

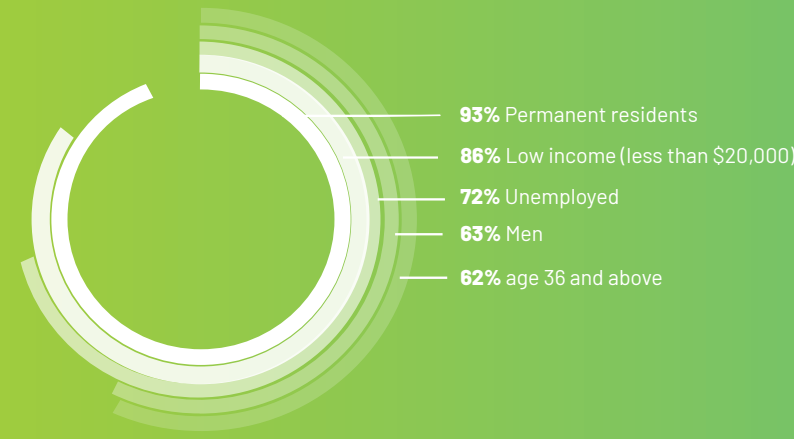
MICROCREDIT FOR FOREIGN TRAINED PROFESSIONALS



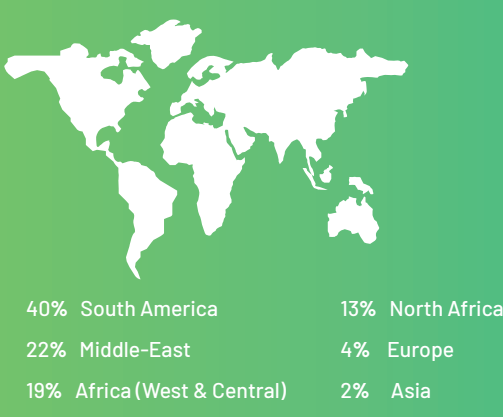
LOANS BY PROFESSION



SOCIO-ECONOMIC PROFILE AT LOAN REQUEST

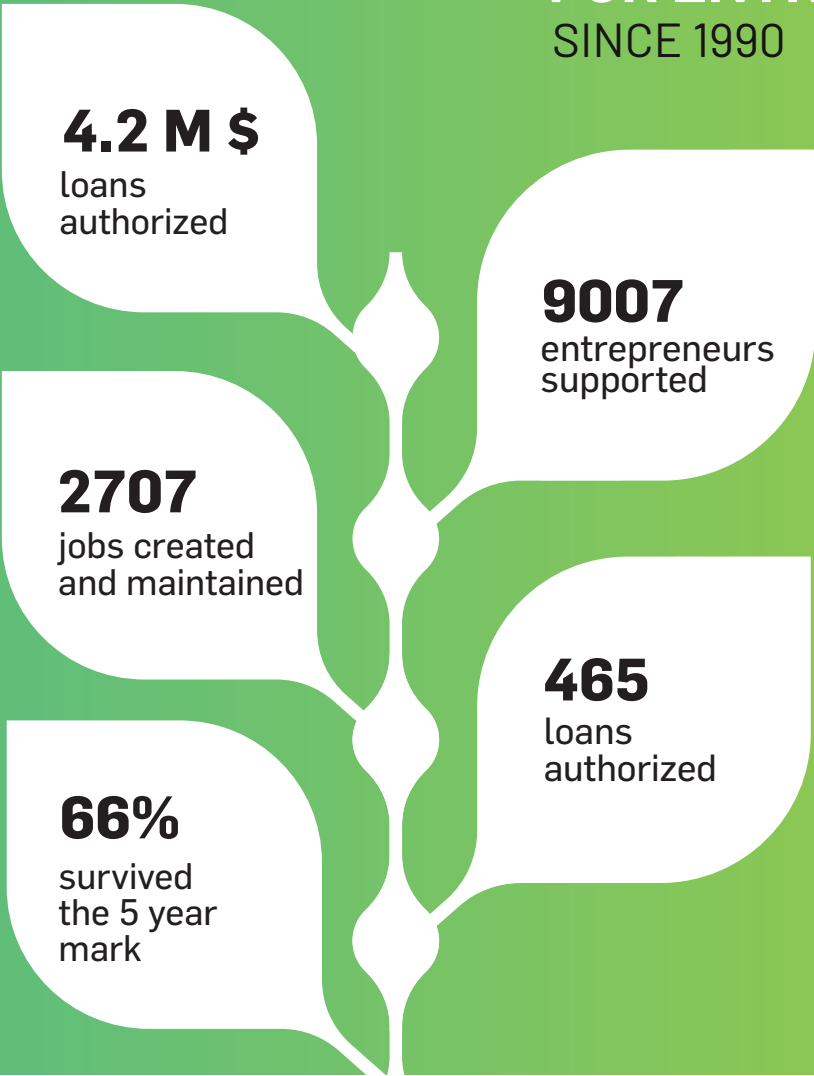


PLACE OF ORIGIN



INVESTORS REPORT
JUNE 2019

IMPACT MICROCREDIT FOR ENTREPRENEURS SINCE 1990



During 2018-2019, **35 new loans** were authorized for \$141,380. Currently, we have about 100 active loans in our portfolio that are being followed up.

At present, a third of our clients (36 %) have obtained their accreditation from a professional order or trade. Although 86% of our clients were considered of low income at loan authorization, a recent survey confirmed that 71% of them are working in their field of competency or a related field at loan reimbursement.

This highlights how microcredit investments in the potential of people have a positive socio-economic return on our society.

"ACEM Microcrédit Montréal was with me at a crucial time when I needed financial and moral support. Thank you!"
Alexis Dumha Tchapanda, engineer

X3

Thanks to the microcredit, salaries of professionals **tripled** after having achieved accreditation in their field of competency

71% employed | 36% recognized in their field of competency

More **equitable** Communities

Better livelihoods

Stronger **local** economies

Investing in **Racial** and **Social** equity

66% of businesses we funded were located in **low income communities** (as indicated by 2018 Poverty Map by the Comité de gestion de la taxe scolaire de Montréal)

60% of small business owners we work with are **women or people of color**

BUSINESSES FINANCED

FROM APRIL 1ST 2018 UNTIL MARCH 31ST 2019

Analoga Kawina
1 300 \$
www.hagiel.org/biographie

Association Récréative Milton Parc
20 000 \$
www.miltonpark.org

Beauté VMV
18 000 \$
www.facebook.com/BeauteVMV/

Chantier d'apprentissage optimal
50 000 \$
www.chapop.ca/fr/

Construction Novel-Tech Inc.
4 000 \$

Cordonnerie et nettoyeur Tania
5 000 \$

De Nolin
496 \$/200 \$
www.denolin.ca

Dieynaba Samb
9 520 \$/4 000 \$
www.facebook.com/Nabou.beauty/

Équipe Nik Inc.
2 000 \$

Fem International
15 000 \$
www.feminternational.org
Garderie Jardin d'Éden
6 000 \$/2 000 \$

James Clarke
3 000 \$

Joelle Auto Pro
10 000 \$
Announces Joelle Auto Pro

Karen Acosta
2 000 \$
<https://starkonnet.wixsite.com/home>

La Tablee Express
1 600 \$
www.bedardnancy.wixsite.com/latablee-express

Olivier Éxumé
2 000 \$

Palais du beurre de karité
8 235 \$
www.palaisdubeurredekarite.com

Pixforia
10 000 \$
www.pixforia.com

Pour 3 points
20 000 \$/50 000 \$
www.pour3points.ca

Transport red Fashion
6 000 \$

Wilsikin Medina
1 375 \$
www.facebook.com/rafael.artista

La pente à neiges
5 000 \$
www.penteaneige.ca

Le Café 100% colombien
3 000/3 365 \$
www.facebook.com/lescafes100colombiens


Les Jardins fabuleux
450 \$
www.facebook.com/pg/lesjardinsfabuleux/

Maison de la photo
2 425 \$
www.maisonphotomtl.com

Maxime Depasse
2 500 \$
www.iconicfactory.ca/


Micheline Youssef
3 000 \$
www.shaamdoll.com

Morteza Talakoub
10 000 \$




Pre-start up loans

The pre-start up loans up to \$2,000 are for entrepreneurs who want to do a market study for a product or service.



Direct loans

Direct loans up to \$20,000 are for entrepreneurs who are in the start-up, development or consolidation phase of their business project (self-employed, cooperative, non-profit, registered or incorporated business)



Bridge loans

Bridge loans up to \$50,000 for 3 months are given to non-profit organizations, social enterprises and artists. These loans contribute to maintaining employment and services in organizations anchored in their communities.



BUSINESS PLAN COLLECTIVE TRAINING

PERSONALIZED SUPPORT

Our business plan training program is based on a collective approach to building entrepreneurial skills: the focus is to validate a business idea with a market study and to develop managerial skills.

The training is focused on individual empowerment and is built on the synergies between the volunteers and staff.

WORKSHOPS OFFERED BY VOLUNTEERS AND PARTNERS IN 2018-2019:

- › Your personal finance and pitfalls of credit by Option Consommateurs
- › Debt Solutions by Option Consommateurs
- › Work contract by Garage Juridique of University of Montreal
- › Self employment & fiscality by Revenu Québec
- › Legal aspects of electronic commerce by Garage Juridique of University of Montreal

3010
hours of training and
personalized support
in 2018-2019



39
entrepreneurs
trained



70
individuals
attended
the workshops



ACEM MICROCRÉDIT MONTRÉAL INVESTS IN FINANCIAL INDEPENDENCE OF WOMEN!

"Seizing the opportunity - you and your potential" is a new program offered by ACEM Microcrédit Montréal in partnership with the Canadian Women's Foundation for the period 2018-2022.

Enriched entrepreneurship curriculum

This new bilingual initiative will give women, especially those from marginalized, immigrant and racialized communities, the opportunity to develop new skills through entrepreneurship. The participants' learning path will include financial literacy, time management, turning an idea into a business plan and then to implement it.

Anuradha Dugal, Director Community Initiatives and policy, Canadian Women's Foundation

Advisory committee (left to right): Masoon Balouch, Ivette Chorro Fong, Yasmina Jimenez



Achieve your goals

- › Explore your entrepreneurial potential
- › Achieve financial independence
- › Create a business and get microcredit

Enriched entrepreneurship curriculum

- › Self-knowledge
- › Leadership skills
- › Manage your money
- › Manage your time

Eligibility criteria

- › Woman 18 years and over
- › Resident of Greater Montreal
- › Program offered in French and English