

SADC

Société
d'aide au développement
de la collectivité

PONTIAC

Community
Futures Development
Corporation

ANNUAL REPORT 2025-2026

Canada Economic Development for Quebec Regions
supports the SADC



Canada Economic
Development
for Quebec Regions

Développement
économique Canada
pour les régions du Québec

www.sadcpontiac.ca



A man with a mustache, wearing a red t-shirt and a dark baseball cap with "PONTIAC" on it, is standing next to a red tractor. He is smiling and has his right arm resting on the tractor's door handle. The background shows bare trees and a clear sky. The image is partially covered by a green geometric overlay on the left side.

TURNING INNOVATION INTO LEGACY: A New Chapter for a Pontiac Family Farm

On Allumette Island, Justin O'Brien is proving that even the most rooted family farms can evolve in powerful ways

When fertilizer prices surged in 2022, O'Brien made the decision to move away from traditional inputs and adopt Bio-Active Emissions Farming—an innovative system that captures carbon emissions from farm equipment and converts them into nutrient-rich inputs returned directly to the soil.

"Our system turns farm carbon emissions into a valuable soil resource, reducing pollution while rebuilding healthier, more productive farmland."

Rather than releasing emissions into the air, the system transforms them into cultured carbon water, helping improve soil health while reducing reliance on costly fertilizers. It's a solution that is as practical as it is forward-thinking — lowering input costs while strengthening long-term sustainability.

This shift led to a major milestone in 2023: a bumper soybean crop grown on the O'Brien family farm without traditional fertilizer. The moment carried deep meaning. Earlier that year, O'Brien lost his father, who had played a key role in the farm's legacy.

Harvesting that crop was both a professional and personal milestone — a powerful reflection of continuity, resilience, and progress across generations.

Driven by the realities of a changing agricultural landscape, O'Brien continues to seek solutions that balance environmental responsibility with business viability. With global pressures impacting input costs and supply chains, innovation has become essential.

Support from SADC Pontiac played an important role in bringing this project to life. With the addition of new equipment, O'Brien was able to increase efficiency, apply the system across more acres, and further reduce input costs.

“Working with the SADC made a real difference — they understand the realities of our region and the importance of supporting local innovation.”

Looking ahead, O'Brien plans to invest in a larger heated workshop, allowing more equipment maintenance to be done in-house — a strategic move to reduce downtime and control rising repair costs.

For O'Brien, success goes beyond yields or technology. It's about stewardship — making decisions that honour the generations before him while building a stronger, more sustainable future. His story is a powerful example of how **Pontiac farmers are embracing innovation, strengthening resilience, and leading the way in sustainable rural entrepreneurship**



— Justin O'Brien
L'Isle-aux-Allumettes, QC

Message from the CHAIR

It is with great pride that I present the SADC Pontiac 2025–2026 Annual Report. Once again this year, our organisation has pursued its mission with determination.

As we begin a new year, our vision is clear and unifying. We aim to focus our efforts on an issue that is essential to the vitality of our region: **stimulating retail sales, strengthening local purchasing, and raising awareness of the importance of spending locally.** Every dollar invested locally directly contributes to the prosperity of our businesses, the preservation of local services, and the creation of sustainable jobs. More than ever, we believe that the economic strength of the Pontiac lies in solidarity and the active participation of the entire community.

Over the coming year, the Board of Directors and the SADC Pontiac team will work together to implement concrete initiatives designed to support our retailers, promote our local products, and encourage residents to make buying local a daily habit. **Together, we can build a dynamic, resilient economic environment that is proud of its roots.**

I would like to sincerely thank our partners, entrepreneurs, volunteers, and everyone who contributes, directly or indirectly, to the success of our organisation. Your commitment and trust are at the heart of our ability to make a meaningful impact.

On behalf of the Board of Directors, thank you for your continued support, and I invite you to discover the local development investments and projects achieved over the past year.

— Ellen Boucher, Chair





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**

Last fall, we proudly celebrated the **40th anniversary of SADC Pontiac** an important milestone that highlighted four decades of collaboration, entrepreneurship, and community-rooted economic development. This celebration reminded us of the deep connections that unite us with the region and the collective efforts that have shaped the vitality of the Pontiac and its businesses.

Over the past year, our team continued this mandate by carrying out 19 municipal visits across the Pontiac. These meetings with entrepreneurs, citizens and elected officials allowed us to listen to their realities, better understand their needs, and present relevant services and support. **These meaningful exchanges reinforced a fundamental belief: regional development begins with strong human connections and an active presence in our communities.**

In the coming year, our team will remain present in the field, visiting businesses, meeting with local leaders, and ensuring that our support is available wherever needs and opportunities arise.

Our priorities include offering flexible and adaptable financial tools tailored to the realities of our businesses, to support their development, resilience, and future projects. We will also strengthen our support for businesses engaged in digital and green transition initiatives, while continuing our efforts to promote local purchasing and the commercial vitality of the Pontiac. We believe that strong economic development must also contribute to building resilient and sustainable communities for future generations.

I would like to express my deep gratitude to the members of our Board of Directors for their continued support and confidence in both me and our team. Their commitment to the mission of SADC Pontiac is essential to our collective success.

A sincere thank you as well to the team members, whose energy, passion, and dedication are at the heart of SADC's achievements and the development of our region.

—**Rhonda Perry**, Director General



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.

2025-2026 BUSINESS LOAN STATISTICS

SOCIAL ECONOMY	-
TOURISM	1
AGRICULTURE	-
SERVICE / COMMERCE	1
MULTI-SECTOR	-
CONSTRUCTION / TRADES	4



\$242 K

\$242 139 in business loans issued this fiscal year.



100%

of loans issued for expansion and modernization projects.



33%

of loans were fast-turnaround micro-loans.



17%



83%

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.**

2025-2026 YOUTH LOAN STATISTICS

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



\$88 K

\$88 000 in Youth Strategy loans issued this fiscal year.



40%

of loans issued for business start-up.



60%

of loans were issued for expansion and modernization.



60%

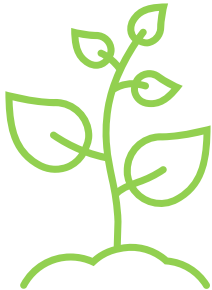


40%

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 cashflow, SADC Pontiac can provide fast turnaround financing through our 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.

“Access to quick financing through SADC Pontiac allowed us to upgrade essential equipment and keep our bakery running smoothly.”

- Karlheinz Gmeiner, Karl's Bakery

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.

\$150 K

**Three (3) \$50 000
digital strategy
loans issued this
fiscal year.**



SERVICE | COMMERCE

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.

\$50 K

One (1)
Green Strategy
loan issued this
fiscal year.



TOURISM | NFPO

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.

\$50 K

One (1)
Transfer Strategy
loan issued this
fiscal year.



SERVICE | COMMERCE

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.

<u>ECONOMIC ACTIVITY</u>	<u>DEL</u>	<u>MIL</u>
SERVICE / COMMERCE	2	-
TOURISM	1	1
EVENTS	4	-
BUSINESS TRAINING	1	1



\$42 364

LOCAL ECONOMIC
DEVELOPMENT PROGRAM



\$40 000

LOCAL INTERVENTION
MEASURE

SUPPORT

FOR BUSINESS GROWTH & DEVELOPMENT

HELPING YOU
GAIN ACCESS
TO THE TOOLS
YOU NEED
TO SUCCEED

SMALL BUSINESS **TRAINING** SERIES

SADC Pontiac continues to play a key role in supporting local entrepreneurs.

CNESST Workshop Series:

The workshops focused on the modernization of Québec's Occupational Health and Safety Act and the new obligations that came into effect on October 1, 2025, helping businesses prepare for the implementation of mandatory prevention and participation mechanisms.

Designed to be both informative and practical, the workshops equipped participants with a clear understanding of their **legal responsibilities and concrete tools to support compliance**. Key topics included determining which mechanisms apply based on workforce size, understanding the roles of liaison officers and health and safety representatives, and identifying available resources to support implementation. Participants left with greater confidence and practical guidance to take action within their organizations. These sessions were developed in direct response to feedback from local entrepreneurs, demonstrating SADC Pontiac's commitment to offering timely, relevant programming that responds to the evolving needs of the business community.

Google My Business Workshop Series:

SADC Pontiac also responded to strong client demand by bringing back the highly popular Google My Business workshop series, presented in partnership with the Pontiac Chamber of Commerce. Led by David Bird of ***Bird's Eye Marketing***, sessions were hosted throughout the territory to ensure broad regional access. Through interactive presentations and discussions, participants gained valuable digital marketing skills to enhance their online visibility, attract more local customers, and strengthen their business presence in an increasingly digital marketplace.

PARTICIPATION

23 Pontiac businesses and organisations participated in the CNESST workshop series and 16 entrepreneurs participated in the Google My Business Series.



amy.taylor@sadcponatiac.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



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
DEVELOPMENTS
T

AT HEART

DEVELOPMENT Highlights



CELEBRATING 40 YEARS OF LOCAL ECONOMIC DEVELOPMENT

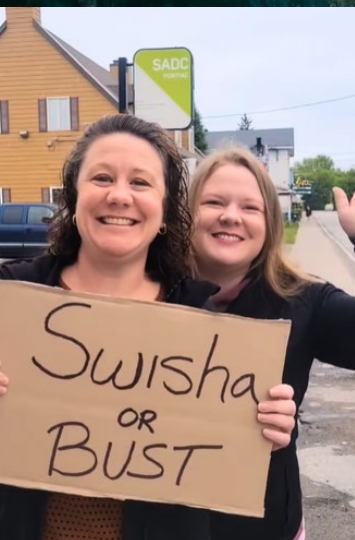
The **SADC Pontiac** proudly celebrates its 40th anniversary with a unique signature event: Dinner in the Bridge, hosted in the iconic red covered bridge, Pont Félix-Gabriel Marchand. This one-of-a-kind evening brought together clients, partners, and collaborators with whom the SADC has worked over the past four decades to foster economic growth and community vitality throughout the Pontiac region.

"I salute the remarkable work done by the SADC Pontiac's professionals and volunteers, who have been supporting the region's businesses and communities for 40 years now. Your commitment plays a key role in our economic vitality and sustainable growth. CED is proud to be able to count on you to increase prosperity in the Pontiac."

Member of Parliament for Ahuntsic

— The Honourable Mélanie Joly
-Cartierville, Minister of Industry and Minister responsible for
Canada Economic Development for Quebec Regions (CED)





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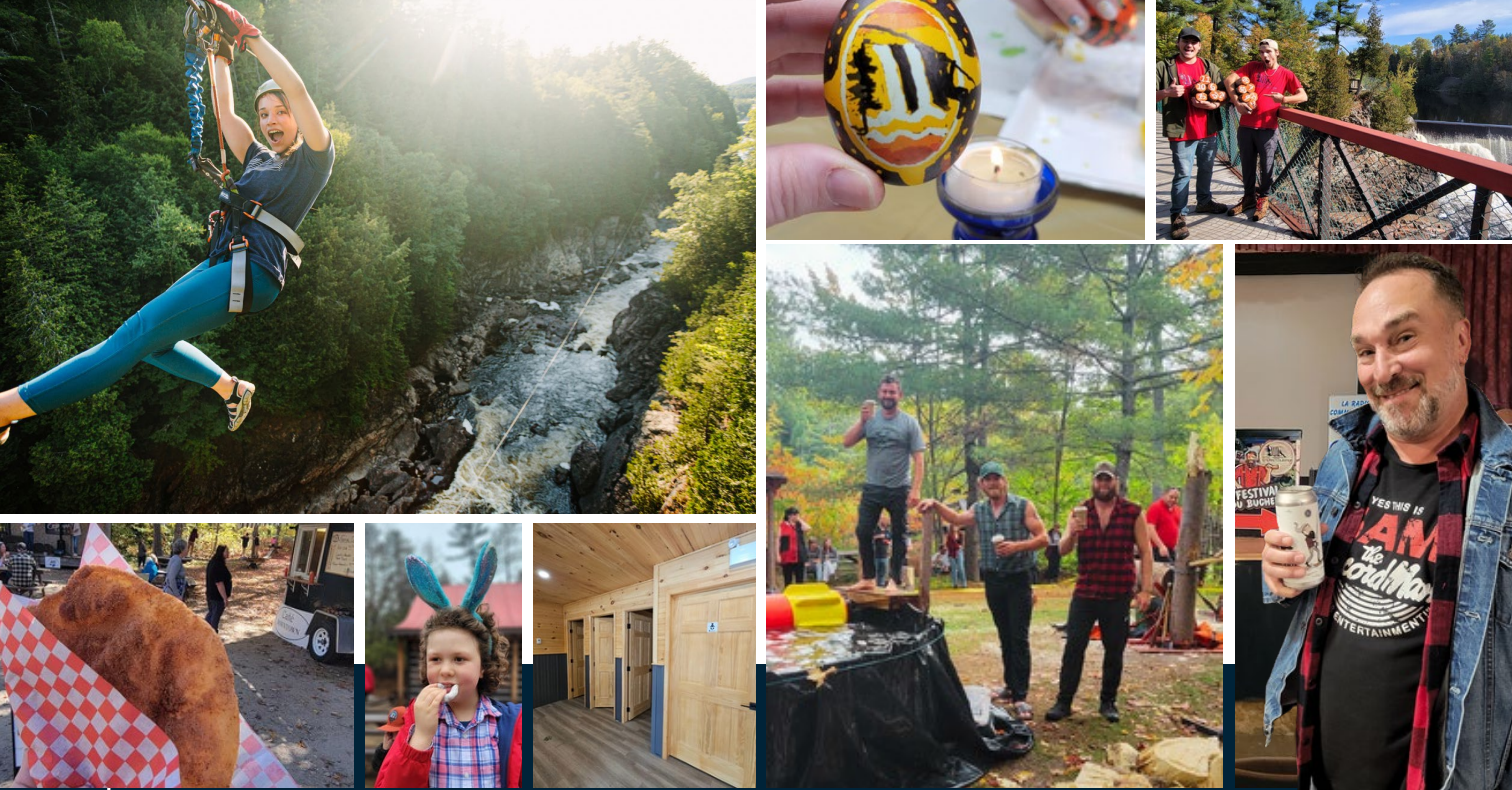
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MUNICIPAL TOUR

As part of its 40th anniversary year, SADC Pontiac launched a mobile office initiative, allowing the team to be directly present in all 19 municipalities across the territory. By taking the office on the road, the SADC Pontiac team met local businesses, municipal representatives, and partners face-to-face, while also conducting special visits with nearby businesses. This hands-on approach strengthened relationships, increased accessibility to SADC services, and ensured that entrepreneurs at every end of the territory had the opportunity to connect directly with the team. The municipal tour reinforced SADC Pontiac's long-standing commitment to proximity, collaboration, and responsive support for the region's economic development.



CHUTES COULONGE PARK

As part of a service agreement between [SADC Pontiac](#) and the [Chutes Coulonge Foundation](#), Brittany Morin has continued a second year in the role of Director General with a focus on improving operations and supporting the park's long-term sustainability.

In this second year, significant infrastructure and site improvements were completed, and key park equipment was upgraded to improve safety, sustainability and efficiency. The team grew the second annual [Lumberjack Day Festival](#) fundraiser to a 2-day event leading with a comedy night with Derek Seguin and the Great Canadian Lumberjacks, live music, log race and live carving entertaining crowds at the park the following day.

The Chutes Coulonge Foundation was in the position to attract and hire a [new permanent director as of September 2025](#) where the SADC spent the remaining months transitioning Cameron Montgomery into the position. These outcomes demonstrate the value of strategic collaboration in enhancing rural tourism assets and supporting local employment.



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SMALL BUSINESS SPEED MEET

On April 3, SADC Pontiac hosted the **Small Business Speed Meet**, an innovative networking event designed to strengthen collaboration among local businesses. Bringing together approximately 30 entrepreneurs and regional partners, the *speed-dating* inspired format allowed participants to quickly **exchange ideas**, **identify potential suppliers**, and **explore partnership opportunities** across key sectors, including events, services, retail, tourism, and hospitality.

The event emphasized the importance of buying local and **working collectively** to build a stronger, more **resilient regional economy**. Participants were encouraged to discover the products and services available within the Pontiac and to consider local sourcing as a strategic business practice.

Overall, the event highlighted the power of collaboration as a driver of economic vitality and reinforced SADC Pontiac's ongoing commitment to supporting local entrepreneurs and fostering meaningful business connections.

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.





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-repayable contributions through the DEL and MIL programs for collective business projects. These contributions are used to support local economic development projects.



Thank you for
doing business
with us.



SADC PONTIAC CFDC

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