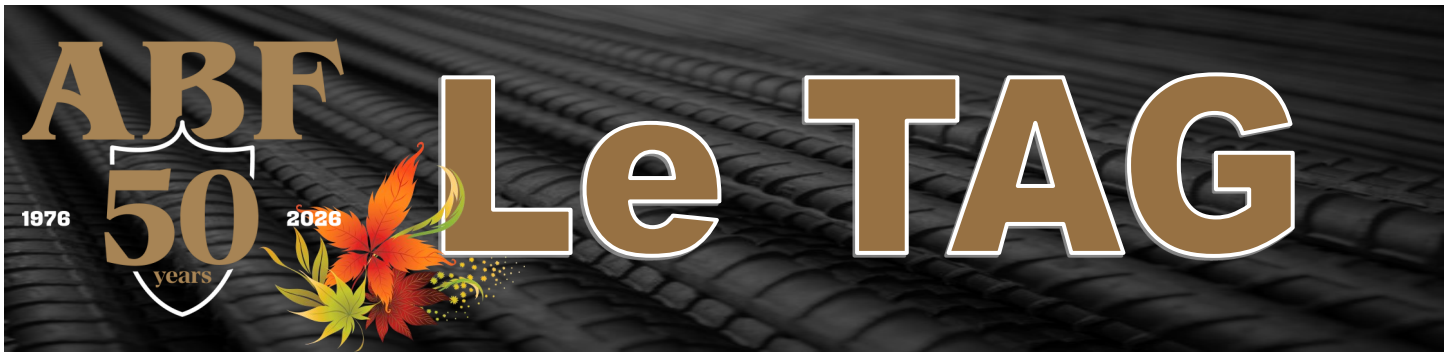




Quarterly Newsletter / September 2026



A word from management

Hello,

We have entered our busiest time of the year, which will continue until winter sets in.

As is often the case in the construction industry, this period demands discipline, agility, and collaboration; however, ABF remains very well positioned in the current economic climate.

It is precisely during these particularly busy months that our values—especially teamwork and respect—truly come into their own. They guide our daily communications and help us better understand the realities, limitations and constraints of each department so that, collectively, we can make the best decisions for the company and for our clients.

It is precisely in these challenging and difficult times that we can truly see people's true character, regardless of their position.

ABF is fortunate to be able to count on every member of its team: committed, experienced, and professional individuals who contribute to our collective success every day.

Marco Fortin,
General Manager

Upcoming Statutory Holidays

Monday, October 12, 2026:

Thanksgiving Day

Friday, November 13, 2026:

Remembrance Day



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New projects



Laureau Chauveau Building, Montreal, 2 300 MT



And without forgetting...

- ⇒ Nouveau Monde Graphite, St-Michel-des-Saints, 1 700 MT
- ⇒ Millenia MILC, St-Basile-le-Grand, 1 700 MT
- ⇒ Building E1—282 housing units, Quebec City, 1 500 MT
- ⇒ 8 Place du Commerce, Montreal, 1 300 MT
- ⇒ Anjou Fortier Ford, Anjou, 1 200 MT
- ⇒ Le Rivero PH2, Quebec City, 1 100 MT
- ⇒ Anima PH2, Montreal, 1 000 MT
- ⇒ VM St-Jacques retention basin, Montreal, 900 MT
- ⇒ Wateridge Lifestyles PH1, Ottawa, 800 MT
- ⇒ Milebrook 2, building G, Pointe-aux-Trembles, 800 MT

ABF events

On Thursday, July 9, the **ABF Open 2026** took place, bringing together office employees for a day of fun and camaraderie.

Congratulations to Donald Cadran, Antoine Pellerin, Nathalie Croteau, and Mélanie Boucher, who took top honors with an impressive score of **- 4 !**



To kick off the summer season in style, the teams at our offices and the Victoriaville plant were treated to a delicious surprise! On July 17, the **La P'tite Vache** food truck stopped by our headquarters to treat our legends to a gourmet experience, just in time for summer vacation.



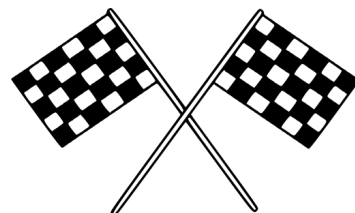
Your social club



Here are a few photos from the karting championship organized by the social club, which took place on Saturday, August 8.

The event was very well received by the participants.

Sign up for the social club so you don't miss a thing!



Your financial news

How to Save: Simple Tips for Cutting Back on Expenses

When managing your personal finances, cutting back on expenses usually involves simple steps you can incorporate into your daily routine. When integrated into a personal budget, these adjustments allow you to make progress little by little, without disrupting your daily life. A common mistake is trying to cut everything at once. It's better to take it step by step, one habit at a time, so that the changes stick over the long term.

Here are 9 practical strategies to improve your budget management without making your daily life more difficult.

1—Reduce waste to lower your grocery bill: Better meal planning helps prevent waste, minimize food loss, and avoid buying more expensive prepared foods.

For example: By using online flyers to target sale items and store brands, it becomes easier to lower your grocery bill without compromising on quality.

2—Plan your shopping to avoid impulse buys: Impulse buys can quickly throw a personal budget off track. For example, adding a sale item to your cart—such as a gadget or a piece of clothing—when it wasn't planned may seem like a good deal at the time. However, these unplanned purchases eventually add up.

3—Compare prices before buying: An online price comparison tool helps you find the best deals, especially for major purchases. Comparing prices also allows you to take advantage of competition among retailers.

For example: Before choosing a home appliance or a cell phone plan, online comparison sites, such as Shopbot, can help you identify price differences. Checking with retailers can then help you narrow down your search.

4—Take advantage of loyalty programs and available discounts: Loyalty programs—such as point rewards, loyalty cards, or certain welcome offers—provide tangible benefits when used effectively. Loyalty programs, on the other hand, aim to build a lasting relationship with customers. In practice, they can also help reduce certain expenses through personalized discounts, exclusive offers, or member benefits.

5—Make better use of your credit cards in everyday life: A credit card can be a useful tool... or a costly one, depending on how you use it.

Important note: Unpaid balances on a credit card accrue interest charges—usually at a high interest rate—which increases the total amount owed. Over time, these charges add up, which can drive up the actual cost of purchases and reduce your financial flexibility. Conversely, when the balance is paid off quickly, these charges are avoided, making it easier to track cash flow (money coming in and going out).

6—Automate your savings for greater consistency: Automatic payments are a convenient way to set money aside little by little. This approach supports your financial goals, such as building an emergency fund, buying your first home, or planning for retirement.

7—Take a break before making a purchase: The 10-second rule is based on a simple idea—taking a step back before buying. Whether it's a few seconds, a few hours, or even a few days, this simple habit helps reduce unnecessary spending and better align your choices with your financial goals. For example, an item on sale may seem like an opportunity you can't afford to miss. Taking a few seconds to ask yourself whether this purchase was planned or truly necessary often helps you avoid a non-essential expense. The key is to stay in control rather than giving in to the pressure to buy.

(continued on the next page)

Your financial news (continued)

How to Save Money: Simple Tips to Cut Back on Expenses (continued)

8—Cut down on recurring bills: Some fixed expenses can be optimized without much effort.

For example:

- Switch to LED light bulbs to lower your electricity bills;
- Unplugging appliances when they're not in use or limiting standby mode helps reduce energy consumption;
- Explore solutions such as an on-demand water heater (a device that heats water only when it's needed, rather than keeping it hot continuously), which can also help lower your energy bill;
- Review your cell phone or Internet plan based on your actual usage (data, calls, required speed);
- Bundle certain services (the Internet, phone, insurance) to simplify things and, in some cases, reduce costs.

Some of these adjustments may involve a higher initial cost, but they lead to savings over time. In most cases, these changes have a direct impact on disposable after-tax income, and they can contribute to long-term savings and free up flexibility in the budget.

9—Adjust your transportation and shopping habits: Certain travel costs and everyday shopping expenses can add up without you even realizing it. By changing the way you get around or shop, you can sometimes reduce your expenses without drastically altering your lifestyle.

For example:

- Opting for active transportation (biking, walking) or public transit helps limit costs related to gas, vehicle maintenance, and vehicle use, as well as a driver's license fees.
- Rent electric landscaping equipment—such as a lawn mower, hedge trimmer, string trimmer, or leaf blowers—rather than buying it.
- Opt for free activities or secondhand purchases, such as used clothing or books.
- Opting for audiobooks through a monthly subscription can be less expensive than buying several individual books, especially for people who regularly read.

These money-saving strategies don't rely on major sacrifices, but rather on better management of personal finances. By combining automation, planning, and targeted adjustments, it becomes easier to reduce financial stress. These steps can also help you create the flexibility needed to build an emergency fund while working toward your goals—whether that's opening a Registered Education Savings Plan (RESP), a real estate project, or achieving better financial balance. ♦♦♦♦♦

Your HR news

SEPTEMBER: BACK-TO-SCHOOL SEASON FOR ADULTS!

We often associate the start of the school year with children heading back to school with their brand-new backpacks. But let's be honest: September marks a fresh start for adults, too. Whether we work on a construction site, in a factory, or in an office, September always brings that feeling of a new beginning.

After a few weeks of soaking up the sun, tackling home renovations that took twice as long as expected, or trying to convince the kids that “no, the summer break isn't over yet,” here we are back to our usual routines. And with that return often comes good resolutions.

Much like New Year's Day, September makes us want to start off on the right foot. We promise ourselves we'll be more organized, reply to emails faster, tidy up our desks, clean out our inboxes, or even stop searching for that one tool that mysteriously disappears every week. The intentions are excellent. As for actually following through... let's just say we still have several months to work on it!

One small goal at a time

The good news is that a fresh start doesn't have to be spectacular. It can simply begin with a small goal—learning a new skill, improving a work method, lending a hand to a colleague, or adopting a habit that makes our days easier. Big changes often start with a small, repeated actions.

September is also a good time to recognize the work we've accomplished. In the whirlwind of projects and deadlines, we sometimes forget to step back and see everything we've achieved. Yet every contribution counts. Whether you're in the field, in production, or behind a screen, your work contributes to the company's collective success.

Together, it's easier

And let's not forget the importance of teamwork. A good day is often one where you can count on your coworkers, shares a few laughs, and work together toward a common goal. After all, challenges are always a little easier to tackle when you share the same goal... and sometimes the same cup of coffee.

So, as we head into what promises to be a busy fall, let's take a few minutes to think about what we'd like to accomplish by the end of the year. What project motivates you? What new habit would you like to develop? What difference could you make in your team?

September offers us all a fresh start. It doesn't have to be perfect. Just jot down a few good ideas, add a dash of motivation, and—why not?—a little humour to get us through the coming months.

Have a great start to the new school year, everyone... and hang in there—there are only about four months left until the next vacation! 😊

Occupational Health and Safety

Same-level fall

The risk of same-level falls affects all industries. Contrary to popular belief, these falls account for the majority of workplace falls.

Risks and consequences

- ✓ Slipping on slippery surfaces.
- ✓ Tripping on a damaged floor surface.
- ✓ Tripping over objects in a cluttered work environment.
- ✓ Colliding with equipment during a same-level fall.

Possible solutions

- ✓ Get trained on proper work procedures related to the risk of falls on the same level. Consult your supervisor if necessary.
- ✓ Keep the work area clean, dry, and clear.
- ✓ Wear footwear appropriate for your work area and the tasks at hand.
- ✓ Ensure adequate lighting at all times.
- ✓ Report any damaged areas and repair them promptly.
- ✓ Use the right floor cleaner: some leave a thin, slippery film.
- ✓ Promptly remove any water that has accumulated on the floor and use an absorbent material in the event of a spill.
- ✓ Remove all unnecessary equipment and merchandise from walkways.
- ✓ Be careful of uneven surfaces and changes in elevation.
- ✓ Avoid running in traffic lanes.



Questions? Contact your OHS team!

New ABF's employees

Name	Department
Ahmed Zerhab	Construction sites
Ali Sanou	Construction sites
Anthony Brulé	Construction sites
Carl Lefebvre	Construction sites
Catherine Leclair	Construction sites
Cobra-Jet Gabriel McLean-Feinberg	Construction sites
Dominic Pronovost	Construction sites
Éric Madore	Construction sites
Gabriel Bicari	Construction sites
Gabriel Pilon	Construction sites
Geneviève Dufresne	Construction sites
Guillaume Beaupré	Construction sites
Innocent Bahati Weza	Construction sites
Isaac Tardif	Construction sites
Jason Labarre	Offices
Jean-Pierrot Fournier	Construction sites
Jeremias Sirin Xicay	Factories
Jessey Clément Dompierre	Construction sites
Justin Perreault	Construction sites
Kevin Waldemar Mellado Garcia	Factories
Lisandro Antonio Avalos Gerardo	Factories
Louis Kalonji Ndaye	Factories

Name	Department
Ludovik Chrétien	Construction sites
Luis Francisco Marroquin Ortega	Factories
Marc Gosselin	Construction sites
Marc-André Allard	Construction sites
Marco Marc-Charles Jean-Philippe	Construction sites
Marco Pablo Merida Lopez	Factories
Martin Côté	Construction sites
Mathieu Larivière	Construction sites
Maxime Forcier	Construction sites
Mehdi Ismail	Offices
Michel Gagné	Construction sites
Miguel Tobon	Construction sites
Nathan Bélanger	Factories
Nicolas Blakeney	Construction sites
Nicolas Parisé	Construction sites
Pierre Sagor Bamibotche	Construction sites
Raphaël Forand	Construction sites
Salah Issaq	Construction sites
Samuel Rousseau	Offices
Sébastien Naud	Delivery
Sergio Andres Vallejo	Factories
Silvain Cardinal	Construction sites

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New ABF's employees (continued)

Name	Department
Simon Caosson Sanou	Construction sites
Stevens Georges	Construction sites
Thomas Lafrance	Construction sites
Timoteo Estuardo Hernandez Maldonado	Factories

Name	Department
Tristan Desjardins	Construction sites
Wayne Couture	Construction sites
Xavier Cardinal-Charette	Construction sites

Welcome to all new employees to the ABF family! 😊

Contact me to obtain or submit additional information:

Mélanie Boucher

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