

SADC

Société
d'aide au développement
de la collectivité

PONTIAC

Community
Futures Development
Corporation

ANNUAL REPORT 2023-2024

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.sadcpontiac.ca





CAFE DOWNTOWN:

A Beacon of Community and Innovation

In an area where unique offerings are scarce, the owners of Cafe Downtown have made it their mission to provide something special for their community. Motivated by the desire to bring diverse events and food options to their locale, they took over the cafe with a vision of innovation and connection.

When asked about the inspiration behind purchasing Cafe Downtown, the owners expressed a strong commitment to enhancing local life. "We wanted to continue to offer something special to the community. Offering different events and food that we don't have around here was important to us," they shared. This vision reflects their deep-seated desire to create a vibrant social hub that stands out in a small town.

OVERCOMING CHALLENGES

One major challenge was changing the local mindset, as many preferred fast-food or traveling to nearby cities. Despite suggestions to add typical fast-food items, they chose to offer something different, emphasizing their commitment to unique offerings and innovation.

REWARDS AND COMMUNITY IMPACT

"The satisfaction from clients and friends saying we are doing a great job and it's nice to have this little gem here," they remarked as being the most rewarding part. This affirmation fuels their passion and confirms that their efforts are making a difference. Looking ahead, they hope to inspire others in the community. "I hope that people will also create their version of what they want in the community so we can strengthen and grow our town." Their vision extends beyond their own business, aiming to foster a spirit of entrepreneurship and variety in the Pontiac.

SUPPORT FROM SADC PONTIAC

The role of SADC Pontiac in their journey has been pivotal. "They helped us with every little detail when applying for the loans and helped us make a business plan since we never did one before. Any questions we have, they are always there to help us out." This support has been crucial, providing not just financial assistance but also valuable guidance and encouragement. Moreover, SADC are big supporters of our business not only as regular customers but also for their events and activities.

ADVICE FOR ASPIRING ENTREPRENEURS

Their advice to young entrepreneurs is simple yet profound: "Do it while you can. It is hard work but very rewarding." Their experience underscores the importance of seizing opportunities, persevering through challenges, and the profound rewards that come with building something meaningful for the community.

Cafe Downtown stands as a testament to the power of vision, community spirit, and the transformative impact of local entrepreneurship. With continued support from organizations like SADC Pontiac, it's clear that small businesses can make a big difference.

— Alex Romain & Natasha Lamadeleine
Café Downtown, FORT-COULONGE



Message from the **CHAIR**

We are excited to announce that the **five-year agreement** between **SADC Pontiac** and **Canada Economic Development** has been **RENEWED UNTIL 2029**.

This renewal marks a significant milestone, enabling us to continue providing our essential services and to further advance the development of our community.

The new agreement brings exciting changes, offering greater simplicity and flexibility. With this agreement, we can better tailor our programs to meet the unique priorities of our region. It introduces new funds with competitive terms and conditions for business transfer, digital and sustainable development, and green initiatives.

This also allows us to invest in our human resources, recognizing that they are the driving force behind all these wonderful projects.

As we look forward to the next five years, I am filled with optimism and excitement for what lies ahead. This renewed agreement provides us with a robust foundation to build upon, and I am confident that with the continued support and collaboration of our team and community, we will achieve great things together for the Pontiac.

I would like to take this opportunity to thank the incredible SADC Pontiac team and my colleagues on the Board of Directors for their exceptional work throughout the year. I wish you all continued success!

— **Ellen Boucher, Chair**

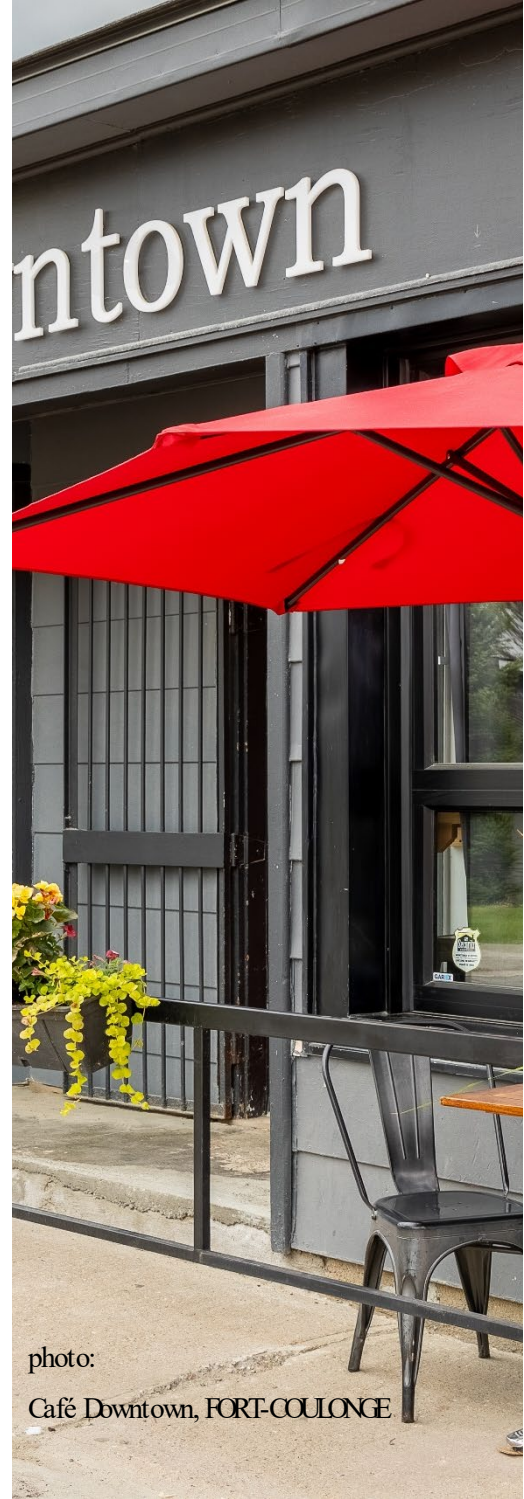


photo:

Café Downtown, FORT-COULONGE



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.

THE
YEAR BROUGHT
MANY
OPPORTUNITIES
FOR OUR
ORGANISATION

Message from the **DIRECTOR GENERAL**

Reflecting on the past year, I am pleased with our many achievements. We have helped entrepreneurs establish their businesses, assist with growth and expansion loans while providing financial and technical support. Through our contributions, we have supported initiatives that promote both numerical growth and sustainable green shifts. These efforts are paving the way for a more sustainable future. In addition, our training programs and workshops received excellent feedback, helping us better meet our clients' needs.

We have also maintained and formed new strategic partnerships with key industry players and local organizations, expanding our reach and services for regional projects. Investing in employee training and professional development has ensured that our team stays at the forefront of business evolution.

As we move into 2024, we will create and launch our strategic plan involving team members, board members, clients, partners, and community members. This plan will guide us for the next five years, aligning our programs and services with the evolving needs of our clients and community.

I want to express my gratitude to the incredible SADC team and Board members. Your unwavering support, dedication, and hard work are the driving forces behind our success. I appreciate your loyalty and look forward to working closely with each of you in the coming year.

Thank you for your contributions, energy, and commitment.

—**Rhonda Perry**, Director General



photo:

Café Downtown, FORT-COULONGE

FINANCIAL REPORT

Our total assets of **\$6.5M** 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.

2023-2024 BUSINESS LOAN STATISTICS

AGRI-TOURISM	1
SERVICE / COMMERCE	6



38%



62%



\$361 K

\$361 500 in business loans issued this fiscal year.



43%

of loans issued for expansion and modernization projects.



57%

of loans were issued for business start-ups.



\$260K

\$260 000 in business loans approved but not disbursed.

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**.

2023-2024 YOUTH LOAN STATISTICS

AGRICULTURE	1
SERVICE / COMMERCE	4
TOURISM	2



\$160 K

\$160 780 in Youth Strategy loans issued this fiscal year.



14%

of loans issued for business start-up.



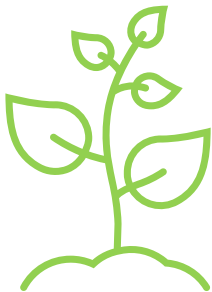
86%

of loans were issued for expansion and modernization.

FAST FINANCING WITH THE NEW MICRO-LOAN

Whether you are an entrepreneur wanting to test a new big idea or wanting working capital to improve your cash flow, SADC Pontiac can provide fast turnaround financing through our new Micro-Loan Program.

Use a Micro-Loan to purchase equipment, inventory or as working capital. There are no penalties for early repayment.



The goal of our Micro-Loan program is to help viable local businesses succeed and continue to grow, creating a strong local economy.

“Quick financing through the SADC Pontiac allowed us to jump on a deal and get the equipment we needed for our dairy farm at a great price.”

- Eline Van Der Veen, Eli-Da Dairy

MICRO-LOAN

\$5 000 to \$25 000

Fast turnaround financing

to support local business growth

TERM:
between 1 and 5 years

INTEREST RATE:
prime + 2%

GUARANTEE:
personal guarantee

REPAYMENT:
at any time without penalty

SUPPORT FOR ENTREPRENEURS

THE GREEN SHIFT PROGRAM



NON-REFUNDABLE financial contributions of up to 80% of professional fees before taxes 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: \$ 67 000

**GREEN SHIFT PROGRAM
2023-2024**

TOURISM	1
LOCAL ECONOMIC DEVELOPMENT	2

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	0	1
TOURISM	2	2
MULTISECTORIAL	2	



\$40 000

LOCAL INTERVENTION
MEASURE



\$42 364

LOCAL ECONOMIC
DEVELOPMENT PROGRAM

SUPPORT
FOR SELF-EMPLOYMENT

HELPING YOU
CREATE
YOUR OWN
EMPLOYMENT

STA PROGRAM

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 69 clients with pre-start up, and 60 with start-up.

Unfortunately, as of April 30, 2024, the STA program has been paused by Services Québec across the province.

SADC Pontiac remains fully committed to fostering entrepreneurship and business development in our region. We continue to offer comprehensive support, including coaching, mentoring, and technical assistance, to help you develop your business plan.

Please reach out to the SADC Pontiac team to see how we can assist you with various aspects of your business journey, including planning, navigating regulations, obtaining permits, securing financing, and marketing. Whether you are starting a new business, acquiring an existing one, or planning an expansion, we are here to support you every step of the way.

YEAR IN REVIEW

In 2023-2024, 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 decided to not participate in the program and 1 went directly into the start-up phase.

The remaining **6 clients followed a coaching regime** for the development of their business plan and received technical assistance in the start-up phase and **5 are currently working as self-employed entrepreneurs.**

GET IN TOUCH

If you have any questions about start-up or growing your business, please contact our business advisor, Amy Taylor, she will be happy to assist you.



amy.taylor@sadcpontiac.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

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

A LOCAL TEAM
THAT HAS
LOCAL
DEVELOPMENT
AT HEART

DEVELOPMENT Highlights



4H Club, EXPO SHAWVILLE FAIR

INVESTING IN RURAL YOUTH ENTREPRENEURSHIP



The **SADC Pontiac** is dedicated to supporting **rural youth in agricultural entrepreneurship**. We provide young entrepreneurs with essential resources, including financial assistance, technical support, and mentorship. Our initiatives focus on fostering **innovation, sustainable practices, and business growth**, empowering the next generation of farmers to build successful and sustainable agricultural ventures in our community.

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BILL 25

Understanding & Implementing Bill 25 in Your Business
with Sophie Tremblay & Sébastien Harvey

Canada

Développement économique Canada pour les régions du Québec
appuie financièrement la SADC

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

UNDERSTANDING & IMPLEMENTING BILL 25 IN YOUR BUSINESS

For entrepreneurs struggling to navigate the new **Bill 25** on personal information management the SADC Pontiac held a training to help business owners **understand their legal obligations** clearly. This practical session, led by experienced professionals Sébastien Harvey and Sophie Tremblay, not only demystified the new law but also helped each participant create a **10-step implementation plan** to ensure compliance and avoid penalties.

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TECH TALK TRAINING SERIES

ADVANCING BUSINESS THROUGH
INNOVATION

WITH JON STEWART

+++
+++
+++



Pontiac
Communauté de développement



Desjardins
Caisse des Rivières de Pontiac



Canada
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offers a financial support to the SADC

TECH TALK TRAINING SERIES

SADC Pontiac worked with industry expert Jon Stewart of [Calumet Media](#) to offer businesses a 3-part training series on advancing business through technology. This series equipped small business owners with essential tech skills to [enhance operations](#), [boost productivity](#), and [drive growth](#). Participants learned how to leverage the latest tools and technologies to stay competitive in today's digital landscape.

Canva REFRESH

what's new for you?

LIVE

WEBINAR

with Jennifer Baker of JBC



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DIGITAL MARKETING WEBINARS

Jennifer Bakery Consulting delivered a series of four webinars on Digital Marketing for small businesses, focusing on essential tools like META, Canva, and MailChimp. Participants learned how to effectively use META for social media marketing, design eye-catching visuals with Canva, and manage email campaigns using MailChimp. These sessions equipped small business owners with practical skills and strategies to enhance their online presence, engage their audience, and drive business growth. Feedback has been overwhelmingly positive, highlighting the Jennifer Baker's practical insights and actionable takeaways.

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**



Have you enjoyed working with our team? **Consider giving us a shout out on Google!** Your review helps us grow and continue providing top-notch service to entrepreneurs in our region. We appreciate your support.

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. The background is a blurred coffee shop interior with various equipment and warm lighting. A semi-transparent dark grey banner is overlaid at the bottom, containing the text 'FREQUENTLY ASKED QUESTIONS' in green and white.

FREQUENTLY ASKED QUESTIONS

photo: Café Downtown, FORT-COULONCE



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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