

SADC

Société
d'aide au développement
de la collectivité

PONTIAC

Community
Futures Development
Corporation

ANNUAL REPORT 2022-2023

Canada Economic Development for Quebec Regions
offers a financial support to the SADC



Canada Economic
Development
for Quebec Regions

Développement
économique Canada
pour les régions du Québec

www.sadcponiac.ca





Jordan Evans
Evans Farm, WALTHAM

“It has always been the plan to come back to the Pontiac, be close to family and to operate a farming business here. I just took the long way home, the scenic route. I moved to British Columbia for one year and ended up staying for sixteen. There I gained education and experience in various programs from outdoor adventure, tourism management, natural resource science and completed my Masters, all of which were to help with my plan for the succession and growth of the family farm. We made the decision to move back to the farm in 2019 and began an operation within the family farm in 2021.

My goal is to increase the carrying capacity of the farm and to sustain a cow herd at a level that is technically and economically feasible to support sufficient annual income from calves produced and marketed each year. Next steps include better defining the calving season, pursuing a path to direct market the produce, considering ways to diversify the farm operation and identifying opportunities for agritourism while always including proper succession planning.

I am operating the farm differently than previous generations. The cows here are now exclusively grass-fed where as previously, the herds were fed a combination of grass and grain feed. Sustaining a 'grazier' plan involves spending more time with the cows, moving them daily and using more electric fence.

The SADC has helped provide funding which has helped ease the financial stress of a start-up, succession and business development project. The support offered by the SADC provided me with the financial flexibility to make some necessary capital expenditures on a permanent corral system that is now considered a critical component to the business, and particularly valuable when shipping calves off the farm to the market.

My vision for the land includes identifying the under-utilized sections of the farm and developing plans to transition them back into production. I'd like to continue growing the business over the years and operate it at a manageable level until I decide to retire. My sons are the 5th generation on the Evans farm and the hope is to leave them a farm that is in a healthier state than before I got here, a place for them to earn a living if they so choose and to call home.”

— Jordan Evans
Evans Farm, WALTHAM

Message from the **CHAIR**

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

Another year in the books! We are very proud to present this annual report, which demonstrates the passionate work of the SADC Pontiac team. It also illustrates that the SADC Pontiac is an essential asset for the economic growth of its region.

Since the end of the pandemic, we feel a renewed energy that is revitalizing our communities. It is essential to maintain this drive and to capitalize on our many local resources.

We would like to take a few moments to acknowledge a very important milestone. The director, Mrs. Rhonda Perry, has now been an employee of the SADC Pontiac for 25 years. Since her arrival, she has risen through the ranks and she has worn many

hats before becoming the director, a position that she has held for several years now and that she fulfills remarkably! Rhonda accomplishes everything she undertakes with great professionalism; she is a visionary and very dedicated to the region.

On behalf of the Board of Directors and the SADC Pontiac team, we would like to congratulate you, thank you, express how much of a pleasure it is for us to work with you and we hope we can continue to work together for several years to come. Congratulations!

— **Ellen Boucher, Chair**
& **Ken Pack, Vice-chairman**



photo:
Evans Farm, WALTHAM



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**

This year has brought new and exciting changes for SADC Pontiac! After a 12-week renovation we have successfully integrated into our new workspace, this brings new energy and excitement to our team. The newly renovated workspace provides an efficient and productive work environment as well as a professional atmosphere with integrated recent technologies and green initiatives to incorporate sustainable business practices for the staff as well as for our clients. We were extremely fortunate to have all the work completed by local contractors and we look forward to hosting an open house in the Fall of 2023 for our clients and partners.

In addition to our new workspace, we are also launching a new fast turnaround financing tool to support local entrepreneurs. The **Micro-Loan** fund has been developed to meet clients' needs with flexible criteria providing quick and stress-free financing for local entrepreneurs.

As I reflect on the last year, I would like to Thank the incredible **Team** for your patience, flexibility and innovate solutions to make everything work in an effective manner as we had to adjustment once again during the renovations and to efficiently deliver new funds. Thank you for your commitment and for providing excellent client experiences to local entrepreneurs, partners, Board members and me!

Thank you to the members of the Board for your incredible support and dedication regarding the SADC and myself. I appreciate each of you and your individual contributions. Your active involvement allows our organization to continually grow, develop, and pursue our economic mandate in an innovative and sustainable way.

—**Rhonda Perry**, Director General



photo:
Circa B&B, SHAWVILLE

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 the 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.

2022-2023 BUSINESS LOAN STATISTICS

AGRI-TOURISM	2
SERVICE/ COMMERCE	2
TOURISM	5
SOCIAL ECONOMY	1



8%
Non-gender
specific



\$500 K

\$505 800 in
business loans
issued this fiscal year.



50%

of loans issued
for expansion and
modernization
projects.



40%

of loans were
issued for
business start-
ups.



10%

of loans were
issued 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**.



54%



46%

2022-2023 YOUTH LOAN STATISTICS

AGRICULTURE	5
SERVICE/ COMMERCE	7
TOURISM	1



\$291 K

\$291 800 in Youth Strategy loans issued this fiscal year.



\$25 K

\$25 000 youth loan approved but not yet dispersed.



46%

of loans issued for business start-up.



38.5%

of loans were issued for expansion and modernization.



15.5%

of loans were issued for business acquisitions.

TOURISM SMALL BUSINESS ASSISTANCE PROJECT

This recovery assistance project is designed to provide non-repayable contributions to small tourism businesses. Canada Economic Development's financial assistance will enable entrepreneurs to carry out investment projects to adapt or develop their products and services to improve the tourism experience.



SADC Pontiac issued non-refundable contributions to 6 local business projects that increase the tourism offer and guest experience in the region.

This project compliments the interventions of other partners to support the tourism industry that has been heavily affected by the consequences of the pandemic.

\$270 000 DISBURSED IN PAPETR PROJECTS

for the Pontiac region



1

ACCOMODATIONS



3

ACTIVITIES &
ATTRACTIONS



2

FOOD &
AGRI-TOURISM

SUPPORT FOR ENTREPRENEURS

THE GREEN SHIFT PROGRAM



NON-REFUNDABLE financial contributions of up to 80% of professional fees before taxes or a maximum of \$10,000 for small business to accelerate sustainable development in the regions.

This program provides specialized external expertise to help businesses improve their environmental and economic performance to go further in their process of adopting structuring eco-responsible practices and implementing clean technologies.

EXAMPLE OF ELIGIBLE PROJECTS :

- Optimization of residual material management
- Optimization of energy consumption & efficiency
- Carbon footprint
- Analysis of greenhouse gas reduction potential
- Product life cycle analysis
- Eco-design
- Biomimicry
- Optimisation of freight transport
- Responsible sourcing

Total amount disbursed: \$ 60 000

**GREEN SHIFT PROGRAM
2022-2023**

TOURISM	2
LOCAL ECONOMIC DEVELOPMENT	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
AGRICULTURE	1	
SERVICE/ COMMERCE	1	1
TOURISM	3	2
MULTISECTORIAL	2	



\$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 63 clients with pre-start up, and 55 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 40 weeks.

YEAR IN REVIEW

In 2022-2023, the STA program had **5 requests** from clients in the preparatory phase who wanted help with their business plan and start-up assistance. Of these clients, 1 decided that after working through the business plan exercise, their planned project was not right for them at this point in time.

The remaining 4 followed a **coaching** regime for the development of their business plan and received technical assistance in the start-up phase.

An additional client went directly into the start-up phase. **10 full-time jobs** were created, and **3 part-time/seasonal jobs** are expected.

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 **essential** force that drives **our success**.



RHONDA PERRY
Director General



SARAH ADAM
Administrative Assistant



LISE LAGARDE
Administrative & support agent



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.

Les Fleurs Thompson, SHEENBORO

SHOP LE PONTIAC



The **Pontiac Chamber of Commerce**, through the support and financial assistance of the SADC Pontiac, has continued to grow their buy local campaign to support local business called **Shop Le Pontiac**. This digital marketing campaign puts the spotlight on retail business throughout the Pontiac and aims at attracting new consumers to the region as well as catching the interest of local shoppers!



Dee Brun, BRENNAN'S RECREATIONAL FARM

LAKE2PLATE



The [Pontiac Tourism Association](#), with the assistance and financial support of SADC Pontiac, Tourism Outaouais, MRC Pontiac and MAPAQ, have completed a 4-part 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.explorepontiac.ca



DIY MARKETING SUMMIT

SADC Pontiac worked with With Chéla Inc. to offer this 2-Day workshop series for entrepreneurs to build the capacity to **create and implement** their own killer, local and small-town relevant **marketing strategies**. Over the course of 2 days and 8 workshops, we covered the why, the what, and the how behind creating your own marketing strategy. Participants got clear on their marketing goals, left feeling confident in their strategy, and built the capacity to carry it out.



"I'm here to show you how possible it all is."

CHEERFULLY MADE UNIVERSITY

with Emily Arbour

SADC Pontiac launched an [interactive day course for makers](#) on getting their handmade business off the ground. The workshop was hosted at Little Red Wagon Winery with industry expert, Emily Arbour of Cheerfully Made in Almonte, ON. The objective was to equip local business with the [tools to increase their sales](#), diversify their offerings, developing and marketing their brand and become financially sustainable.

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 our communities. To uplift our entrepreneurs, we are 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 continue to serve their communities while reminding the region that where we 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, 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**





FREQUENTLY ASKED QUESTIONS

photo: Café Downtown, FORT-COULONGE



Do you have questions about our services, our organisation or about rural entrepreneurship?

Here are some of the more frequent questions that 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, therefore, 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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