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PME MTL: Free Services and Financing in Montréal

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PME MTL at a Glance

PME MTL describes itself as « le réseau de soutien aux entreprises de la Ville de Montréal depuis 2015 » (PME MTL, [Our Mission](#)). In practical terms, it is the municipal gateway for two things:

- **business support** (advice, business plan reviews, referrals to the right partners), and
- **financing** (loans and, for some projects, grants).

According to its FAQ, « l'ensemble des services offerts à la communauté entrepreneuriale et aux entreprises sont sans frais » (PME MTL, [FAQ](#)). Financing, meanwhile, takes the form of a repayable loan or a grant subject to conditions; it is never automatic.

The network says it has provided \$252.5 million in support to entrepreneurs since 2015 and supports 3,500 businesses a year (PME MTL, [Business Support](#)).

Who is it for? The FAQ specifies that you must « avoir une entreprise située sur l'île de Montréal ou envisager s'y installer » ([FAQ](#)). Services are available to both private businesses and social economy enterprises (non-profit organizations, cooperatives).

This article describes the services published on pmemtl.com, verified on October 28, 2026. The network's pages are undated, and grant budgets depend on the funds available at each hub.

Six Hubs: Which One Serves You?

The network is divided into six regional hubs. Contact the hub for the borough or municipality where your business is located ([PME MTL](#), [Grand Sud-Ouest](#)):

Hub	Area served
1. Ouest-de-l'Île	Beaconsfield, Baie-D'Urfé, Dollard-Des Ormeaux, Dorval, Kirkland, Pointe-Claire, Sainte-Anne-de-Bellevue, Senneville; the boroughs of Lachine, L'Île-Bizard–Sainte-Geneviève and Pierrefonds-Roxboro
2. Centre-Ouest	Ahuntsic-Cartierville, Saint-Laurent; Côte-Saint-Luc, Hampstead, Montréal-Ouest, Mont-Royal
3. Grand Sud-Ouest	LaSalle, Le Sud-Ouest, Verdun
4. Centre-Ville	Côte-des-Neiges–Notre-Dame-de-Grâce, Plateau-Mont-Royal, Outremont, Ville-Marie; Westmount
5. Centre-Est	Villeray–Saint-Michel–Parc-Extension, Rosemont–La Petite-Patrie, Mercier–Hochelaga-Maisonneuve
6. Est-de-l'Île	Anjou, Montréal-Nord, Rivière-des-Prairies–Pointe-aux-Trembles, Saint-Léonard; Montréal-Est

Griffintown falls under the Grand Sud-Ouest hub, since the neighbourhood is part of the Sud-Ouest borough ([City of Montréal](#), [Le Sud-Ouest](#)). Do not let the name mislead you: a business in the borough of **Lachine** falls under Ouest-de-l'Île, not Grand Sud-Ouest, even though the Lachine Canal runs through both.

The PME MTL website offers a postal code search to help you find the right hub.

What the Grand Sud-Ouest Hub Highlights

The hub describes its area as a crossroads driven by creative and cultural industries, light manufacturing and clean technologies, with seven commercial arteries and proximity to the Lachine Canal ([PME MTL](#), [Grand Sud-Ouest](#)). In particular, it leads the **Canal de Lachine 4.0** vision, which aims to revitalize the industrial corridor connecting Lachine, LaSalle, the Sud-Ouest and Verdun. A call for development projects offers up to \$50,000 for projects to improve public and private spaces in this area ([PME MTL](#), [Financing](#)).

Free Business Support: What You Can Ask For

The Business Support page presents the services available by theme ([PME MTL](#), [Business Support](#)):

Service	Who it is for
Starting a business	Business projects to launch

Service	Who it is for
Growth	Operating businesses looking to accelerate their growth
Business transfers	Owners selling an SME and entrepreneurs taking one over
Innovation support	R&D and innovation projects
Sustainable practices	Social and ecological transition, access to new markets
Social economy	Non-profit organizations, cooperatives
Industrial development	Manufacturing businesses
Retail	Neighbourhood shops

These are supplemented by specific initiatives: a digital transformation support program (Circuit numérique), the Parcours PME Durable Montréal, and support in dealing with U.S. tariffs (same page).

The business plan. The FAQ explains what a specialist can do with the material you have prepared: comment on specific elements and suggest improvements, identify what needs strengthening to target potential funding sources, offer an opinion on the project's feasibility, and help you position it within the local economy. The FAQ adds that they cannot « garantir le succès de votre entreprise » (FAQ). The experts can also meet with you to discuss your financial forecasts and direct you to resources for a market study (same source).

In other words, PME MTL does not write your plan for you. Come with a draft.

Loans: Fonds PME MTL and FLS Montréal

These are the network's two "general-purpose" loan funds, available through every hub to both private businesses and social economy enterprises (PME MTL, Fonds PME MTL and FLS Montréal).

	FLS Montréal	Fonds PME MTL
Maximum amount	\$150,000	\$300,000
Term	Variable	Variable
Interest rate	Based on risk	Based on risk

PME MTL publishes neither a rate schedule nor a maximum term: the funds page states only « terme variable » and « taux d'intérêt variant en fonction du risque ». The investment committee sets the rate and term on a case-by-case basis, and these appear in the loan offer. No processing time is published either.

Eligible expenses: working capital; tangible and intangible capital assets (excluding real estate); marketing expenses; business acquisitions (succession and transfers); patent or intellectual property protection costs; prototyping (only for businesses already operating).

Eligibility requirements published by PME MTL:

1. have a place of business in Montréal and a head office in Québec;

2. be legally constituted and registered with the Registre des entreprises du Québec (REQ);
3. submit a business plan or project summary, with current or projected financial statements and a section on the strategic approach to sustainable development;
4. demonstrate the entrepreneur's experience, knowledge and management skills;
5. provide an equity contribution of at least 20% of the total project cost;
6. hold Canadian citizenship or permanent resident status.

Applications deemed eligible are submitted to the hub's joint investment committee (CIC), which makes the decision (same source).

For innovative projects, the Fonds d'Investissement innovation can be combined with the Fonds PME MTL, « sans excéder 450 000 \$ » (PME MTL, [Financing](#)).

Example: Calculating the Equity Contribution

For illustration. A design studio in Griffintown wants to open a second service line. Total project cost: \$90,000 (equipment, marketing, working capital for six months).

Item	Amount
Total project cost	\$90,000
Minimum equity contribution (20%)	\$18,000
Maximum amount to finance through other sources	\$72,000

The \$72,000 can come from a PME MTL loan, a bank, another organization or a combination of sources. The FAQ notes that PME MTL's funds « constituent souvent un levier pour la réalisation d'un montage financier » and that its specialists can help put together a financing package with other partners ([FAQ](#)). The amount actually approved, the term and the rate depend on the committee's assessment.

The Grant: Fonds Entrepreneuriat commercial

This is the network's best-known non-repayable assistance, but it targets a specific audience: businesses **with street-facing storefronts** (PME MTL, [Fonds Entrepreneuriat commercial](#)).

- **Amount:** maximum grant of \$25,000 per 12-month period, depending on the nature of the project and the area.
- **Share of the project:** no more than 80% of the total cost.
- **Target projects:** establishing a new business that meets demand, growth, keeping a business on a commercial street, a more attractive and resilient model.

Main requirements (same source):

- Canadian citizenship, permanent resident status **or a certificat de sélection du Québec (CSQ)**;
- registration with the REQ, a place of business in Montréal and a head office in Québec;
- the required occupancy certificate and permits have been obtained;

- **street-facing retail space** intended for selling goods or services to the public;
- no tax debts owed to the government;
- a business plan or project summary, and financial forecasts covering at least two full fiscal years;
- a compilation engagement for the financial statements for the last two fiscal years (or the first fiscal year for a business less than two years old);
- an equity contribution of at least 20%;
- no other contribution from PME MTL for the same project.

PME MTL specifies that the budget is limited, eligibility is subject to the availability of funds, and the amount may vary from one area to another. A self-employed person working in an office or coworking space without a street-facing storefront is therefore not the target of this fund.

Other Programs and Exclusions

The Financing page lists other funds, some of which are specific to a single hub ([PME MTL, Financing](#)): the Fonds de développement de l'économie sociale, local funds (for example, for the Village in Ville-Marie or Est-de-l'Île), calls for projects such as Canal de Lachine 4.0, and an emergency assistance program for SMEs affected by U.S. tariffs, available through every hub. The page lets you filter by stage (startup, growth, transfer), sector and area.

Sectors excluded from financing. The FAQ excludes any business of a sexual, religious or political nature, or whose activities are degrading, discriminatory or controversial (it cites war games, tarot, astrology and pawnbrokers), as well as seasonal projects, unless the promoter demonstrates that the project allows them to work full time ([FAQ](#)).

Newcomers: What You Can Access

Business support is available to any business located on the island of Montréal or considering setting up there, with no status requirement published in the FAQ. Financing, however, has status requirements:

Program	Required status
Business support	No published status requirement
Fonds PME MTL / FLS Montréal (loans)	Canadian citizenship or permanent resident status
Fonds Entrepreneuriat commercial (grant)	Citizenship, permanent resident status or CSQ

If you are going through the immigration process, start with business support and your business plan; financing will follow when your status allows it. Our [guide to starting a business in Montréal as an immigrant](#) details the other steps.

How to Prepare for Your First Appointment

1. **Find your hub** using your business's postal code.

2. **Register your business with the REQ** if you are seeking a loan: it is a requirement.
3. **Prepare a one- or two-page summary**: your offering, customers, competition, financing needs and the amount of your equity contribution.
4. **Bring financial forecasts**, even if they are imperfect: monthly revenue, expenses and cash flow over 12 months.
5. **Cost out the project** and check that you have the 20% equity contribution.
6. **List your questions**: which funds are available for my stage, how long does the review take, what security is required, what is the interest rate?
7. **Ask about other potential partners** to round out the financing package.

Other sources of public assistance in Québec are summarized in our guide to [financial assistance for SMEs](#), and incubators and accelerators in our guide to [accelerators and grants for startups in Montréal](#).

Frequently Asked Questions

Is PME MTL a bank? No. It is the City of Montréal's business support network. It manages loan and grant funds, often alongside other financing providers.

Do you have to pay to meet with an advisor? No, the FAQ states that services are free.

Can a self-employed person get a loan? Not as they are. The loan requirements call for a business that is « légalement constituée et inscrite au REQ ». A sole proprietorship is registered, but it is not « constituée »: only a legal person (a corporation, cooperative or non-profit organization) is. The commercial grant page, however, explicitly targets a business that is « constituée en personne morale ou entreprise individuelle ». In practice, a loan therefore requires incorporating a company; our guide to the [cost of incorporating a company in Québec](#) details the fees.

My business is in Laval or on the South Shore. Services are intended for businesses located on the island of Montréal or considering setting up there.

Are the amounts guaranteed? No. Applications go through an investment committee and, for grants, depend on the funds available.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

1. <https://pmemtl.com/mission>
2. <https://pmemtl.com/faq>
3. <https://pmemtl.com/accompagnement>
4. <https://pmemtl.com/sud-ouest>
5. <https://montreal.ca/le-sud-ouest>
6. <https://pmemtl.com/financement>
7. <https://pmemtl.com/services/fonds-pme-mtl-fonds-locaux-solidarite-montreal>
8. <https://pmemtl.com/services/fonds-entrepreneuriat-commercial>

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Website: <https://2727coworking.com>

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