

35 YEARS

IN BUSINESS DEVELOPMENT

SADC

Société
d'aide au développement
de la collectivité

PONTIAC

Community
Futures Development
Corporation



ANNUAL REPORT 2020-2021



Canada Economic
Development
for Quebec Regions

Développement
économique Canada
pour les régions du Québec

www.sadcponatiac.ca





GARRY GRAHAM

Coronation Hall Cider Mill, BRISTOL

35 YEARS OF BUSINESS SUPPORT



Garry Graham has a long-standing connection to the land and community surrounding his family-based agritourism site. Garry's family settled in the township of Bristol in the 1840s and built a solid reputation as community leaders, farmers, and teachers. In the early 2000s, they united the current generation to rescue the old town dancehall and reclaim its role in the center of the village before starting a new collaborative family venture of launching Western Quebec's first cidery in 2008.

Garry has established many great partnerships in the community over the years, including a long-standing business relationship with the SADC Pontiac. Garry was the SADC Pontiac's first client back in 1985 when we first opened our doors and we are proud to say that we are still working with the Graham family to this day!



SCAN TO VIEW FULL
ARTICLE

"Typically, banking facilities in small towns were not the best back then, and government-backed money is far better, in my opinion. Not only does the SADC have money to lend, they also help you market your business. That's not the kind of thing that banks often do," explains Garry.

When asked to reflect on his extensive business history and what initially sparked the interest to pursue an entrepreneurial lifestyle, his humble response was: "Well, it came about because I wasn't good at keeping a job." In reality, Garry was very good at keeping a job and spent the majority of his working life alongside his own family, who owned and operated the Petro Pontiac for 19 years. He also worked for the Farm Credit Canada, purchasing and running the feed mill in Quyon, owned and operated a dairy, and launched Coronation Hall Cider Mills along side his wife Norma and his two sons Shawn and Greg.

Central to his own beliefs surrounding small towns, Gary says that there is always room for opportunity and growth and has plans to expand the family business in the near future.

Message from the **CHAIR**

35 YEARS of support and investment in Pontiac businesses, of economic development, of commitment to the community and of a human approach.

The fiscal year that just ended was the year that the SADC Pontiac celebrated its 35th anniversary. 35 years of support and investment in Pontiac businesses, 35 years of economic development, 35 years of commitment to the community and 35 years of a human approach.

Unfortunately, due to health restrictions related to COVID-19, it was impossible to celebrate the occasion in a big way. Despite the lack of festivities, it will certainly be a year that will not be quickly forgotten.

Since the beginning of the year, the SADC Pontiac has had to face many challenges, but as always, the wonderful team has been able to help each other,

adapt, innovate, support the Pontiac's small and medium-sized businesses, and offer them the necessary services. This annual report is proof of that.

In addition, over the past year, the Board of Directors and the SADC Pontiac team have collectively completed its strategic planning. A tool that will help the organization to maintain and better target its actions for the years to come.

It is therefore with confidence and honor that I affirm that the SADC Pontiac was, is and will remain committed to its community and a proud partner of Pontiac businesses.

—Ellen Boucher, Chair



photo:

Ferme Pleine Lune, BRISTOL



WORKING WITH PASSION AND VISION

The right financing for your business; flexible solutions tailored to your business needs.



COMMITTED TO REACHING YOUR GOALS

A team of expert advisors that, know and care for the Pontiac, to help you reach your business goals.



SUPPORTING SMALL BUSINESS

Personalized support to help entrepreneurs build strong and successful businesses.

photo:
Houblonnière Lupuline, L'ISLE-AUX-ALLUMETTES

A RECORD
YEAR
IN MANY WAYS
FOR OUR
ORGANISATION

Message from the **DIRECTOR GENERAL**

Resilience, adaptability, client focused, energy, solutions, challenges, loss, excitement, the unknown, support, guidance are the many words to describe what our team, board members and organization has experienced in the past 12 months.

The pandemic has forced our organization to pivot our services: for our team, clients, and partners. We had to adapt our financial services and technical assistance while delivering a multitude of Covid relief funds. This year the **team** has exceeded the highest number of loans and technical assistance funds we have done in one year! SADC Pontiac was able to financially contribute to over a hundred local businesses and local economic development projects.

This annual report will present the exciting initiatives, projects, and financial contributions we were able to deliver during this difficult period.

Thank you to all the board members for their continued support and commitment shown to me and to SADC Pontiac. To the incredible team: your dedication, willingness to go above and beyond and rise to new challenges, it did appear effortless, however it did not go unnoticed.

Thank you for your constant commitment to our region.

—Rhonda Perry, Director General



photo:
Little Red Wagon Winery, CLARENDON

FINANCIAL REPORT

Our total assets of \$6.7M belong to Pontiac businesses, representing various economic sectors.

We focus our financial assistance on small business and equip our entrepreneurs with the tools and resources required to foster growth and development.

OUR BUSINESS LOAN

Loans from \$5 000 to \$150 000 available to Pontiac entrepreneurs seeking to create, purchase, expand or modernize a business.

2020-2021 BUSINESS LOAN STATISTICS

AGRICULTURE	2
SERVICE/ COMMERCE	12
TOURISM	1
FORESTRY	1



6%
Non-gender
specific
(NOT FOR PROFITS)



\$759 K

\$759 541.70 in business loans issued this fiscal year.



50%

of loans granted for expansion and modernization projects.



25%

of loans were given for business start-ups.



25%

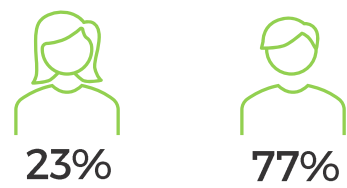
of loans were given for business acquisitions.

FINANCIAL REPORT

YOUTH STRATEGY LOAN

Personal loans up to \$25 000 for young entrepreneurs aged 18 to 39 years old.

This form of financing has a **leverage effect**, making it easier to obtain additional financing from traditional financial institutions as a young start-up or entrepreneur and is interest free for the first 2 years.



2020-2021 YOUTH LOAN STATISTICS

AGRICULTURE	4
SERVICE/ COMMERCE	8
TOURISM	-
FORESTRY	1



\$311 K

\$311 888.90 in Youth Strategy loans issued this fiscal year.



54%

of loans granted for business start-up.



31%

of loans were given for expansion and modernization.



15%

of loans were given for business acquisitions.

REGIONAL **RELIEF** AND RECOVERY **FUND**

Ongoing support to help affected businesses and communities cope with the impacts of the pandemic - The Regional Relief and Recovery Fund (RRRF) is providing assistance to businesses and communities that require additional support to cope with and recover from the impacts of COVID-19.



\$1.2 MILLION

SADC Pontiac gave financial support to 30 local businesses in various economic sectors for COVID-19 relief and recovery.

The RRRF aims to help Pontiac businesses and organizations that need immediate assistance with their cashflow or wish to adapt their business to the new economic realities post pandemic.

\$1,174,063.00

RRRF LOANS DISBURSED



11

AGRICULTURE
loans



10

COMMERCE
loans



9

TOURISM
loans

SUPPORT
FOR SELF-EMPLOYMENT

HELPING **YOU**
CREATE
YOUR OWN
EMPLOYMENT

PROGRAM DESCRIPTION

Would you like to start your own business or become a self-employed worker? If you are eligible for the Support for Self-Employment measure, you could receive financial assistance to develop a business plan and start your own business or create your own job.

SADC Pontiac provides coaching, mentoring and technical assistance while you develop your business plan through the program. Since SADC Pontiac became a partner with Emploi Québec in 2015, the STA program has helped 51 clients with pre-start up, and 36 with start-up.

PROGRAM DETAILS

You may be eligible for this program if one of the following applies to you:

- you are receiving employment insurance benefits
- you are receiving social assistance
- you are unemployed and not receiving government income support
- you are working but you have precarious employment

You must spend at least 35 hours a week on your project. Program lasts a maximum of 52 weeks.

YEAR IN REVIEW

In 2020-2021, the STA program had 7 requests from clients in the preparatory phase who wanted help with their business plan and start-up assistance. Of these clients, 2 decided not to be entrepreneurs, and 1 commenced business operations.

The remaining 4 followed a coaching regime for the development of their business plan and received technical assistance in the start-up phase. 4 full-time jobs were created, and 2 part-time jobs are expected.

Post-start-up (after one year in business) the program yielded 3 clients, with 3 jobs maintained in the region.

GET IN TOUCH

If you have any questions please contact our STA business advisor, Amy Taylor, she will be happy to assist you.



amy.taylor@sadcponiac.ca

MEET THE **TEAM**

Passion for our region is the **key essential** force that drives **our success**.



RHONDA PERRY
Director General



ANDREA LAGARDE
Administrative Assistant



LISE LAGARDE
Administrative Support



ANA McBRIDE
Business Advisor,
Financial Analyst



AMY TAYLOR
Business Advisor,
Start-up & STA



BRITTANY MORIN
Business Advisor,
Marketing &
Communications



SARAH GRAVELINE
Business Advisor,
Client relations

Expert Team Work

WE LOVE
WHAT WE DO
BECAUSE
WE ARE
PASSIONATE
ABOUT IT

DEVELOPMENT Highlights

SADC Pontiac is a full-service organization that offers development support and ideas that can help set you apart in an increasingly competitive economy.



photo: Jolie Folie, SHAWVILLE

SHOP LE PONTIAC



The **Pontiac Chamber of Commerce**, through the support and financial assistance of the SADC Pontiac, is launching a new campaign to support local business called **Shop Le Pontiac**. This digital marketing campaign will focus on retail business throughout the Pontiac and aims at attracting new consumers to the region as well as catching the interest of local shoppers to new shops!



photo: Bryson Lake Lodge, MANSFIELD-ET-PONTEFRAC

LAKE2PLATE



The **Pontiac Tourism Association**, with the assistance and financial support of the SADC Pontiac, Tourism Outaouais, MRC Pontiac and MAPAQ, have begun a promotional video series that promotes the variety of fishing experiences in the Pontiac as well as the quality of local foods and beverages produced in the region. Watch the series on www.tourisme-pontiac.com

SUPPORTING LOCAL

WE ARE **PASSIONATE** AT WHAT WE DO

SADC Pontiac is always supporting local businesses as we know they are at the backbone of communities. To uplift our entrepreneurs, we're providing the tools and resources they need to adapt, develop and remain competitive. From taking their businesses online, to updating their technologies to even diversifying their product offer, SADC Pontiac is doing everything we can to help businesses keep serving their communities and to remind our region how much where you shop matters.



photo: Ferme Pure Conscience, BRISTOL



DIGITAL MARKETING

We have the expert advice you can trust. SADC Pontiac can help you build a digital marketing strategy that works for you and that will help you reach your goals.



NEW TECHNOLOGIES

Funds are available for research and implementation of new, more efficient technologies for your business development and success.



E-COMMERCE

SADC Pontiac knows that there is more to running a successful business than setting up a virtual store. That is why we offer a range of solutions to help entrepreneurs with various projects related to their web presence.



PERSONALIZED TRAINING

We believe in continuous learning and offer businesses customized or group training opportunities that will help them succeed in business.

IN MEMORY OF OUR FRIEND AND COLLEAUGE



MARIO GUAY
1955 - 2021



Mario's presence was a real asset to the SADC team. He brought wisdom, calmness in the storms, maturity to step back and reflect. He often said one day at a time, one file at a time.

During his 5 years at SADC, Mario helped develop the finance department making us more efficient and improve our working procedures!

I am going to miss our morning chats over a cup of coffee, which you always prepared before we would arrive! Seeing you at 11:30, each day, in the lunchroom with your sandwich, granola bar and Le Droit always made us smile. Your good humour and insight will be missed by me.

I am extremely grateful that our career and friendship paths have crossed. You were a real gentleman and embraced the dynamic of an office full of women.

We miss you very much Mario, cheers my friend!

My deepest condolences to Lyne, their children and family.

— Rhonda Perry, Director General

PASSIONATE FOR THE DEVELOPMENT OF THE PONTIAC

Mr. Mario Guay was a very dedicated, conscientious, professional man who worked very hard for the businesses and events in the Pontiac. His passing is a great loss to us and the community.

On behalf of Timberland Tours and on my own behalf, we offer our deepest condolences to the family and friends.

—Denis Rozon, entrepreneur and friend



A close-up photograph of a barista's hands stirring a frothy beverage in a white paper cup. The barista is wearing a dark apron over a black shirt. A long, twisted metal spoon is being used to stir the drink. In the background, a stainless steel pitcher and a coffee machine are visible on the bar counter. The scene is lit with warm, ambient light.

FREQUENTLY ASKED QUESTIONS

photo: Café Downtown, FORT-COULONGE



Have some questions about our services, our organization or about rural entrepreneurship?

Here are some of the more frequent questions we get asked. If you can't find the answer you're looking for, you can always give us a call.

What is the SADC Pontiac?

We are your experts in rural entrepreneurship. SADC Pontiac is part of a nation-wide network; we are federally funded to stimulate the local economy and promote business development in rural regions.

How do I register my business?

Business registration is a simple process but can be tricky to navigate. Our business advisors take the time to guide you through this process and ensure that your business is off to a good start.

What help is available?

SADC Pontiac is a one-stop, full-service support for entrepreneurs. If you have a need, or question, give us a call —we will guide you through every stage of business development.

What area do you serve?

We serve businesses located in the MRC Pontiac as well as the Municipality of Pontiac.

Can I be reimbursed for a business expense?

No. Our business loans cannot be used to pay past debt or purchases. We work quickly, so if there is a business purchase you wish to finance, talk to an advisor today and we can work on your loan application without delay.

Do you have any grants?

SADC Pontiac offers non-refundable contributions that can help pay for professional fees related to business development, expansion, diversification, sustainability, and transfer.



thank you for
doing business
with us.



SADC PONTIAC CFDC

819-648-2186 | 1-844-648-2186 | info@sadcponitiac.ca
www.sadcponitiac.ca