

36 YEARS

IN BUSINESS DEVELOPMENT

CW
SPECIALISTS

SADC

Société
d'aide au développement
de la collectivité

PONTIAC

Community
Futures Development
Corporation



ANNUAL REPORT 2021-2022



Canada Economic
Development
for Quebec Regions

Développement
économique Canada
pour les régions du Québec

www.sadcpontiac.ca





Lindsay Hamilton & Jared Hamilton
Mountainview Turf, QUYON

“Here at Mountainview Turf, Jared and I recognize that we are the largest privately owned company that employs the most people as far as Pontiac employment goes. That gives us a lot of pride, but that also puts a lot on our shoulders as well.

I truly believe our generation are creative thinkers. We see others who also want to have the risk and the reward of having their own business in the Pontiac and know that their ideas that might seem unorthodox or a little bit different are actually embraced here.

As the business develops, we see opportunities here quite easily. One of the opportunities that we saw that there were no local greenhouses for residential or commercial landscapers, and that's something that we wanted to fix. Starting this new venture from the ground up was the first time that I had the opportunity of opening a new business. I reached out to the SADC for help, and they have literally walked me through every step of the way about what to do and when to do it. For that, I'm so thankful.

Maybe we're a little crazy about opening another operation, but the fact that an there are people like the SADC team that can be in your corner and make sure that you're doing everything properly insures that you're not starting out to fail.”

— **Lindsay Hamilton**

Mountainview Turf | Homegrown Garden Centre, QUYON



Watch Farmers of the Pontiac,
Episode 6 featuring Mountainview Turf

Message from the **CHAIR**

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

The last year has once again been very eventful but, fortunately it ended with a gradual return to normal. I hope that this pandemic is a thing of the past so that we can look forward and undertake an economic re-launch, tailored to the needs of businesses in the Pontiac.

I invite you to read this beautiful report which demonstrates the SADC Pontiac's involvement with businesses and regional development over the past year. These accomplishments are the result of its team's dedication and hard work, its knowledge of the community, its funding tools, its support services, its volunteers and its partners.

Thank you all once again, for a great year and a great collaboration, despite the trying circumstances.

I would also like to take this opportunity to wish a very happy retirement to Andrea Lagarde, who is leaving us after numerous years with the organization. Your experience, dedication and knowledge will be missed. Enjoy your well-deserved retirement.

Best regards,

— **Ellen Boucher, Chair**

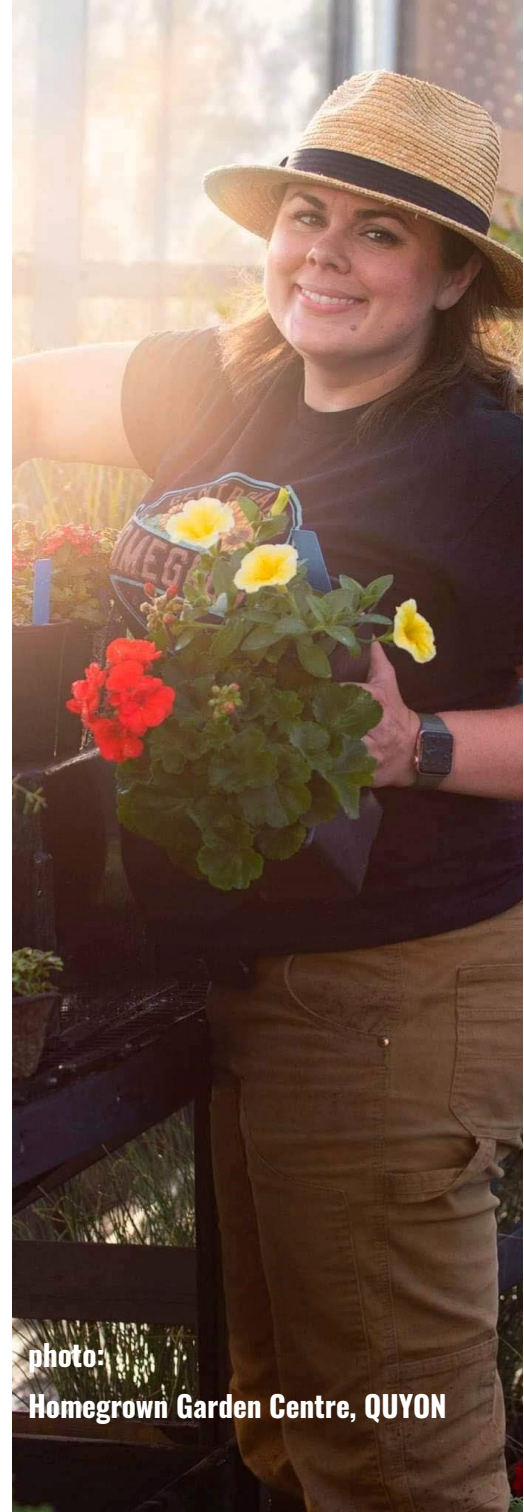


photo:
Homegrown Garden Centre, QUYN



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

THE
YEAR BROUGHT
MANY
OPPORTUNITIES
FOR OUR
ORGANISATION

Message from the **DIRECTOR GENERAL**

We started the year with the move to a new office, which offers us much more space for our growing team and for welcoming our clients and partners.

Our year has been a busy one with the roll-out of several new support programs in the digital and sustainable development sectors, priorities identified in our annual planning. We also participated and facilitated several local and regional consultations to identify our priorities, actions, and brand vision for our territory.

This annual report will present our initiatives and projects as well as the financial support we have been able to provide this year.

I would like to thank all the members of the Board of Directors for your continued support. Your commitment is important to the success of the organization's operations.

To a great team, you have all been committed and motivated to do your best for the region! You each bring a unique talent and character to our team. I am very grateful for that!

To our dear Andrea, thank you for your years of service, your professionalism, and your commitment to the SADC Pontiac CFDC. You have been a pillar for all of us, and as you leave us, you have passed on your excellent sense of diligence, your organizational skills, and your work ethic. We wish you a well-deserved retirement as well as many restful, healthy, and beautiful moments with your family and your grandchildren.

—**Rhonda Perry**, Director General



photo:
Little Red Wagon Winery,

FINANCIAL REPORT

Our total assets of **\$7.4M** 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	1
SERVICE/ COMMERCE	4
TOURISM	1
FORESTRY	1



14%
Non-gender
specific
(NOT FOR PROFITS)



\$360 K

\$360 245 in
business loans
issued this fiscal year.



\$411 K

\$410 945 business
loans approved but
and not yet dispersed.



57%

of loans granted
for expansion and
modernization
projects.



43%

of loans were
given for
business start-
ups.



0%

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**.



50%



50%

2020-2021 YOUTH LOAN STATISTICS

AGRICULTURE	4
SERVICE/ COMMERCE	5
TOURISM	2
FORESTRY	1



\$263 K

in Youth Strategy loans issued this fiscal year.



83%

of loans granted for business start-up.



8%

of loans were given for expansion and modernization.



8%

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.

\$1,194,063

RRRF LOANS DISBURSED IN TOTAL

\$20 000 DISTRIBUTED IN 2021-2022



11

AGRICULTURE
loans



11

COMMERCE
loans



9

TOURISM
loans

SUPPORT FOR ENTREPRENEURS

STRUCTURED TECHNICAL ASSISTANCE PROGRAM FOR SMALL BUSINESS

NON-REFUNDABLE contributions available for up to 90% of eligible expenses.

This program, presented by the Minister of Economic Development and Official Languages, the Honourable Mélanie Joly, will allow CFDCs and CAEs, through the Regional Recovery and Rehabilitation Fund (RRRF), to continue to offer support to the businesses most affected by the economic situation so that they can ensure their survival and development.

Total amount dispursed: \$ 97 470

ATS PROGRAM 2021-2022

AGRICULTURE	2
SERVICE/ COMMERCE	2
TOURISM	4
AGRITOURISM	1
PROFESSIONAL SERVICES	1

The **Local Intervention Measure** (MIL) program is set up to support a wide range of projects throughout the SADC Pontiac territory.

The projects submitted must be growth-oriented and respond to local economic development priorities.

The **Local Economic Development Program** (DEL) supports local economic initiatives. Small businesses or non-profit organizations are eligible for the program.

ECONOMIC SECTORS	DEL	MIL	GREEN SHIFT
AGRICULTURE	7	1	
SERVICE/ COMMERCE	4	1	
TOURISM	4		1
MULTISECTORIAL	1		
FORESTRY/BIOMASS	1	1	



\$5 000
GREEN SHIFT
PROGRAM



\$40 000
LOCAL
INTERVENTION
MEASURE



\$42 364
LOCAL ECONOMIC
DEVELOPMENT
PROGRAM

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 58 clients with pre-start up, and 43 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 2021-2022, the STA program had 8 requests from clients in the preparatory phase who wanted help with their business plan and start-up assistance. Of these clients, 1 was not eligible for the program and has decided to pursue their business part-time.

The remaining 7 followed a coaching regime for the development of their business plan and received technical assistance in the start-up phase. 8 full-time jobs were created, and 2 part-time jobs are expected.

Post-start-up (after one year in business) the program yielded 4 clients, with 5 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



SARAH ADAM
Administrative Assistant



LISE LAGARDE
Administration & Client
Follow-up



TRACY FRANCOEUR
Financial Analyst



AMY TAYLOR
Business Advisor,
Start-up & STA



BRITTANY MORIN
Business Advisor,
Marketing &
Communications



SARAH GRAVELINE
Business Advisor,
Client relations

Expert Team Work

A LOCAL TEAM
THAT HAS
LOCAL
DEVELOPMENT
AT HEART

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



photo: Little Red Wagon Winery, SHAWVILLE



TAP & CORK

Tap & Cork is a project that was initiated by the SADC Pontiac in partnership with the Ottawa Valley Tourism Association and MRC Pontiac. It promotes the products and experiences related to the **local alcohol industry** in Pontiac and Ottawa Valley touristically. This self-guided route continues to grow steadily in popularity and has now been picked up by private tour operators and social media influencers.



photo: David Bird, Bird's Eye Marketing

GOOGLE MY BUSINESS

SADC Pontiac launched a [training series for business](#) on optimizing their business on Google. The sessions were hosted at various locations throughout the Pontiac with keynote speaker, David Bird or Bird's Eye Marketing. The objective was to equip local business with the [tools to increase their sales](#) through the free and paid resources available through the world's largest search engine, Google.

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.

NEW
LOCATION

**SAME ACCESSIBLE
SERVICE**

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 milk pitcher and a coffee machine are visible on the counter. The scene is set in a warm, dimly lit coffee shop.

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

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

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