



SADC

Société
d'aide au développement
de la collectivité

PONTIAC

Community
Futures Development
Corporation

ANNUAL REPORT 2024-2025

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





TRACY CRANE SERVICE:

Building Big Dreams in the Pontiac

In the heart of the Pontiac, one local entrepreneur saw an opportunity—and took it. While working as a crane operator in Ottawa, he noticed that companies from the city were regularly being hired to do jobs in the Pontiac. That's when he had the idea: why not bring those services closer to home?

"I realized there was demand here," he explains. "And I knew I didn't want to spend years commuting to the city." So, he made the decision to launch his own crane service—right here in the region.

Transitioning from operator to business owner came with its share of challenges. “I went from just running the crane to managing everything—paperwork, client meetings, job scheduling, advertising, even mechanical work,” he says. “You really have to be ready to wear many hats.”

His long-term vision is simple but meaningful: “I want to be known as the Pontiac’s reliable, go-to crane service. And one day, I hope my boys might want to be a part of it too.”

For him, the most rewarding part has been building something of his own. “I’ve gained a better work-life balance, and I’m proud to have my name on this business,” he shares. “Being close to home has made a big difference for my family.”

His business also fills an important local need. “Before, companies had to bring in cranes from out of town, which added to their costs. Now, they can rely on a local service.”

Support from SADC Pontiac played a key role in helping him get started. “The SADC has been a huge asset from the start,” he says. “I went from just daydreaming about this venture to putting pen to paper and getting the ball rolling. They’ve been there through it all—helping with business plans, loans, marketing, networking, and even just offering advice. **They’ve been great to work with and a real support system for local businesses like mine.**”

His advice to others thinking about starting their own business? “Don’t be afraid to ask questions. In a small community like the Pontiac, there are always people willing to help—and a lot of experience to learn from.”

— Ryan Tracy
Tracy Crane Service, SHAWVILLE



Message from the **CHAIR**

This year marks an exceptional milestone for SADC Pontiac: **40 years of commitment, support, and economic development** in service to our community.

Since its founding, SADC has continued to grow and adapt to the realities of our region, fostering entrepreneurship and local prosperity.

We also have another reason to celebrate: our Director General has been awarded the **King Charles III Medal**, a prestigious recognition that highlights her significant impact within our community. Her dedication and commitment embody the values we have upheld for 40 years and inspire each of us to carry out our mission with passion and determination.

We would like to express our gratitude to all those who have contributed to our success: the entrepreneurs, partners, employees, and board members, past and present. Together, we continue to build a strong and dynamic Pontiac.

Thank you for your trust and support. We look forward to continuing this incredible journey with you.

— **Ellen Boucher, Chair**



photo:

Rhonda Perry, KING CHARLES III MEDAL



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**

For four decades, SADC Pontiac has been a cornerstone of economic growth and innovation in our region. We have supported bold entrepreneurs, growing businesses, and vibrant communities. Whether launching start-ups, expanding operations, or guiding business transfers, our mission has remained clear: **to be a trusted partner in shaping a dynamic local economy.**

The impact of our work is visible across the Pontiac. Our financial support, technical guidance, and contributions to local development projects have empowered hundreds of businesses to not only survive — but thrive.

Through the successes and the challenges, we have adapted. We have met the evolving needs of our clients with flexibility, innovation, and most importantly — a human touch. As the economy shifts and technology advances, **we remain steadfast in our approach: people first!**

This year, in celebration of our 40th anniversary, we proudly launched our Pontiac Communities Tour, visiting each of the 18 municipalities in the MRC Pontiac — and the Municipality of Pontiac — throughout 2025 and 2026. These community visits allow us to meet entrepreneurs, business, and community leaders where they are, hear their stories, and better understand the realities on the ground. It is a return to our roots: being present, being engaged, and being accessible.

I want to thank the incredible team. Your dedication, creativity, and passion are the drive to our organization. To the members of the Board of Directors — your strategic leadership and deep commitment to the Pontiac community guide everything we do.

Together we are truly a star team! We have laid solid foundation for a last impact. Our work is not done, as we look ahead with purpose and pride, to continue building a resilient, innovative, sustainable, and inclusive future for the Pontiac.

—**Rhonda Perry**, Director General



photo:
Pont Marchand, Mansfield-et-Pontefract

FINANCIAL REPORT

Our total assets of **\$6.3M** 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.

2024-2025 BUSINESS LOAN STATISTICS

SOCIAL ECONOMY	1
TOURISM	5
AGRICULTURE	1
SERVICE / COMMERCE	2
MULTI-SECTOR	1
CONSTRUCTION / TRADES	2



\$915 K

\$915 000 in business loans issued this fiscal year.



75%

of loans issued for expansion and modernization projects.



25%

of loans were issued for business start-ups.



44%



56%

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**.

2024-2025 YOUTH LOAN STATISTICS

AGRICULTURE	1
SERVICE / COMMERCE	5
TOURISM	1



57%



43%



\$156 K

\$156 200 in Youth Strategy loans issued this fiscal year.



28.5%

of loans issued for business start-up.



28.5%

of loans issued for business transfer.



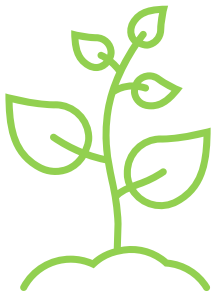
43%

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

DIGITAL STRATEGY FUND

In the fast-paced world of technology, finding the right direction can be challenging. Implementing information systems and communication technologies customized for your business can give you a significant edge over the competition.

Believing in the benefits of innovation and the digital transition for the competitiveness and success of businesses, we provide various solutions to help you execute your strategies. Our advisors recognize your needs and can assist you in your efforts while connecting you with specialized consultants, resources and the funding you may need to get started.

FLEXIBLE FINANCING

- Loan varying from a minimum amount of \$10,000 up to a maximum of \$50,000
- **Interest-free for the first two years** and potential three-month capital deferral for the first three months with the option to extend up to two years.
- Favorable interest rate established according to the Bank of Canada's prime rate and adjusted based on the project and guarantees.
- Maximum amortization of 7 years.



\$50K

\$50 000 in digital strategy funding approved but not yet disbursed in 2024-2025 fiscal year.

SUPPORT FOR ENTREPRENEURS

GREEN STRATEGY FUND



Funding available to SADC Pontiac clients or new clients to accelerate the green transition of their small business. This loan is aimed at facilitating the adoption of eco-responsible practices or the implementation of clean technologies or practices within your business.

Are you looking to optimize your energy efficiency or manage your waste better, or reduce your greenhouse gas emissions? The Green Strategy fund is for you!

FLEXIBLE FINANCING

- Loan varying from a minimum amount of \$10,000 up to a maximum of \$50,000
- **Interest-free for the first two years** and potential three-month capital deferral for the first three months with the option to extend up to two years.
- Favorable interest rate established according to the Bank of Canada's prime rate and adjusted based on the project and guarantees.
- Maximum amortization of 7 years.

SUPPORT FOR ENTREPRENEURS

TRANSFER STRATEGY FUND

Transferring a business is one of the biggest decisions in an entrepreneur's journey. It's more than just paperwork, taxes, or financing. It's about making sure the transition is smooth, successful, and built to last.

That's where our **Transfer Strategy Fund** can help. We can support you with the tools and resources you need. Whether you're the current owner preparing to hand over the reins, or the next in line ready to take them, this fund can help cover **external professional services** (legal, accounting, valuation, etc.) or **financing gaps tied to the transfer process**.

FLEXIBLE FINANCING

- Loan varying from a minimum amount of \$10,000 up to a maximum of \$50,000
- **Interest-free for the first two years** and potential three-month capital deferral for the first three months with the option to extend up to two years.
- Favorable interest rate established according to the Bank of Canada's prime rate and adjusted based on the project and guarantees.
- Maximum amortization of 7 years.



\$50K

\$50 000 in transfer strategy funding approved but not yet disbursed in 2024-2025 fiscal year.

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	2	1
SERVICE / COMMERCE	-	-
TOURISM	2	1
EVENTS	3	
BUSINESS TRAINING	1	



\$42 364
LOCAL ECONOMIC
DEVELOPMENT PROGRAM



\$40 000
LOCAL INTERVENTION
MEASURE

SUPPORT

FOR HUMAN RESSOURCE DEVELOPMENT

HELPING **YOU**
BUILD
A STRONG AND
DIVERSE TEAM

HIRE FOR TALENT

SADC Pontiac supports Inclusive Hiring through Partnership with CBDC Restigouche

Over the past year, SADC Pontiac has proudly partnered with CBDC Restigouche to support a range of labour force and human resources initiatives. One key initiative is the Hire for Talent project—a national awareness campaign designed to boost employer confidence in hiring individuals with disabilities.

This project provides employers with practical resources to help them engage a highly skilled yet often underutilized talent pool. By participating in webinar workshops, surveys, and focus groups, employers gain valuable insights and tools to create more inclusive and effective hiring practices.

SADC Pontiac plays an active role in this initiative by recruiting local employers to take part in these activities. Through our collaboration, we aim to break down barriers, promote inclusive workplaces, and help meet the evolving workforce needs of our region.

PARTICIPATION

20 Pontiac businesses and organisations participated in the Hire for Talent project during the 2024-2025 fiscal year.



5%
Retail



25%
Tourism



20%
Service



20%
Agriculture



20%
Construction



10%
Non-Profit



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



ANDRÉ PICHÉ (contract)
Project coordinator



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 & Chapeau Farmers Market

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.



CHUTES COULONGE PARK

As part of a service agreement between **SADC Pontiac** and the **Chutes Coulonge Foundation**, **Brittany Morin** has taken on the role of Director General with a focus on improving operations and supporting the park's long-term sustainability.

In this first year, the partnership has already delivered significant results. Several infrastructure and site improvements were completed, and key park equipment was upgraded to improve safety and efficiency. The team launched the first annual **Lumberjack Day Festival** fundraiser event, while overall revenues increased enough to eliminate the park's previous operating deficit.

Timber-Putt Hockey was built as a new winter offer, allowing the park to remain open year-round for the first time and supporting the **creation of two permanent staff positions**. These early outcomes demonstrate the value of strategic collaboration in enhancing rural tourism assets and supporting local employment.



+ 16.71%



+ 252.83%



+ 149.88%



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TECH SUMMIT BY SADC PONTIAC IN CELEBRATION OF
GLOBAL ENTREPRENEURSHIP WEEK

TECHVOLUTION

POWERING PROGRESS.
SHAPING TOMORROW.

NOVEMBER 22 | 9:00- 4:00
PINE LODGE, BRISTOL



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



Desjardins

Caisse des Rivières de Pontiac

TECH SUMMIT

Powering Progress. Shaping Tomorrow.

A full day of **inspiration and learning**, designed for rural entrepreneurs looking to drive growth and innovation in their businesses. The event featured industry specialists and forward-thinking entrepreneurs who shared insights on the latest **digital tools and strategies** to help rural businesses thrive.

Thank you to our partners Desjardins and Xplore Business.



TECH SUMMIT BY SADC PONTIAC IN CELEBRATION OF
GLOBAL ENTREPRENEURSHIP WEEK

22.11.2024

NOON

CYBER SECURITY FOR RURAL BUSINESS

Speaker
Stéphane Pharand



TECH SUMMIT BY SADC PONTIAC IN CELEBRATION OF
GLOBAL ENTREPRENEURSHIP WEEK

22.11.2024

1PM

MAXIMIZING EFFICIENCY: LEVERAGING AI AND CHATGPT AS POWERFUL TOOLS FOR SMALL BUSINESS SUCCESS

Speaker
Jon Stewart



TECH SUMMIT BY SADC PONTIAC IN CELEBRATION OF
GLOBAL ENTREPRENEURSHIP WEEK

22.11.2024

9AM

FROM WORKING IN YOUR BUSINESS TO WORKING ON YOUR BUSINESS: HOLISTIC STRATEGIES FOR DIGITAL SUCCESS

Speaker
Kyle Smendziuk

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TECH SUMMIT

Keynote **Kyle Smendziuk** from Webmarketers & Phantom Productions spoke on delivering actionable insights on shifting from working in your business to working on your business with digital success strategies. **Stéphane Pharand** touched on cybersecurity and **Jon Stewart** from Calumet Media gave a workshop on AI/Chat GPT.

The day closed with a **panel discussion** from successful local entrepreneurs Kristine Amyotte, Jared Hamilton, Gary Johnson and Adam Thompson. A well-attended event that offered valuable opportunities to network, gain practical knowledge to equip businesses for **future success**.

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.



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.



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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