



# SADC

Société  
d'aide au développement  
des collectivités

PAPINEAU-COLLINES

## ANNUAL REPORT

## 2025-2026

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# Message from the Chair



Claudine Crompton

Chair of the Board

The year 2025-2026 reminds us that economic development is not based solely on investments or projects carried out, but also on the ability of organizations to pool expertise, promote collaboration and support change.

Over the past year, new individuals have joined our board of directors, management team, and staff, bringing with them their experience, ideas, and vision. Supported by new resources, funds, and tools, we now have additional leverage to support businesses and communities in their projects and offer support that is increasingly tailored to the realities and needs of the region.

As a board of directors, we are proud to be able to count on a dedicated and professional team, mobilized partners and committed directors who each contribute in their own way to the achievement of our mission.

I would like to warmly thank all those who contributed, directly or indirectly, to the achievements presented in this report. These results are above all the fruit of a collective effort and a shared desire to build a dynamic and prosperous region.



# Message from the Executive Director



**Chloé Gagnon**  
Executive Director

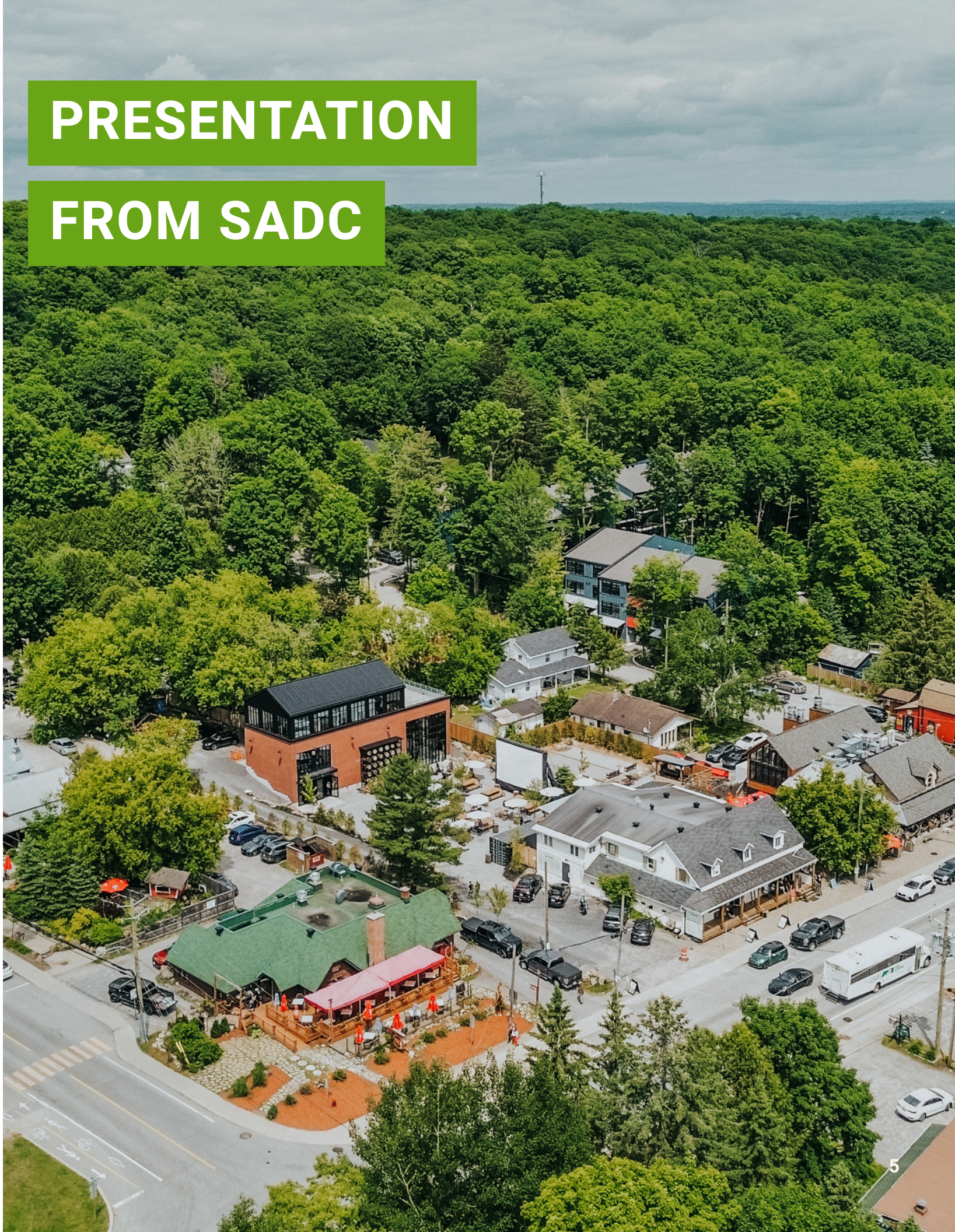
The year 2025-2026 was a pivotal year for our organization. Marked by adaptation and renewal, it allowed us to consolidate our achievements while preparing for the future.

In a constantly evolving environment, we continued our work with businesses and communities while investing in new tools, new funds, and new ways of doing things. These efforts are all aimed at the same goal: to better meet today's needs and be ready to meet tomorrow's challenges.

The results presented in this report demonstrate the work accomplished over the past year, as well as our commitment to continuous improvement and our close ties with local entrepreneurs and actors. They reflect the dedication of a committed team, the support of an engaged board of directors, and the strength of our collaborations with the community.

Thank you to everyone who contributes to this mission. We will continue our work with confidence and enthusiasm over the next year.

## PRESENTATION FROM SADC





# PORTRAIT OF THE SADC

## Our mission

SADC Papineau-Collines stimulates regional economic development by supporting and structuring businesses, organizations and communities.

To accomplish this mission, the SADC Papineau-Collines:

- Stimulates the creation and growth of businesses by making its resources available to them;
- Adapts its support by offering personalized financial and technical solutions;
- Equips businesses to ensure their autonomy and sustainability;
- Get involve in numerous local initiatives to make his region more attractive and prosperous.

## Our territory

- MRC de Papineau
- MRC des Collines-de-l'Outaouais
- The Buckingham and Masson-Angers sectors of the City of Gatineau.

## Our vision

The SADC is part of a dynamic that encourages the resilience of the entrepreneurial ecosystem by promoting innovative and responsible business practices.



Area of 5,012 km²

## Our values



### Collaboration

The SADC promotes a culture of collaboration based on trust and the pooling of knowledge and skills to guide entrepreneurs in the various aspects of their development.

### Agility

The SADC values organizational agility, which allows for the constant adaptation of its interventions in response to a complex and evolving entrepreneurial environment. The team makes it a point to react quickly to change through its capacity for innovation and learning.

### Commitment

The SADC values its commitment to its clients by responding to their needs with transparency, efficiency, and integrity. It values its commitment to its partners by facilitating collaboration. This commitment is also demonstrated towards its employees, whom it supports in their professional development.



# BEHIND THE MISSION, DEDICATED PEOPLE

The year 2025-2026 marked a period of transition and renewal for the SADC Papineau-Collines. Between the arrival of new faces, the evolution of certain roles and a change in leadership, the organization continued its evolution and began a new chapter of its development.

## DIVERSE GOVERNANCE ROOTED OUR TERRITORY

Composed of volunteers from various sectors of the region, the board of directors plays a key role in shaping the organization's direction. This year, we were pleased to welcome Andrée-Anne Boyer, managing partner at Marcil Lavallée, and Benoît Gauthier, executive director of the MRC des Collines-de-l'Outaouais. Their arrival brings together diverse expertise, deeply rooted in the realities of the community.

### Our board of directors:

**Mrs. Claudine Crompt, Chair;**  
**Mrs. Audrey Paiement, Vice-Chair;**  
**Mr. Jean Maheu, Treasurer;**  
**Mrs. Caroline Trottier, Secretary;**  
**Mr. Yvon Dinel, Director**

**Mr. Pierre Hébert, Director;**  
**Mr. Michel Leclair, Director;**  
**Mrs. Andrée-Anne Boyer, Director;**  
**Mr. Benoît Gauthier, Director**

Want to contribute to the dynamism of our territory and the mission of the SADC? Those interested in serving on the board of directors can contact our director Chloé Gagnon to submit their application for future available seats.



### → TEAM-BUILDING TRADITION

Our friendly Christmas cocktail party allowed employees and board members to share a wonderful moment together. The new directors tested their knowledge of the region with a giant game inspired by a historical quiz from the Société d'histoire de Saint-André-Avellin, adapted by Jean-Denis for Place aux jeunes in 2002.



## A MOBILIZED TEAM

Several changes also marked the year within the team. In June 2025, Chloé Gagnon took over as Executive Director of the SADC. In the fall, Katia Perrier joined the team as a Financing and Business Strategy Advisor to strengthen the support offered to entrepreneurs in the region.

In keeping with this commitment to better meet the needs of the community, some responsibilities within the team have also evolved. Charlène Raby now holds the position of Local Economic Development Advisor, while Claudie Bigras now serves as Communications Officer.

Finally, we wish to highlight the contribution of all those who participated in the SADC's mission over the past year. Each, in their own way, contributed to advancing projects, supporting communities, and participating in the dynamism of our region.

### Our team:

**Chloé Gagnon, Executive Director;**  
**Jean-Denis Deschênes, Business Finance and Strategy Advisor;**  
**Valérie Mantha-Brazeau, Operations Coordinator;**  
**Charlène Raby, Local Economic Development Advisor;**  
**Katia Perrier, Business Finance and Strategy Advisor;**  
**Claudie Bigras, Communications Officer.**



# SERVICES OFFERED

SADC Papineau-Collines puts its expertise at the service of businesses, organizations and municipalities in the territory through its **three lines of business**:

- **Financing;**
- **Coaching;**
- **Local Economic Development.**

Each project comes with its own ambitions, challenges, and opportunities. Through concrete services tailored to local realities, we support local initiatives to contribute to the dynamism and vitality of our region.

## FINANCING

A business project often progresses more quickly when supported by the right financing. Through its loan portfolios, SADC Papineau-Collines offers accessible and flexible financing solutions to support projects in the region, whether for start-up, growth, acquisition, or succession. Entirely managed and reinvested locally, the collective investment fund directly contributes to supporting other entrepreneurs in the region and strengthening the local economy.

## BUSINESS SUCCESSION AND TRANSFER

Buying or selling a business is a significant step, and navigating the process can be challenging. In a supportive and confidential environment, our team assists with business succession and transfer projects to ensure the continuity of local businesses. Beyond providing guidance, we facilitate connections through our confidential directory of buyers and sellers and offer financing solutions tailored to business transfer projects.

## BUSINESS STRATEGY AND FINANCIAL ANALYSIS

From validating an idea to strategic planning, our team helps structure projects and identify new opportunities. Through financial analysis and a deeper understanding of business realities, we support organizations in their thinking to guide decisions, clarify priorities, and move projects forward on a solid foundation.

## LOCAL ECONOMIC DEVELOPMENT

Because the realities are constantly evolving, our team remains available to support businesses, organizations, and communities in their projects, concerns, and new challenges. Whether it's sustainable development, human resources, innovation, or other organizational issues, we help organizations find the resources, expertise, and partners that can support their projects. We also implement impactful initiatives that foster collaboration, knowledge sharing, and the development of new practices, thus contributing to building a more dynamic, innovative, and resilient region.

## SIMPLIFY YOUR FINANCING PROCESS WITH GOFIN

Finding the right funding can make all the difference in the success of a project. Thanks to GoFin, a free tool developed by the Réseau des SADC et CAE, it is easy to access a vast directory of grants, financial assistance, and funding programs offered in Quebec.

Our team also remains available to support entrepreneurs in their research and help them target the financial levers best suited to their projects.





# HIGHLIGHTS OF

## 2025-2026

Find our video testimonials and several special clips on the history of SADC Papineau-Collines on our [YouTube channel](#) or our [Facebook page](#).

## Celebrating 40 years of commitment

On June 11, 2025, the SADC Papineau-Collines marked a significant milestone in its history by celebrating its 40<sup>th</sup> anniversary at its 40<sup>th</sup> Annual General Meeting. This unifying event brought together clients, partners, board members, employees, and many key individuals who have contributed to the organization's growth since its creation in 1984. The celebration highlighted four decades of commitment to local economic development and entrepreneurship, as well as the numerous successes and valuable collaborations forged over the years.

## Favorite Business Contest

To mark the occasion, the SADC Papineau-Collines launched the "Favorite Business" contest to celebrate the businesses that vitalize our region. For one month, the public was invited to nominate their favorite business, generating **256 nominations** and expressions of appreciation. The three most nominated businesses were then put to a public vote to determine the winner. This contest created a real wave of support for our local SMEs, with **804 votes** and significant visibility on our platforms. The three finalists each received a "Favorite Business" certificate, while the winning business, Fines & Futés, won a corporate photoshoot valued at \$2,000.



## At the heart of our history

To celebrate this important milestone, SADC Papineau-Collines gave a voice to entrepreneurs who have been supported by SADC for several years through two testimonial videos produced with Agence POP inc.



The first video features Patrick Leblanc, owner of Bistro Montebello and Café du Bistrot. Supported by the SADC since his beginnings in the restaurant business, several loans for renovations, expansions and various projects have allowed him to grow and innovate over the years.

The second video highlights Ébénisterie Bianchi, a family business in Chénerville run by three passionate generations. Over time, the support of the SADC has helped to foster its development, innovation, and future succession.





## Launch of New Funds

In the fall of 2025, the SADC Papineau-Collines launched new funds to support local businesses in their growth and transition projects. Offered in limited quantities, these loans, ranging from \$10,000 to \$50,000, include advantageous terms, including two years interest-free and a three-month moratorium on principal repayments. As the loans are repaid, the funds will become available to support new entrepreneurial projects.

### → Transfer Strategy

to facilitate the succession or acquisition of a business.

### → Green Strategy

to facilitate the adoption of eco-friendly practices or clean technologies.

### → Digital Strategy

for the adoption of practices or technologies that facilitate the digitization of business activities.

These programs enhance the SADC's existing financing offering, which includes the Youth Strategy loan under the same conditions, as well as the main investment fund with loans of up to \$300,000.



## Towards a More Integrated Approach

Launched in the fall of 2025 across the Réseau des SADC et CAE, the implementation of Odoo CRM marks a significant step in modernizing our operations. By centralizing all our activities, this tool allows us to better align our actions and follow-ups, both internally and with our clients. While its rollout is ongoing, it is already laying the groundwork for more integrated and consistent management of our operations.



## The Magic of the Holidays

SADC Papineau-Collines was pleased to participate for the first time in the Arbres de l'espoir at Fairmont Château Montebello, a unique initiative in which each participating organization was invited to decorate a Christmas tree reflecting its identity. In a warm and festive atmosphere, 55 organizations showcased their creativity and their field of activity. This collective show of generosity enabled the 12<sup>th</sup> edition of the event to raise \$20,550 in support of the Banque alimentaire de la Petite-Nation.



## Spotlight on Our Entrepreneurs

There were many opportunities to celebrate local success stories this year, and our team is always pleased to take part. We had the privilege of attending the Gala Les Vertueuses hosted by Enviro Éduc-Action, the Gala reconnaissance of the Chambre de commerce de la Vallée-de-la-Petite-Nation, and the Gala Excelor of the Chambre de commerce de Gatineau. These events serve as an important reminder of the value of recognizing the hard work, boldness and dedication of the individuals and organizations that help drive our region forward every day. It is a true privilege to celebrate their achievements alongside so many community partners, as every success contributes in its own way to the growth and vitality of our region.

## Working Together to Better Support

SADC Papineau-Collines places great importance on collaboration and active participation within the entrepreneurial ecosystem in order to stay connected to the evolving realities and challenges facing our region. Throughout the year, our involvement in monitoring committees, discussion tables and thematic summits helps maintain an ongoing dialogue with community stakeholders. This commitment was reflected through our participation in major initiatives such as Vigie Papineau-Collines, the Consultation sur l'écosystème en développement économique, the Grand RDV de l'Exportation hosted by Export Outaouais, and the Sommet Climat Outaouais organized by Partenariat Climat Outaouais. By combining our perspectives and expertise with those of our partners, we strengthen lasting relationships, encourage the sharing of resources and knowledge, and contribute collectively to the development of our region and its local businesses.

## On the Field

There's nothing like getting out of the office to see projects taking shape, catch up on developments, and connect with the people behind them. Business visits, networking events, product launches, local events, and even our team outings provide invaluable opportunities to stay connected to what's happening on the ground. Among the year's highlights was the launch of La Papin'eau by Brasseurs de Montebello.





# STAY INFORMED



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## LOCAL ECONOMIC DEVELOPMENT PROJECTS







## A Commitment to Sustainable Development

In 2025, SADC Papineau-Collines launched the fourth cohort of the Ensemble, décarbonons program, a support initiative designed to help businesses measure and reduce their greenhouse gas (GHG) emissions. Bringing together Camping Lac-des-Plages, Kenauk Nature, Parc Oméga and Fromagerie Montebello, this tourism-focused cohort enabled each participant to adopt environmentally responsible practices tailored to their operations.

The expertise developed through the program also attracted interest across the country. The model, tools and approaches used were presented to the Community Futures Network of Canada and to a cohort of advisors from the Réseau des SADC et CAE du Québec, fostering knowledge sharing among communities and organizations from different regions.

The cohort concluded in Montebello with a day of learning and discussion involving HOM mini chalets, Épursol and Partenariat Climat Outaouais. In the days that followed, the annual meeting of the Groupe DD du Réseau des SADC et CAE was held at Fairmont Château Montebello, bringing together partners, experts and entrepreneurs for workshops and site visits. These activities encouraged the sharing of inspiring practices and innovative solutions to address current and future sustainable development challenges.



## Défi OSEntreprendre Outaouais

In 2025, SADC Papineau-Collines once again served as the regional coordinator and lead organization for the Défi OSEntreprendre Outaouais. This 27<sup>th</sup> edition highlighted the boldness, creativity and entrepreneurial spirit of the next generation of entrepreneurs across the region. Thanks to the commitment of local coordinators and numerous partners, five projects from the School and Student categories were recognized, including Ateliers environnementaux, recipient of the Coup de cœur coopératif award. Eight new businesses, along with one emerging business, Khewa, were also honoured following the deliberations of a jury representing the Outaouais region.

The regional gala, held on April 30, 2025, at Centre Wakefield-La Pêche under the honorary presidency of A4 Architecture + Design, brought together finalists, partners and community stakeholders around a shared sense of pride: seeing local initiatives come to life and contribute to the entrepreneurial vitality of our region.



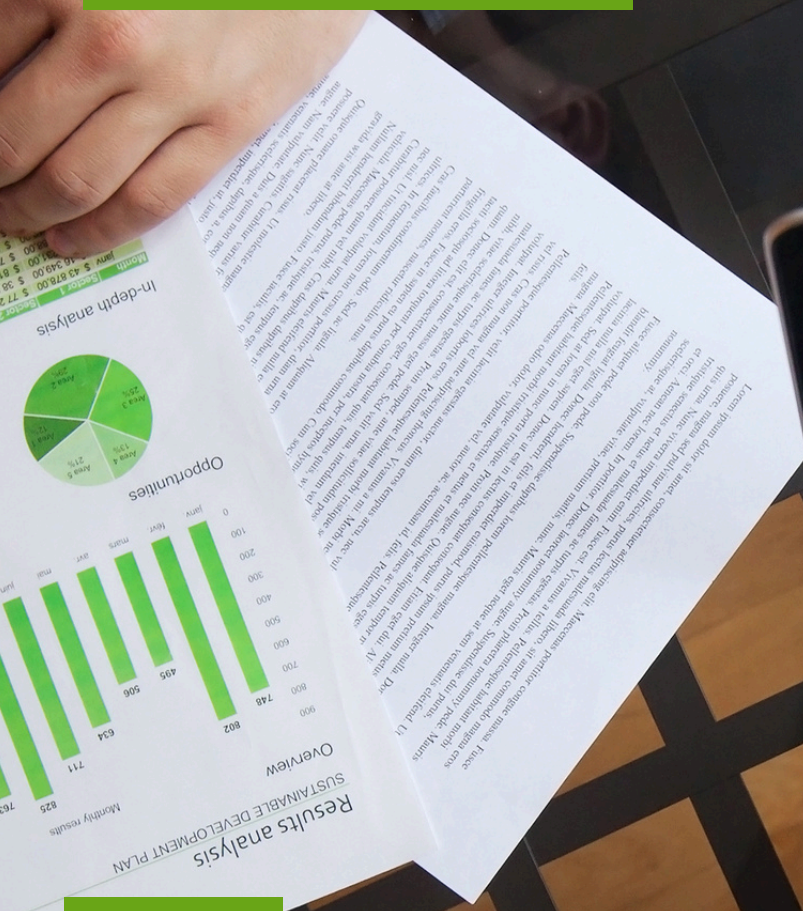
## Business Breakfast Series

SADC Papineau-Collines launched its Business Breakfast Series in February 2026 to strengthen connections among entrepreneurs and support their resilience in the face of economic challenges. Each session features a different theme explored through practical tools and expert presentations, followed by opportunities for discussion, networking and the sharing of experiences. The goal is to host three breakfasts per year, each taking place in a different area of the territory.

The first breakfast, focused on the circular economy, was held at Pub de Chelsea and brought together nine businesses. With contributions from CREDDO, Écotech Québec and the Conseil québécois du commerce de détail, participants discovered practical resources to support their initiatives and foster circular innovation.



# FINANCING



## HIGHLIGHTS

**\$1,001,373** in authorized loans

**23** authorized loans

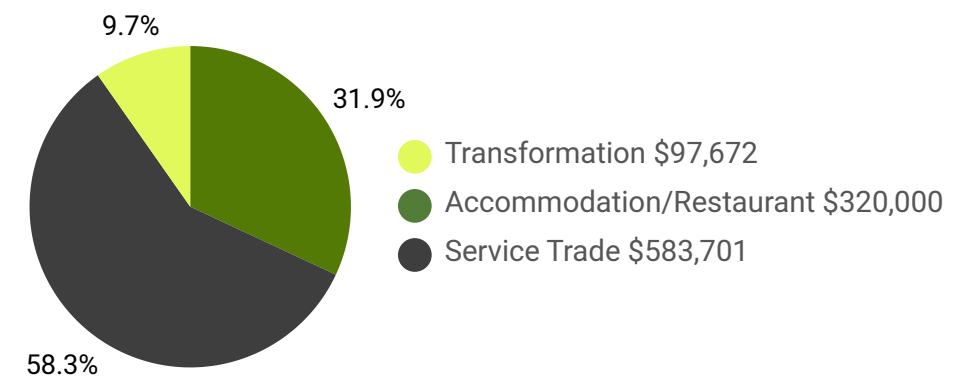
**\$3,452,349** in total value of authorized projects

**134** jobs created or maintained

**92%** of funded businesses remain in operation after 5 years

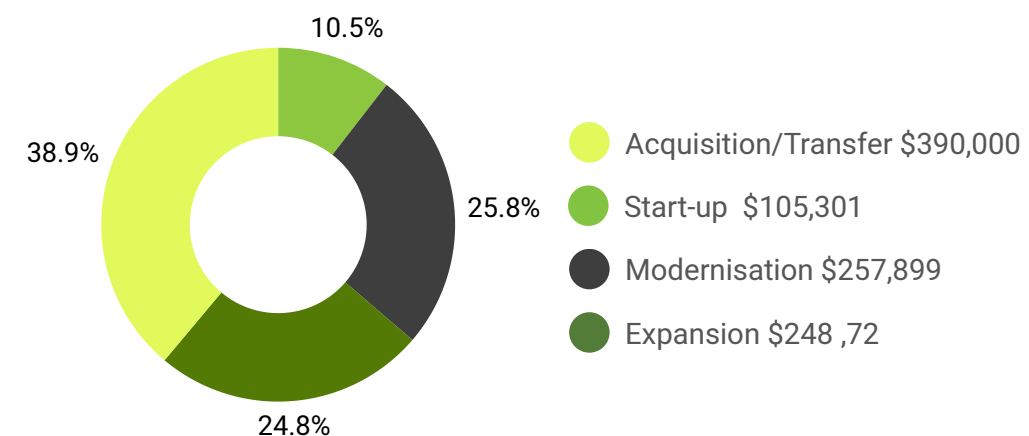
## HIGHLIGHTS

### DISTRIBUTION OF FINANCING BY SECTOR



## HIGHLIGHTS

### DEVELOPMENT STAGES OF FUNDED BUSINESSES



## INVESTMENT BY TERRITORY

### MRC de Papineau

**\$578,287** in loans authorized for businesses in the MRC de Papineau

**\$2 M** in total project value

### MRC des Collines-de-l'Outaouais

**\$350,086** in loans authorized for businesses in the MRC des Collines-de-l'Outaouais

**\$533,762** in total project value

### Buckingham and Masson-Angers Sectors

**\$73,000** in loans authorized for businesses in Buckingham and Masson-Angers

**\$876,000** in total project value





## Investment Fund

### BOULANGERIE AU PAIN D'ANTAN

From start-up to succession, including growth and modernization, SADC supports businesses at every stage of their journey. The SADC Papineau-Collines Investment Fund offers loans of up to \$300,000 to businesses throughout the region.

This year, Boulangerie Au Pain d'Antan, located in Saint-André-Avellin, benefited from this financing to acquire new production equipment. This investment enabled the bakery to increase production capacity, improve operational efficiency and better meet growing customer demand.

## Green Strategy

### DOMAINE DE L'ANGE GARDIEN

Committed to promoting sustainable and responsible business practices, SADC Papineau-Collines supports businesses in implementing environmentally responsible projects. Through the Green Strategy Financing program, we assisted Domaine de L'Ange-Gardien in acquiring an innovative new evaporator.

This equipment helps reduce energy consumption, emissions and labour requirements while increasing the efficiency of maple syrup production. A tangible investment that positions the business on a more sustainable path for years to come.



## Youth Strategy

### PLOMBERIE WILFRID DAVID ET FILS

Investing in young entrepreneurs means investing in the future of our region. Through its Youth Strategy Financing program, SADC Papineau-Collines provides entrepreneurs aged 18 to 39 with financial support to help bring their business projects to life.

This year, Melina Lorrain and Julien Brosseau benefited from this support to acquire Plomberie Wilfrid David et Fils. By choosing to take over a well-established business, they are helping preserve local jobs, valuable expertise and essential services within the community.



## Transfer Strategy

### ISOLATION ARGENTEUIL.

Supporting business transfers means ensuring that established businesses can continue their story in capable hands. Through the Business Transfer Strategy Financing program, Eknai Pelletier was able to acquire Isolation Argenteuil, a well-established company based in the Laurentians.

By taking over a strong business with an experienced team, specialized equipment and a loyal customer base, he is giving the company new momentum while strengthening its presence in the Outaouais region.

## Digital Strategy

### LES CONSEILLERS FORESTIERS DE L'OUTAOUAIS

Innovation also means adopting tools that make everyday work easier. Through its Digital Strategy Financing program, SADC Papineau-Collines helps businesses modernize their operations with technologies tailored to their needs.

With this support, Les Conseillers forestiers de l'Outaouais undertook a digital transformation of their forestry operations. By automating certain tasks and digitizing their work tools, the company improved its efficiency, accuracy and speed of execution.



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**40 years**  
of experience

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**1 000 volunteers and  
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