibilities regarding the project and their obligation to cooperate with any data collection conducted by the Minister to evaluate the FRR's performance.

The agreement will include a clause stipulating that an eligible promoter who is not already subject to procurement rules under a Quebec law or regulation must award any construction contract necessary for the project's completion to the compliant lowest 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.

In the event that a promoter fails to comply with the terms of the financial assistance agreement, the MRC du Golfe-du-Saint-Laurent reserves the right to withdraw, in whole or in part, the assistance granted to the promoter.

Funds disbursement

Funding is generally disbursed in two installments: 80% upon receipt of the signed financial assistance agreement and the remaining 20% upon receipt of the final report and supporting documents.

Certain exceptions may apply depending on the nature of the project.

****It is important to note that once a promoter accepts the first payment, they are required to complete the entire project. If this is not the case, the amount of the first payment must be reimbursed to the MRC**.

Ethics and Conflicts of Interest

The MRC du Golfe-du-Saint-Laurent is committed to doing everything possible to ensure integrity and avoid situations of actual or apparent conflicts of interest in the administration of the FRR.

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.

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.

Project Monitoring

Follow-ups are essential to ensure the smooth progress of the project and to guarantee that projects will be completed on time. Follow-ups will be determined by the agent, taking into account the project schedule set out in the financial aid agreement.

Investment Decisions

Decisions regarding projects submitted under the FRR, Component 2 – Territorial Development, are made by the MRC Council, upon the recommendation of the agent.

Decisions regarding projects submitted under the FRR, Component 3 – Vitalization, are made by a steering committee. **(Appendix D)**

Activity Report

The MRC commits to producing an annual activity report, which it will adopt, publish on its website, and send to the Minister. The report will describe the use of the FRR and the results achieved. The report, prepared for the public, will include the following elements:

1. A summary of the activities carried out by the MRC to develop and support the implementation of the framework for action to promote regional vitality;
2. Financial statements for components 2 and 3, including the balance carried forward from the previous year, interest earned during the reporting year, amounts committed, paid, and outstanding, as well as administrative expenses;
3. A breakdown of the MRC's expenditures related to the development and implementation of the framework for action to promote regional vitality;
4. Details of projects funded as part of the implementation of the framework for action to promote regional vitality. A list of projects supported during the reporting year, including the intervention priority, measures taken, the project name and sponsor, the total project cost, and the amount committed.

5. Details of sectoral agreements related to the implementation of the framework for action to promote regional vitality. List of agreements adopted during the reference year and agreements for which the MRC made a payment, including the intervention priority covered by the agreement, the name of the agreement and its representative, the total cost of the agreement, the amount committed, and the amount paid during the reference year.

Governance

The coordination and implementation of the intervention framework, its monitoring, and the production of the annual activity report are the responsibility of Mrs. Jackie Gallibois, Economic Development Coordinator, under the direction of the General Director, Ms. Karine Monger.

Application Deadlines

Component 2 – Territorial Development and Component 3 – Vitalization: Projects will be accepted on a continuous basis until the annual funds are exhausted.

A project **WILL** ONLY **BE ANALYZED** upon receipt of the complete application package, including the duly completed and signed application form as well as all supporting documents listed on the application form. Additional documents may be requested during the review process.

The general response time after an agent begins analysis is 45 to 60 days.

How to Apply for Financial Assistance

Contact the MRC to schedule a meeting to discuss your project idea.

Application forms are also available on the MRC website mrcgsl.ca

- Complete the financial assistance application form.
  - It is important that, as the applicant, the name of your organization/business be entered on the application form exactly as it appears in the Quebec Business Register.
- Attach **ALL** supporting documents (listed on the application form).
  - Ensure that all financial partners have **confirmed their participation in writing** and that all **letters of support** are attached.
- Please send the completed and signed application form along with all supporting documents to **projets.projects@mrcgsl.ca**

What happens after the application is submitted?

Once the MRC receives the application form, the following items are verified:

- The application form is completed and signed
- A check with the business registry is completed to ensure that the information is up to date
- The supporting documents are attached

An email is sent to the applicant informing them that their project has been assigned to an agent (identified in the email and copied on the message) and that this agent will work with them and may request additional documents or further information during the review phase. The agent responsible for the project will contact the applicant within two days. The agent is responsible for providing regular updates throughout the process.

Projects are reviewed in accordance with the terms of this guide.

Once the MRC council or steering committee has made a decision, the agent will contact the promoter to inform them of the decision and send them the financial assistance agreement to sign. The financial aid agreement must be signed and emailed to the MRC at info@mrcgsl.ca (it is not necessary to mail the originals). The date the email is received will be considered the date the MRC signed the agreement.

It is important to note that expenses incurred prior to this date are not eligible.

FRR, Component 2 – Territorial Development

For-profit businesses
Precisions relative to investment

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 for Enterprise Trade**—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.

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.

APPENDICES

APPENDIX A

Schedules 1 and 3 of the *Act respecting the management of public finances*

APPENDIX 1
ORGANIZATIONS FUNDED BY THE BUDGET

Administrative Housing Tribunal
Commissioner for Anti-Corruption
Office of Public Hearings on the Environment
Office of Independent Investigations
Advisory Committee on the Affordability of Education
Judges' Compensation Committee
Advisory Commission on Private Education
Commission on Access to Information
Public Service Commission
Commission on Ethics in Science and Technology
Quebec Agricultural Land Protection Commission
Toponymy Commission
Commission on Human Rights and Youth Rights
Labor Market Partners Commission
Quebec Transportation Commission
Commission for the Evaluation of College Education
Quebec Municipal Commission
Quebec Parole Board
Committee on the Compensation of Prosecutors in Criminal and Penal Courts
Council on Higher Education
Administrative Justice Council
Judicial Council
Quebec Cultural Heritage Council
Council on the Status of Women
Coroner's Office
Director of Criminal and Penal Prosecutions
Commissioner of Health and Well-being
Human Rights Tribunal
National Student Ombudsman
Office of Consumer Protection
Quebec Office for Persons with Disabilities
Quebec Office of the French Language
Commissioner for Police Ethics
Public Trustee
Ombudsman for Integrity in Recreation and Sports
Quebec Alcohol, Racing, and Gaming Board
Quebec Agricultural and Food Markets Board
Administrative Tribunal on Police Ethics

APPENDIX 3
PUBLIC ENTERPRISES

Hydro-Québec
Investissement Québec
Loto-Québec
Quebec Liquor Corporation
Bécancour Industrial and Port Authority

APPENDIX B

Reimbursable Travel Allowances – Quebec Public Service (full document available via the link) https://www.tresor.gouv.qc.ca/fileadmin/PDF/secretariat/Directive_frais_remboursables.pdf

Transportation expenses

Employees who use public transit for their travel are reimbursed for other transportation expenses incurred during such travel.

Employees authorized to use their personal vehicle to travel to work receive, for the total distance traveled during a given fiscal year, an allowance calculated as follows: a) Mileage allowance Effective October 1, 2025

i)	Up to 8,000 km	$0.645/km
(ii)	Over 8,000 km	$0.570/km

Other means of transportation

An employee authorized to use their snowmobile, all-terrain vehicle (ATV), or any other personal recreational vehicle is entitled to an allowance of $41.99 per half-day of work during which they use it. (Effective as of 10/01/2025)

Employees authorized to use their personal motorcycle are entitled to an allowance of $0.323 per kilometer traveled. (effective as of 10/01/2025)

Meal Allowance

An employee is entitled to a flat-rate allowance of $66.65, including tips and taxes, for each full day spent on a business trip. Each additional meal taken during the same trip entitles the employee to one of the following flat-rate allowances, including tips and taxes:

a) for breakfast:	$14.95
b) for lunch:	$20.60
c) for dinner:	$31.10

In addition, the flat-rate allowance of $66.65 is reduced by one or more of the amounts provided for each meal included in the travel-related activity or in the accommodation.

Accommodation Expenses

Employees on business travel are entitled to reimbursement of actual accommodation expenses incurred at a hotel or other establishment, such as a lodge, up to the maximum amounts indicated in the table below.

These maximum amounts do not include the Goods and Services Tax (GST), the Quebec Sales Tax (QST), and the accommodation tax, which, if applicable, must be reimbursed in addition:

	Low season (November 1 to May 31)	High season (June 1 to October 31)
Hotels located within the city limits of Montreal	161	177
Hotels located within the city limits of Quebec City	135	135
In hotels located in the cities of Laval, Gatineau, Longueuil, Lac-Beauport, and Lac-Delage	130	140
Hotels elsewhere in Quebec	106	111
In any other establishment	101	101

The accommodation rates in effect on April 1, 2024, remain unchanged on April 1, 2025.

Notwithstanding the first paragraph, accommodation expenses actually incurred by the employee at a hotel or other establishment are reimbursable in municipalities located north of the 51st parallel.

The employee is entitled to a flat-rate allowance of $7.75 for each night spent in a hotel or other establishment.

Flat-Rate Lodging Allowance

An employee may also choose to receive a flat-rate lodging allowance in lieu of actual lodging expenses for any trip involving an overnight stay. This choice must be authorized prior to the trip.

This flat-rate overnight allowance is set at $43.75 for each night.

Employees who choose the flat-rate overnight allowance may not claim the $7.75 flat-rate allowance for an overnight stay.

APPENDIX C

Operating Expenses (Not Eligible for Funding)

STATEMENT OF INCOME

Company Name

Income Statement	**Year**	**Year**	**Year**
SALES			
Sales	0.00	0.00	0.00
Other sales		$	
TOTAL	**0.00**	**0.00**	**0.00**
COST OF GOODS SOLD			
Beginning inventory	0.00	0.00	0.00
Fixed production-related wages	0	0.00	0.00
Purchases and shipping costs	0.00	0	0
Cost of goods available for sale	0	0.00	0
Inventory at end of year	0	0.00	0
TOTAL	**0.00**	**0.00**	**0.00**
PROFIT MARGIN	**0.00**	**0.00**	**0.00**
OPERATING COSTS			
Salaries	0.00	0.00	0.00
Benefits	0.00	0.00	0.00
Rent	0.00	0.00	0.00
Insurance	0.00	0.00	0.00
Taxes and licenses (including property taxes)	0.00	0.00	0
Professional fees	0	0.00	0.00
Entertainment expenses	0.00	0.00	0.00
Bank fees	0.00	0.00	0.00
Vehicle-related expenses	0.00	0.00	0
Training	0.00	0.00	0.00
Office supplies	0.00	0.00	0.00
Heating/electricity	0.00	0.00	0.00
Advertising	0.00	0.00	0.00
Telecommunications	0.00	0.00	0.00
Maintenance and repairs	0.00	0.00	0
Withdrawal by owner	0	0.00	0
Miscellaneous	0.00	0.00	0
Interest on long-term debt	0	0.00	0
Amortization (Note 1)	0.00	0.00	0
TOTAL	**0.00**	**0.00**	**0.00**

Gross profit	0.00	0.00	0.00
Deferred revenue	0.00	0.00	0.00
Taxes and licenses	0.00	0.00	0.00
NET INCOME	0.00	0.00	0
Withdrawn by the owner	0.00	0.00	0
OWNER'S EQUITY	**0**	**0.00**	**0**

APPENDIX D

OPERATING RULES FOR THE VITALIZATION COMMITTEE

1 - Objectives and Role

The general mandate of the Vitalization Committee is to ensure the implementation of the agreement in accordance with applicable standards and programs, and to provide administrative and financial oversight.

It may call upon any resource person it deems necessary for the proper conduct of its activities. These resource persons do not have the right to vote.

The Vitalization Committee is responsible for:

- Adopting the operating rules of the Vitalization Committee;

- Formulating a Vitalization framework and recommending its adoption by the MRC du Golfe-du-Saint-Laurent. This framework includes:

  - The territory in which the agreement will be implemented;
  - The priority areas for revitalization;
  - The types of projects that will be prioritized;
  - Project selection criteria;
  - Funding rates and applicable thresholds;
  - Governance rules (e.g., deadline for project submissions) when the funding allocation is used to co-finance projects;

- Approve and recommend to the MRC the initiatives, projects, or interventions that should receive financial support under the agreement;
- Ensure that the agreement's objectives are met.

2 - Number of Meetings

At least four (4) meetings per year are scheduled (3 to review projects, 1 to adopt the report). Amendment in March 2025: meetings must be held monthly to review projects; deadlines for projects are eliminated.

3 - Meeting Notice

The draft agenda, date, location, and time of the meeting, as well as, to the extent possible, all documents to be reviewed, must be sent to committee members at least **THREE DAYS** in advance. The meeting is convened by the MRC du Golfe-du-Saint-Laurent.

4 - Composition

In accordance with the requirements and recommendations of the Ministry of Municipal Affairs and Housing, the revitalization committee was appointed by the MRC council and is composed of:

Voting members

- A local mayor;

- The general director of a Q5 municipality;

- A private business, a young entrepreneur (under 35) from Blanc-Sablon

- Social economy and tourism, Saint-Augustin

- Representative of a nonprofit organization, Gros-Mecatina;

Non-voting members

- Ms. Karine Monger, General Director of the MRC

- Ms. Jackie Gallibois, Economic Development Coordinator at the MRC

- Ms. Janna Bilodeau, Development Agent at the MRC du Golfe-du-Saint-Laurent

- A representative from the regional office of the Ministry of Municipal Affairs and Housing

5 - Procedure

a) Voting Rights

All voting members of the Vitalization Committee have the right to vote.

b) Decision-making

For a motion to be adopted, it must receive the support of a simple majority of the voting members of the Vitalization Committee present. In the event of a tie, the vote is deferred to a subsequent meeting of the Vitalization Committee.

c) Facilitation

The meeting is chaired by the person designated to coordinate the Vitalization Committee. In their absence, the general director acts as chair.

6 - Quorum

The quorum consists of 5 members: 3 voting members, a representative from the MRC, and a representative from the MAMH.

7 - Committee Coordination

The Vitalization committee is coordinated by the representative appointed by the MRC du Golfe-du-Saint-Laurent. In addition to overseeing the coordination of the vitalization committee, the representative ensures the implementation of the vitalization agreement and monitors projects.

8 - Term

The term of office for members corresponds to the duration of the agreement and any extensions thereof.

9 - Conflict of Interest

In the event of a conflict of interest, the vitalization committee member must withdraw from the meeting during deliberations and voting. Committee members are required to comply with the code of ethics in effect at the MRC.

10 - Amendments to the Operating Bylaws

To amend these operating regulations, the MRC's executive management must send committee members a notice of motion accompanied by the text of the proposed amendments at least 5 days prior to the committee meeting.