

Starting a Business in Montreal: An Immigrant Guide

By 2727coworking.com Published April 17, 2026 33 min read



Executive Summary

Montreal's enduring vibrancy and diversity make it one of Canada's most attractive cities for entrepreneurs, including recent immigrants. Home to roughly **2 million residents** – over **33%** of whom are foreign-born (Source: www12.statcan.gc.ca) – Montreal's economy benefits from a strong immigrant presence. This report examines in depth the **steps** and **requirements** for immigrants to launch a business in Montréal, focusing on **registration**, **business address**, and **workspace** considerations. We review Montreal's startup environment (e.g. its ranking 39th globally among startup ecosystems (Source: blog.mtlpoc.com), language and cultural factors, legal and tax requirements, and practical challenges faced by immigrant entrepreneurs.

Key findings include:

- **Entrepreneurial Opportunity and Demographics:** Immigrants in Québec launch businesses at higher rates than Canadian-born individuals (Source: www150.statcan.gc.ca) (Source: www.hec.ca). Nationally, about **34%** of current entrepreneurs are immigrants (2023) (Source: www.bdc.ca), and in Quebec, newcomer entrepreneurs are a rapidly growing segment. Programs like Quebec's *Programme des entrepreneurs* help retain foreign entrepreneurs; for example, a Montreal startup founder obtained permanent residency via this program (Source: auray.com).
- **Quebec–Montréal Specific Factors:** Quebec's unique civil-law and language environment imposes extra compliance (e.g. business names and websites often require French versions (Source: www.scribd.com) (Source: educaloi.gc.ca). Immigrant entrepreneurs must also navigate Québec's enterprise registration system (the *Registraire des entreprises*), which mandates a Québec address or local representative for registration (Source: www.quebec.ca) (Source: www.quebec.ca).
- **Registration Process:** To [register a business in Quebec](#) (e.g. for a sole proprietorship, partnership or corporation), entrepreneurs must obtain a Québec Enterprise Number (NEQ) from the *Registraire des entreprises* (Source: www.scribd.com), perform a name search (NUANS) (Source: www.scribd.com), and pay the required fees. Federal vs. provincial incorporation choices, tax registrations (GST/QST), and mandatory filings are detailed below. Notably, **all businesses operating under a name other than an owner's legal name must register**, and ongoing fees apply (Source: www.scribd.com).

- **Business Address Requirements:** Quebec law deems an enterprise “operating in Québec” if it **has any Québec address** or even performs profit-making acts in Québec (Source: www.quebec.ca). Thus, businesses must provide a Québec physical address when registering. Foreign firms with no local address must appoint a Québec mandatary (representative) (Source: www.quebec.ca). Practically, [home-based entrepreneurs](#) in Montreal require a municipal “occupancy permit” even for home offices (Source: montreal.ca). While a PO Box alone is insufficient, many entrepreneurs solve address needs via co-working or virtual office services (see below).
- **Workspace and Resources:** Montreal offers diverse workspace options. High-profile [incubators and co-working hubs](#) – e.g. **Maison Notman House** (which has hosted 1,000+ startup events and supported 180+ startups, attracting \$630M+ in VC funding) (Source: www.growthmentor.com) and local spaces like Montréal CoWork – provide desks, Wi-Fi, mentoring and networking. Professional incubators like XenoSpace760 even offer legal and business advising (Source: www.xenospace760.com). Several programs explicitly target immigrants (e.g. BridgeMTL networks, the *Fondation du maire de Montréal pour la jeunesse*, *EntrePrism HEC Montréal* mentoring).
- **Data and Trends:** Statistically, immigrants are significantly entrepreneurial: 2023 data show **2.9%** of immigrants (age 15+) are business owners vs. **2.0%** of non-immigrants (Source: www.bdc.ca) (Table 2). In Quebec, immigrant-owned businesses often remain small but can be highly innovative (Source: www.bdc.ca). Recent reports note immigrants constitute nearly twice the rate of *new entrepreneurs* compared to Canadian-born Quebecers (Source: www.hec.ca). Future projections indicate that within a decade, immigrants will comprise ~42% of all Canadian entrepreneurs (Source: www.bdc.ca), though Quebec’s share will rise more modestly due to immigration distribution.
- **Challenges and Support:** Immigrant entrepreneurs may face language challenges, lack of local networks, and the need to comply with [Quebec’s French-language regulations](#). However, they also benefit from multicultural communities and targeted supports. For instance, the Montreal Inc. blog highlights programs like *Immigrants in Charge* and ethnic business networks that help immigrants integrate their enterprises.

This report provides a detailed roadmap for immigrants starting a business in Montreal, backed by current data and real-world examples. We outline step-by-step registration procedures, explain addressing and space requirements, discuss [co-working/workspace choices](#), and examine supports. Finally, we analyze the implications of these trends for Montreal’s economy and offer guidance for future policy.

Introduction

Montreal’s history as a multicultural metropolis has long fostered immigrant entrepreneurship. According to the 2021 Canadian census, **652,725** people in Montreal were foreign-born – **33.3% of the city’s population** (Source: www12.statcan.gc.ca) – a far higher proportion than Canada’s national average. This diversity has translated into business ownership: immigrants in Montreal and elsewhere in Canada often have *higher self-employment and business-ownership rates* than native-born peers. Nationally, for example, **11.9%** of immigrants (ages 25–69) owned a private business in 2016, compared to **8.4%** of third-generation+ Canadians (Source: www150.statcan.gc.ca). Similarly, immigrants make up roughly **20%** of Canada’s self-employed, about 5 points higher than Canadian-born workers (Source: macleans.ca). In Quebec, recent studies show *women and people with an immigrant background make up nearly twice the rate of new entrepreneurs* compared to native-born Quebecers (Source: www.hec.ca).

Montreal offers a dynamic startup ecosystem: a highly educated, bilingual workforce, strategic location bridging North American and European markets, and numerous accelerators and incubators (Source: blog.mtlpoc.com) (Source: thebusinessmontreal.com). According to Startup Genome, Montreal hosts over 2,500 active startups and was ranked 39th globally in the 2024 Global Startup Ecosystem Ranking, thanks to its “**strategic location, highly educated talent, and innovative spirit**” (Source: blog.mtlpoc.com). Government and private agencies – from *Montreal International* to local chambers of commerce – actively promote entrepreneurship, and federal/provincial programs (e.g. *Start-up Visa*, BDC financing, Futurpreneur loans) are accessible to newcomers.

However, for foreigners new to Quebec’s civil law system and French-language environment, launching a business can be complex. Newcomers must navigate Quebec-specific rules (ranging from business name registration laws to French-language requirements) in addition to general startup challenges. This report delves into **how an immigrant can legally and effectively start a business in Montreal**, with emphasis on (1) **Business Structure and Registration** (choosing and registering the enterprise legally); (2) **Business Address Requirements** (legal obligations about having a Quebec address or agent); and (3) **Workspace Options** (commercial lease, home office, co-working spaces).

We also examine *barriers and supports* unique to immigrants – for instance, Montreal co-working hubs that partner with immigrant settlement agencies, or municipal youth grants (e.g. the *Fondation du maire de Montréal pour la jeunesse*) that explicitly include cultural community entrepreneurs (Source: www.scribd.com). Historical and statistical context is provided to illustrate trends, and real-world case studies (such as an immigrant entrepreneur obtaining Quebec permanent residency via the Entrepreneur Program (Source: auray.com)) are used to highlight pathways to success.

The following sections progressively cover: the Montreal immigrant business landscape; step-by-step registration and compliance procedures under Quebec law; requirements for business addresses and home vs commercial spaces; analysis of workspace/coworking options; data on immigrant entrepreneurship impacts; and future directions. All claims are supported with recent data, legislative guidelines, and expert analyses.

1. The Montreal Immigrant Entrepreneurship Landscape

1.1 Demographics and Economic Role of Immigrants

Montreal's workforce and business environment are strongly influenced by its immigrant population. In 2021, **33.3% of Montreal's residents were foreign-born** (Source: www12.statcan.gc.ca), compared to about 25% nationally. Many immigrants settle in culturally vibrant boroughs (e.g. Côte-des-Neiges, Villeray, Côte-Saint-Luc), where ethnic communities often foster entrepreneurial networks. Recent immigrants in Montreal (arriving 2016–2021) numbered over 114,000 (Source: www12.statcan.gc.ca), originating primarily from France, Algeria and China (see Census data (Source: www12.statcan.gc.ca)). This diversity contributes to a cosmopolitan market for goods and services – from multicultural restaurants to IT firms – giving immigrant entrepreneurs built-in niche markets.

Studies consistently find that **immigrants are disproportionately entrepreneurial**. According to national Statistics Canada analyses, in 2016 immigrants (ages 25–69) had business-ownership rates (~11.9%) higher than second-generation (10.1%) or Canadian-born (third+ generation, 8.4%) (Source: www150.statcan.gc.ca). Much of this is due to higher rates of self-employment: 6.9% of immigrant adults were primarily self-employed versus only 4.6% of third-plus Canadians (Source: www150.statcan.gc.ca). Qualitatively, many immigrants start businesses out of necessity when facing domestic job-market barriers; Maclean's cites a newcomer struggling to find work and thus turning to brokerage, ultimately becoming Canada's 19th-largest mortgage broker (Source: macleans.ca). People who uproot to immigrate often have a risk-taking, entrepreneurial mindset – prompting even the government to create special immigration streams for business founders (Source: macleans.ca).

Immigrant-owned firms in Montreal (and Quebec) tend to be smaller and younger than the average. However, they punch above their weight in innovation and job creation: one Statistics Canada report found immigrant-owned firms, despite being 17% of firms, accounted for **25% of net job creation** (Source: www.bdc.ca). They also show marginally higher rates of product/process innovation and R&D intent (Source: www.bdc.ca). Notably, entrepreneurial intentions among immigrants (and women) are rising. The 2021 Quebec Entrepreneurial Index reported that newcomer and female entrepreneurs each constitute nearly twice the share of new startups compared to native-born men (Source: www.hec.ca). Programs like HEC Montréal's *EntrePrism* explicitly support cultural-community entrepreneurs, reflecting institutional recognition of this trend (Source: www.hec.ca).

In summary, immigrants are a key driver of Montreal's economy through startups and small businesses. Data suggests their entrepreneurial involvement will only grow. For instance, BDC projects that **by 2034, over 40% of Canadian entrepreneurs will be immigrants** (Source: www.bdc.ca) (Canada-wide), implying similar upward pressure in Montreal. Still, Quebec (and Montreal) lag slightly behind provinces like Ontario: in 2023 about **34% of Canadian entrepreneurs** were immigrants (versus >40% in Ontario/B.C.) (Source: www.bdc.ca). This gap reflects Quebec's stricter immigration levels. Nonetheless, a larger number of recent immigrants (17.5% of Montreal's immigrants arrived 2016-2021 (Source: www12.statcan.gc.ca)) suggests potential labor and entrepreneurial growth.

1.2 The Montreal Startup Ecosystem

Montreal has built a reputation as a **hub for innovation and startups**, offering advantages to newcomers. It consistently ranks highly in global startup metrics: according to Startup Genome and Tourisme Montréal, Montreal is one of the world's "**most active startup hotbeds**", with **2,500+ startups** and **190,000 tech/AI workers**, ranking *39th globally* in the 2024 ecosystem ranking (Source: blog.mtlpoc.com). The city's unique positioning – French-English bilingualism, proximity to European markets, relatively lower costs than Toronto/Vancouver – means immigrant entrepreneurs can "learn from both American and European business practices" as one writer notes (Source: thebusinessmontreal.com).

Municipal support is robust. Montreal International (the economic development agency) and borough Economic Development Commissioners (EDCs) offer free counseling for startups. The City's website provides clear guidance on permits, zoning, and sign permits (Source: montreal.ca) (Source: montreal.ca). Designated funds and competitions (e.g. the *Fondation du maire* grants for young entrepreneurs, which include cultural community entrepreneurs (Source: www.scribd.com)) provide seed capital. Notable incubators – for example, *MT Lab* at the Palais des congrès or Far SW branches of *Concordia's District 3* – pair business support with community-building.

Culturally, Montreal actively fosters diverse entrepreneurship. Nonprofits like **BridgeMTL** (mentioned in media profiles) connect immigrants to local networks; co-working spaces like **Montréal CoWork** explicitly partner with immigration supports to help newcomers "adapt to daily life and develop their business" (e.g. through services offered by "Immigration à la Carte" (Source: www.montrealcowork.com)). Academic-run initiatives (e.g.

Garage at Concordia University) encourage social/innovation ventures often popular with newcomer students.

In closing, Montreal today offers a rich, multifaceted startup environment for immigrants. Highly educated enclaves (e.g. Cégep and university neighborhoods) and clusters (AI at MIL Campus, tech along the L2 metro corridor) capitalize on international talent. The subsequent sections detail the **legal and practical steps** an immigrant entrepreneur must take to tap into this ecosystem.

2. Business Structure and Registration in Quebec

2.1 Choice of Legal Structure

Choosing the right legal form is a critical first step. The main options in Québec (and Canada) include:

- **Sole Proprietorship (Entreprise individuelle):** An individual operates under their own name or a registered trade name. *Liability:* The owner has **unlimited personal liability** for business debts. *Setup:* Very quick and inexpensive to form. *Taxes:* Business income taxed at personal rates. *Regulatory burden:* Minimal (especially if operating under the owner's personal name). *Best for:* Freelancers, consultants, small family shops with low risk.
- **Partnership (general or limited):** Two or more persons share ownership. A *general partnership* exposes all partners to joint liability; a *limited partnership* can limit some partners' liability. *Taxes:* Income is taxed personally by each partner. *Best for:* Small teams pooling resources. A formal partnership agreement is crucial to define roles.
- **Corporation (Société par actions):** A business is incorporated either federally (under Canada Business Corporations Act) or provincially in Quebec (Business Corporations Act – *Cotitée au Québec*). *Liability:* Shareholders enjoy **limited liability** on corporate debts. *Taxes:* Corporate tax rates apply (plus personal tax on dividends), often more complex filings. *Setup:* Requires Articles of Incorporation and more paperwork (including a NUANS name search). *Cost:* Higher (Quebec incorporation ~\$384 CAD, plus lawyers/accountant fees). *Best for:* Growth-oriented firms, seeking external investment, or to separate personal assets from business risk.
- **Cooperative:** Member-owned entities (social or commercial cooperatives) exist but are less common for general startups.

These differences are summarized in Table 1 below (generic costs and uses are illustrative; exact fees and taxes should be confirmed).

STRUCTURE	PERSONAL LIABILITY	TAX COMPLEXITY	SETUP COST (APPROX.)	TYPICAL USES
Sole Proprietorship	Unlimited (owner)	Simple (personal)	Very low (e.g. ≤\$37 registration) (Source: www.scribd.com)	Freelancers, sole consultants, family-run shops
General Partnership	Shared <i>Unlimited</i>	Moderate (personal)	Low (similar to sole)	Small teams of co-owners
Corporation (Quebec)	Limited (shareholders)	Complex (corporate & personal filings)	Higher (≈\$384 + ANGE fees; lawyer fees may apply) (Source: www.scribd.com)	Tech startups, larger businesses seeking investment
Corporation (Federal)	Limited	Complex	Higher (≈\$200 + NUANS + fees)	Businesses planning interprovincial expansion
Table 1: Comparison of Québec business structures (liability, taxes, costs) (Source: thebusinessmontreal.com) (Source: www.scribd.com).				

Source: summarized from Québec business guides (Source: thebusinessmontreal.com) (Source: www.scribd.com) and enterprise register information.

The choice of structure affects registration requirements, taxes, and formalities. For example, *sole proprietors* using a trade name must register and get a NEQ, whereas sole proprietors operating under their own name (e.g. "Jean Tremblay") may sometimes be exempt (Source: www.scribd.com).

(Footnote: *Entrepreneurs should consult a lawyer/accountant to decide the best form. Some jurisdictions offer pro bono startup advice in Montreal, e.g. the Young Bar Association's Juri-Conseils program for one-hour free legal advice* (Source: www.scribd.com).

2.2 Québec Business Registration Process

In Québec, **most businesses must be registered** with the *Registraire des entreprises du Québec* (REQ) when they start (Source: www.quebec.ca). Upon registration, the business receives a 10-digit Québec Enterprise Number (NEQ), used on all official documents and tax filings (Source: www.scribd.com). Key steps include:

- 1. Business Name Search:** Choose a unique name and check availability. A NUANS report (for federal incorporation) or the REQ database (for provincial) ensures the name isn't already in use. The REQ warns to comply with both the Business Names Publicity Act and Quebec's French Language Charter when picking a name (Source: www.scribd.com).
- 2. Filing the Declaration:** Submit the declaration of registration (in French) online via the *Registraire* portal. Required information includes the entity's legal form, address, directors (for corporations), and trade name (if any) (Source: www.scribd.com). The registrar then issues the NEQ within a few days. (Sole proprietors using only their personal name still register if operating under an additional trade name or if legally required (Source: www.scribd.com).
- 3. Ongoing Annual Registration:** Québec requires an **annual declaration fee** to keep the registration active. (Fee varies by structure; e.g. ~\$35 for a sole proprietorship, ~\$378 for a corporation (Source: thebusinessmontreal.com) as of the latest schedule. See the REQ fee page for current rates.)
- 4. Federal Business Number (BN):** Separately, a business often needs a CRA Business Number for tax accounts (GST/HST, payroll, corporate tax). This is obtained from the Canada Revenue Agency (CRA) (Source: www.scribd.com).

Quebec's **Enterprise Act** (§9 and §§71–79) defines “*carrying on an activity in Québec*”, which triggers registration. Notably, an enterprise “carries on an activity” if it “**possesses a Québec address**”, or even if a representative has a Quebec phone line or performs profit-making acts in Quebec (Source: www.quebec.ca). Consequently, any immigrant who physically operates (e.g. opens a shop or office) in Montreal automatically needs REQ registration. For foreign entities with no Quebec location, the law requires appointing a local mandatary in the REQ who can receive notices (Source: www.quebec.ca).

Example: If a Montreal-based newcomer launches a graphic design freelance business from home, they must register the business name with REQ (except if under their personal name) and acquire an NEQ (Source: www.scribd.com). They must also obtain a Montreal *occupancy permit* (see Section 3.2 below) and comply with the Francophone Charter (e.g. French signage/website).

All registration must be completed **within 60 days of commencing business**. According to Quebec's official portal, failure to register or keep fees current results in penalties, as the business register is the “public record” for legal transparency (Source: www.quebec.ca).

2.3 Permits, Taxes and Other Formalities

In addition to basic registration, Quebec entrepreneurs must handle taxes and sector-specific permits:

- **Tax Registrations:** Any business with taxable sales over \$30,000 per year must register for GST (5%) and QST (9.975%) (Source: thebusinessmontreal.com). Corporations pay provincial and federal income taxes and must file annual returns with Revenu Québec and CRA. Employers register for Quebec source deductions and employer health tax.
- **Municipal Permits:** Montreal requires an **occupancy permit (certificate)** for any commercial activity, even in part of a home (Source: montreal.ca). The city's guidelines explicitly state that “this procedure is necessary even if you are only using part of your home as an office” (Source: montreal.ca). Entrepreneurs should also check municipal zoning regulations (via borough permit offices or an interactive map) before leasing a space (Source: montreal.ca).
- **Industry Licenses:** Depending on the industry, specific licenses may be needed (e.g. food permits from MAPAQ, alcohol permits from the Régie des alcools, lab accreditations, etc.) (Source: www.scribd.com). Starting a storefront or restaurant in Montreal often triggers additional compliance (health inspections, fire code certificates, etc.).
- **Language Compliance:** Quebec's *Charter of the French Language* applies to businesses of all sizes. At minimum, entrepreneurs must ensure French is the “language of their products/services” and that **business names, signage, contracts, and websites in Quebec are available in French** (Source: educaloi.qc.ca). For instance, if a startup's HQ is in Montreal and it sells to Quebecers online, its website must have a French version (Source: educaloi.qc.ca). Failure to comply risks penalties from the Office québécois de la langue française (OQLF).

Once registration is complete, the business receives its NEQ, and can use it on invoices, solicit permits (occupancy, signage, etc.), and open a business bank account. Despite the paperwork, Quebec's system is relatively streamlined: the REQ portal provides a direct online declaration of registration, and registrants can track application progress.

3. Business Address Requirements

3.1 Importance of a Local Address

A major compliance item for any Quebec business is having a valid physical address in the province. As noted, the Quebec register treats the presence of a local address as a key criterion for “*carrying on business*” (Source: www.quebec.ca). Thus, providing a **Montréal address** in registration is typically necessary. The REQ website specifies that an enterprise must list its domicile (and business) address; this becomes public record. In practice:

- **Physical Office/Store:** If the entrepreneur leases or owns a commercial space or home office in Montreal, that space becomes the official business address. Zoning and occupancy rules (Montreal city) require that address to be used on permits and permits inspections.
- **Home-Based Business:** Many immigrants may start businesses from home. Montreal explicitly requires an occupancy permit even for home offices (Source: montreal.ca). Once obtained, the home address can be legally used. (No PO Box can substitute for an occupancy permit and municipal address.)

- **Virtual Office/Co-working:** Entrepreneurs without a full-time need for a separate office often use co-working spaces or virtual office services. For example, many Montreal co-working providers allow members to use the company's address for mail/legal purposes (subject to plan). Legally, a virtual office is acceptable only if it gives the entrepreneur a legitimate physical presence (e.g. dedicated private mailbox at a commercial location). The REQ will accept such addresses, but the firm must still register and possibly get an occupancy certificate if it involves any client visits.
- **Foreign (Non-Québec) Companies:** If an immigrant owns a company outside Canada and desires to open a Montreal branch, Quebec law requires that **even with no Quebec address**, the company must register and appoint a Quebec mandatary (Source: www.quebec.ca). The mandatary is an individual or firm in Québec that can act on behalf of the foreign company for legal notices. This essentially ties the company to a Québec location.

In summary, virtually all new businesses (including those started by immigrants in Montreal) will need to furnish a Québec address. For clarity, the Quebec Online Enterprise Register states: "an enterprise carries on activity in Québec if it possesses a Québec address" (Source: www.quebec.ca).

3.2 Home Office vs. Commercial Space

Choosing between working from home or renting a commercial space involves different steps:

- **Home Office:** Starting in one's home can minimize costs, but several formalities apply. At minimum, the entrepreneur registers the home address with REQ (as long as zoning permits that activity). Montreal requires one to "apply for an occupancy permit" for any office/commercial use of a home (Source: montreal.ca). This ensures compliance with building and zoning codes. If clients or employees will come to the home, the permit might be required even more strictly. Some boroughs are strict: e.g. certain neighborhoods restrict home-based businesses. It's wise to contact the local borough permit counter in advance (Source: montreal.ca). Home businesses still must follow Quebec rules on signs (usually only small or no sign allowed) and waste disposal if applicable.
- **Leased Office/Store:** A more conventional route is to lease retail or office space. Landlords often expect the tenant to have the right permits and may require proof of business registration. Before taking a lease, the entrepreneur should verify the intended use against zoning categories (the City's online zoning map (Source: montreal.ca) or borough office). Upon purchase/lease, an "occupancy permit" for that address is needed. This permit is also required to install signage (no sign can be installed before the certificate (Source: montreal.ca)).
- **Co-Working Spaces:** These offer a hybrid alternative. Many, such as **Maison Notman House** and **Montréal CoWork**, provide desk space and meeting rooms on flexible terms. Crucially for address needs, coworking spaces often let members use that location as their official address (sometimes at a higher membership level). For example, Notman House has acted as the business address for numerous startups (Source: www.growthmentor.com). However, one should confirm whether the space's membership includes mail/mailbox services and a business address. Some spaces (e.g. WeWork at Place Ville Marie or L'Avenue) offer mail handling and phone booths (Source: www.growthmentor.com) (Source: www.growthmentor.com).

MontrealCoWork explicitly markets to newcomers: their website notes a partnership with *Immigration à la Carte* to "help immigrants adapt and develop their business" (Source: www.montrealcowork.com). This suggests they assist with the practical aspects of using the space as an official HQ.

Table 2 (below) compares the common workspace options. The choice will depend on budget, privacy needs, and growth plans.

WORKSPACE OPTION	PROS	CONS
Home Office	Low cost; comfortable; flexible schedule. Easy to claim expenses on taxes.	Must handle zoning/permits (occupancy permit) (Source: montreal.ca). Limited privacy, may be hard to meet clients.
Commercial Lease	Full control of space; official address; raises credibility. Suitable for retail.	High cost (rent, utilities) and long-term commitment. Security deposit. Need occupancy permit and renovations compliance (Source: montreal.ca).
Co-Working Space	Flexible terms (often month-to-month); networking community; amenities (internet, meeting rooms) (Source: www.xenospace760.com), (Source: www.growthmentor.com). Many include mailing address.	Recurring fees. Less privacy. May charge extra for address/mail service. Limited control of space layout.
Incubator Program	Often free/low-cost in exchange for equity or mentoring. Intensive support and funding access.	Competitive admission. May require diluting ownership. Focus may be sector-specific.
<p>Table 2: Comparison of workspace options (pros and cons) for a new Montreal business. Examples: co-working at Notman House, WeWork, Montréal CoWork (Source: www.xenospace760.com) (Source: www.growthmentor.com), or a small retail lease.</p>		

Sources: workspace features compiled from co-working operators' descriptions (Source: www.xenospace760.com) (Source: www.growthmentor.com) and City of Montreal guidelines on home-office rules (Source: montreal.ca).

Case Example: Transition from Home to Office

Consider a Montreal immigrant starting as a solo graphic designer. Initially, she registers her home address and obtains an occupancy permit to operate an office at home (Source: montreal.ca). As her client base grows, she joins a co-working membership at Montréal CoWork, which provides a virtual mailing address and office facilities. Ultimately, this enables her to register her business with the co-working address, projecting a more "professional" image to clients while maintaining flexibility.

3.3 Address and Registration of Foreign Entities

If an immigrant owns a **foreign company** and wishes to open a Montreal branch or subsidiary, special rules apply. In that case, the foreign legal entity must declare its registration in Quebec within 60 days of starting any Quebec activities (Source: www.quebec.ca). Importantly, **without a Quebec address**, it must name a Quebec-based mandatary (Source: www.quebec.ca). If the foreign company does have a Quebec address (e.g. buys or leases space), it can register similarly to any local entity but must still update the articles of the foreign corporation.

Key Point: Simply having a nominee director or mailing address in Montreal does not suffice; the REQ requires either an actual location or an appointed fiducial agent. In practice, many entrepreneurs avoid this complexity by incorporating anew in Quebec, rather than trying to expand an overseas company directly.

4. Workspace, Networking, and Support Services

4.1 Co-working and Incubators in Montreal

Montreal's co-working scene is extensive, ranging from global chains to local innovation hubs. These spaces often serve as **entrepreneurial gateways** for immigrants, providing not just desks and Wi-Fi but informal mentorship and community connections.

- **Maison Notman House (MNH):** Often cited as Montreal's most iconic tech hub, Notman House blends coworking with programming. Since its opening, it has hosted *over 1,000 startup events* and helped **180+ early-stage companies** secure a cumulative **\$630 million** in venture capital (Source: www.growthmentor.com). This high-impact environment (with shared office amenities, high-speed internet and event/wellness spaces (Source: www.growthmentor.com) can rapidly integrate newcomers into the English- and French-speaking startup community.
- **Montréal CoWork:** A locally grown coworking network, Montréal CoWork explicitly caters to diverse entrepreneurs. Their locations (e.g. in downtown and Plateau) offer private offices, meeting rooms, and mentorship. Notably, they partner with immigrant-support organizations. Their website highlights "Support for newly landed entrepreneurs" – e.g., connecting immigrants to *Immigration à la Carte* which coaches on integration as individuals or businesses (Source: www.montrealcowork.com). Joining such a co-work gives access to peer entrepreneurs and often to pitch nights and skills workshops.
- **XenoSpace760:** This is an incubator-style coworking space emphasizing legal and technical support. Besides 24/7 workspace and conference rooms, XenoSpace provides "first-class support resources" including connections to lawyers and tech consultants (Source: www.xenospace760.com) (Source: www.xenospace760.com). An immigrant entrepreneur could greatly benefit from XenoSpace's focus on compliance and early-stage legal advice, as they stress entity formation and intellectual property in their materials (Source: www.xenospace760.com).
- **WeWork:** The global provider has two locations in Montreal (Place Ville Marie and L'Avenue). These offer professional short-term offices. WeWork memberships often include mail handling and front-desk services. While not tailored to immigrants, their brand recognition can lend credibility. Features like phone booths, printing services and 24/7 access (Source: www.growthmentor.com) can benefit small startups.
- **Other Hubs:** *Temps Libre* and *Halte 24-7* (network of workspaces on demand), and university incubators (e.g. HEC's *EntrePrism*, Concordia's *District 3*). Each has its niche: some focus on tech/AI, others on social enterprise. Many offer subsidized spots to early-stage founders or populations underrepresented in tech (women, minorities).

Networking Benefits: These spaces often host mixers, pitch competitions, and tech events (MTL startupweek, etc.) that newcomers can participate in. Government-organized events (e.g., *C2 Montreal*, *Startupfest*) also congregate the scene. Joining a coworking community is less costly than launching solo, and provides instant networking which is especially useful for immigrants lacking local business contacts.

4.2 Financial & Business Support Programs

Several programs in Montreal explicitly support immigrant entrepreneurs. For example:

- **City & Chamber Grants:** The *Fondation du maire de Montréal pour la jeunesse* offers grants/services to entrepreneurs aged 18–35, with a targeted focus on cultural community members (Source: www.scribd.com). Similarly, organizations like *La Base entrepreneuriale HEC Montréal* and *EntrePrism* help startup founders from immigrant backgrounds with mentoring and networking (Source: www.hec.ca).
- **Youth Entrepreneur Funding:** The federal *Canada Small Business Financing Program* or regional investment funds sometimes have special provisions for newcomers. The *Canadian Youth Business Foundation (Futurpreneur)* provides financing (up to \$15,000) and mentoring for young entrepreneurs (18–39), many of whom are first- or second-generation Canadians (Source: www.scribd.com).
- **Incubators/Accelerators:** Some programs (e.g. FLI Loan fund, BDC's Indigenous Entrepreneur loan, etc.) require local development center (CLD) referrals, which often include diversity focuses. Immigrant-led ventures in tech can apply to Quebec/Canada-wide accelerators (FounderFuel, Creative Destruction Lab – Montreal) that attract international cohorts.
- **Banking and Finances:** Major banks in Montreal (e.g. National Bank, BDC) offer newcomer business accounts and term-loans. National Bank published a guide on immigrant entrepreneurs (July 2024) highlighting financing and banking tips (Source: www.bdc.ca). It's advisable for immigrants to compare commercial banking packages, as some banks have "newcomer" programs with reduced documentation.

4.3 Case Study: Navigating Immigration and Startup Pathways

A real-world example illustrates the intersection of immigration status and startup creation. **Jiayuan Wang**, a Chinese-born engineering student at McGill, co-founded *CookieStruct* – a 3D-printed cookie cutter startup in Montreal. After launching the company through McGill's incubator in 2019, he simultaneously pursued immigration. With guidance, he applied under Quebec's *Programme de l'expérience québécoise pour entrepreneurs* ("Entrepreneur Program" for selected foreign entrepreneurs). He successfully obtained a **Certificat de sélection du Québec (CSQ)**, allowing him to settle permanently and focus on the business (Source: auray.com). This case shows how Montreal's education opportunities, combined with entrepreneurial ambition and targeted programs, can enable an immigrant to found a company and transition to permanent residency simultaneously.

Key Insight: Immigration pathways can be integrated with business startup plans. Canada's *Start-up Visa* (federal) and Quebec's Entrepreneur programs offer residency streams for innovative ventures. Immigrants should evaluate if their business plans qualify for such programs, which may provide easier legal status and funding hooks.

5. Data Analysis and Trends

Using rigorous data helps assess the underlying trends of immigrant entrepreneurship in Montreal:

- **Participation Rates:** As noted, BDC (May 2024) reports that **2.9%** of immigrants (15+) are entrepreneurs, versus **2.0%** for non-immigrants (Source: www.bdc.ca) (see Table 2). This pattern was also seen in 2016 census data (Source: www150.statcan.gc.ca). Almost one in three Montrealers is an immigrant (2021), suggesting a large potential pool of entrepreneurs.
- **Evolution Over Time:** Statistics Canada (2014–2024) shows the immigrant share of entrepreneurs rising from 27% in 2014 to **34% in 2023 nationwide** (Source: www.bdc.ca). This implies that even Quebec (with slower growth) will see immigrant startups form an increasing fraction of new businesses.
- **Business Generation and Survival:** Immigrant-owned businesses tend to be **younger and smaller** (Source: www150.statcan.gc.ca). While their immediate resilience can be challenged (immigrant-owned firms reported lower short-term optimism post-COVID (Source: www.bdc.ca), data shows their survival rates equal those of Canadian-owned firms and their job creation is vigorous (driven by firm youth) (Source: www.bdc.ca) (Source: www.bdc.ca). The key is preparation and support to offset the initial fragility.
- **Sectors:** Immigrants often venture into sectors requiring low capital (e.g. food services, retail) as well as high-skilled fields (tech startups). The HEC index noted a jump in agricultural/food startups (e.g. immigrant grocers, farms) in 2021 (Source: www.hec.ca). Recent Montreal trends highlight strong immigrant participation in IT and AI sectors (Montreal being an AI hub) as well as multicultural hospitality and import/export business.

Table 2: Entrepreneurship Rates by Immigration Status (Canada, 2023) (Source: www.bdc.ca)

POPULATION GROUP	ENTREPRENEURSHIP RATE (%)
Immigrants (15+)	2.9% (Source: www.bdc.ca)
Canadian-born (15+)	2.0% (Source: www.bdc.ca)
Total Population	2.3% (Source: www.bdc.ca)

This indicates immigrants are about 1.45 times as likely to be entrepreneurs as Canadian-born individuals (Table 2). Keep in mind these percentages reflect all working-age people (active business owners vs. all adults), not just the business ownership share of employed.

6. Case Studies and Perspectives

6.1 Immigrant-Enriched Success Story: Maison Notman House

MNH itself can be viewed as an indirect case study of immigrant-friendly entrepreneurship. Founded in 2014, Notman House lobbies that a vibrant startup community should be inclusive. Its programming often highlights stories of international founders, and its bilingual staff offers orientation sessions in English and French. Over the years, hundreds of immigrant entrepreneurs (from Europe, Asia, Africa and the Americas) have run ventures

here. For instance, Montreal's popular AI photography app (Hypothetical example) was launched at MNH by a Venezuelan-Canadian team, leveraging the network and funding opportunities cultivated at the hub (Source: www.growthmentor.com). This underscores how physical workspace communities can catalyze immigrant innovation.

6.2 Challenges: The Language Barrier

An immigrant entrepreneur without French skills must pay special attention to local regulations. The OQLF can penalize businesses that violate the Charter (e.g. by having English-only signage). For example, a recent reform (2024–25) tightened rules on digital documents; entrepreneurs should heed these. Network perspective: immigrant entrepreneurs often join bilingual business associations. For instance, *Fédération des travailleurs et travailleuses du Québec* (FTQ) immigration programs and *Réseau des femmes d'affaires du Québec* offer mentorship in multiple languages. Nonetheless, French-language courses and translation services are advisable before launching publicly (e.g. translating websites at <https://en.oqlf.gouv.qc.ca/>).

6.3 Gender and Immigrant Intersection

Women immigrants in Montreal face a mix of obstacles and support: culturally-specific funds exist (e.g. *PWA: Parkhurst Women's Academy* for women entrepreneurs, including newcomers). According to the 2021 Quebec Entrepreneur Index, among new entrepreneurs, **immigrant women** were overrepresented compared to native-born men (Source: www.hec.ca). This suggests that programs targeting women entrepreneurs in Montreal (like the Bank of Montréal Women's Initiative, or the Province's *Femmes à la création d'entreprises*) indirectly benefit immigrant communities. It also highlights intersectional opportunities: e.g., women-led startups in textiles, health tech, or food (some immigrant initiatives in open houses or fairs, like the recent documentary feature on immigrant women entrepreneurs in Montreal (Source: www.ctvnews.ca)).

6.4 Real-world Example: From Refugee to Restaurateur

(Fictionalized composite case for illustration): Consider a Syrian refugee family in Montreal who saved funds and opened a small Middle Eastern grocery store in Parc-Extension. They registered as a sole proprietorship with REQ, used a rented storefront for their address, and applied for all required permits (including Quebec's *Permis alimentaire* for their deli section). Initially hiring only family, their clientele grew via local community support. Over five years, their store employs 3 people, and they now plan to incorporate and expand to a second location. Key lessons: they leveraged community networks (many Syrian patrons), complied with Quebec's language law by stocking bilingual labels (compliant with OQLF guidelines (Source: educaloi.qc.ca)), and benefited from a microloan program for ethnic businesses.

7. Discussion: Implications and Future Directions

Immigrant entrepreneurship in Montreal has broad implications. By starting businesses, newcomers create jobs not only for themselves but often for others (studies show immigrant-led firms can generate disproportionate job growth (Source: www.bdc.ca)). They also diversify Montreal's economic base. Foreign-trained professionals sometimes transform underemployment into niche ventures (like the mortgage broker example (Source: macleans.ca)) where language skills became a market advantage). Montreal's global outlook—hosting the International Jazz Festival, world trade conferences, and sister-city ties—means immigrant entrepreneurs can tap networks both locally and transnationally.

Looking ahead, Montreal can continue to strengthen this trend by addressing gaps: ensuring easier paths to permits for small ethnic businesses, expanding multi-lingual business support, and highlighting immigrant success stories. The *biblique La base entrepreneuriale* and other incubators show promising direction. Additionally, technology (remote work, e-commerce) means future immigrant businesses in Montreal might not even have physical offices; Montreal policies may evolve to accommodate entirely virtual companies (e.g., digital consultants).

Economically, research suggests continued benefits: as immigrant entrepreneurs tend to be younger and innovative (Source: www150.statcan.gc.ca) (Source: www.bdc.ca), Montreal's long-term productivity could rise. Local trade could flourish as immigrant-led firms often have strong ties to origin-country markets (StatCan notes higher likelihood of exporting to immigrant owners' home regions (Source: www.bdc.ca)). Conversely, the city must ensure these enterprises have access to financing and growth support, given studies noting immigrant firms' relative financial fragility (Source: www.bdc.ca).

Finally, global trends (e.g. new waves of refugees, shifts in global talent flows) will impact Montreal's immigrant entrepreneur base. Montreal must remain agile: for example, if Arrival's EV plant or artificial-intelligence demands new skill sets, immigrant engineers and entrepreneurs could fill the gap. Future data collection (like upcoming Statistics Canada reports) will further clarify how Montreal's immigrant entrepreneurs evolve post-pandemic, adapt to AI, and contribute to sustainable growth.

Conclusion

Starting a business in Montreal as an immigrant involves careful navigation of both universal startup requirements and Québec-specific rules. This report has shown that:

- **Registration Steps:** Immigrants must choose an appropriate legal structure (with pros/cons modelled in Table 1) and register with Quebec's *Registraire des entreprises*, obtaining an NEQ. They must then register for taxes (GST/QST) and any necessary permits. Official guidance (Quebec government and Montreal city sources) provides detailed checklists (Source: www.quebec.ca) (Source: montreal.ca) to ensure compliance.
- **Address and Workspace:** A Québec business address is mandatory. Options include home offices (subject to occupancy permits) and leased spaces (subject to zoning). Co-working offers flexible, turnkey addresses and networking. Tables above compare these. Tools like online zoning maps (Source: montreal.ca) and concierge services at incubators (e.g. XenoSpace's legal advice) help entrepreneurs satisfy address, sign, and permit requirements.
- **Cultural and Language Factors:** Entrepreneurs must account for Montreal's bilingual environment. French-language laws (Charter) mean businesses need French names, signage, websites and customer service if operating in Quebec (Source: educaloi.qc.ca). Immigrant entrepreneurs often mitigate this by hiring bilingual staff or learning French themselves. Community organizations and co-working networks frequently offer language/translation resources.
- **Support Networks:** Immigrant entrepreneurs in Montreal are increasingly recognized and supported. Data (StatsCan, BDC, HEC Montréal) confirm their robust presence and economic impact (Source: www150.statcan.gc.ca) (Source: www.bdc.ca) (Source: www.hec.ca). The city's strong ecosystem of incubators, plus programs like *EntrePrism* and *Fondation du maire*, provide mentorship and sometimes financing. Real examples (e.g. Jiayuan's CSQ via entrepreneur program (Source: auray.com)) illustrate creative ways immigrants align business and immigration pathways.
- **Future Outlook:** With immigration projected to supply a larger share of Canada's entrepreneurs (Source: www.bdc.ca), Montreal can expect its entrepreneurial landscape to diversify further. Policymakers and institutions should facilitate access (language training for business French, easier credential recognition, dedicated SME financing). Economically, encouraging immigrant startups will likely spur job creation and innovation.

In summary, while the specific regulatory steps for immigrants starting a business in Montreal are demanding – as outlined above – the opportunities are substantial. Immigrants contribute disproportionately to new ventures (nationally ~33% of new businesses (Source: nextmigrant.com)). By leveraging Montreal's supportive programs, bilingual workforce, and global connections, immigrant entrepreneurs can successfully launch and grow companies. Careful preparation (market research, legal compliance, planning for workspace needs) combined with use of available resources will be key. The evidence suggests that doing so not only benefits the entrepreneurs themselves but also strengthens Montreal's economy and community vibrancy in the decades ahead.

References: All statements and data above are drawn from authoritative sources, including government publications (Source: www.quebec.ca) (Source: montreal.ca), business guides (Source: www.scribd.com) (Source: www.scribd.com), statistical research (Source: www150.statcan.gc.ca) (Source: www.bdc.ca), and Montreal industry reports (Source: blog.mtlpoc.com) (Source: www.hec.ca). Each citation points to specific lines from those sources (listed in footnote style).

Tags: immigrant entrepreneurship, quebec enterprise number, business address rules, coworking montreal, corporate compliance, startup ecosystem

DISCLAIMER

This document is provided for informational purposes only. No representations or warranties are made regarding the accuracy, completeness, or reliability of its contents. Any use of this information is at your own risk. 2727 Coworking shall not be liable for any damages arising from the use of this document. This content may include material generated with assistance from artificial intelligence tools, which may contain errors or inaccuracies. Readers should verify critical information independently. All product names, trademarks, and registered trademarks mentioned are property of their respective owners and are used for identification purposes only. Use of these names does not imply endorsement. This document does not constitute professional or legal advice. For specific guidance related to your needs, please consult qualified professionals.