

ENTREPRENEURSHIP A Record Year!



Once again, this year, many businesses supported by Microcrédit Montréal embraced environmental and social values. Responsible consumption, sharing, circular economy, fighting food waste, craftsmanship, recycling, product traceability: these concepts are increasingly inspiring entrepreneurs!

Since 1990

\$ 5.55 millions
in loans granted

10,200
entrepreneurs supported

3,480
jobs created and maintained

92%
repayment rate

2023-2024

\$ 476,292
in loans granted

412
entrepreneurs supported

9,060
hours of support

44
loans granted

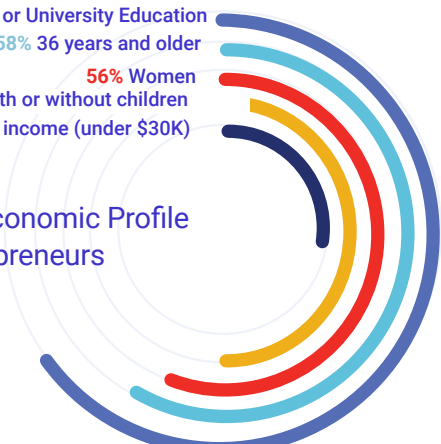
\$1.73 millions
in loan capitalization

Sectors financed



67% College or University Education
58% 36 years and older
56% Women
47% with or without children
43% Low income (under \$30K)

Socio-Economic Profile of Entrepreneurs



Origin of Financed Entrepreneurs



42% North America
23% Africa-Maghreb
21% Europe
14% South America

Women's Entrepreneurship

First Edition of the Anne Kettenbeil Scholarship

The first three Anne Kettenbeil scholarships were awarded to Adriana Garcia-Cruz, Judith Davila Chaudlors and Izabelle Moreau, graduates of our women's entrepreneurship training program. This scholarship was created to honor the memory of Anne Kettenbeil, former director of Microcrédit Montréal (ACEM), who passed away in November 2023. It is awarded to the entrepreneur with the best business project presentation at the end of each training session. Congratulations to the winners!

Loans for the Recognition of Foreign Credentials (PRTCE)

A Program Funded by the Quebec Government to Facilitate Integration

With the support of the Ministry of Employment and Social Solidarity and in partnership with the Caisse d'économie solidaire Desjardins, we offer this loan program to immigrants to help them have their experience and diplomas recognized by the 46 professional orders. Our program facilitates and accelerates the integration of these individuals into the economy and more broadly, into Quebec society. Loans range from \$500 to \$15,000 and can be repaid over three years.



Thanks to our internal loan program, an initiative specifically set up to support immigrant professionals who cannot benefit from the PRTCE program, we have been able to financially support **five individuals in their professional journey. A total of \$30,000 in loans has been granted.**

2023-2024



Loans Granted by Profession



microcreditmontreal.ca

info@microcreditmontreal.ca Tél. 514 843-7296