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Virtual Offices and SME Financing in Montréal: What Proof Is Needed?

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Executive Summary

An address subscription, on its own, does not demonstrate eligibility for a PME MTL fund. None of the pages consulted on pmemtl.com on October 20, 2026, states that a mail service, business address or virtual office subscription is enough to establish where a business operates. The question therefore remains open and must be put in writing to the relevant PME MTL hub before signing anything. This analysis promises neither eligibility nor funding: applying for assistance does not mean receiving it.

The published conditions are nevertheless clear on the substance. The **Fonds PME MTL and Fonds locaux de solidarité (FLS) Montréal** require a place of business in Montréal and a head office in Québec (pmemtl.com). The **Fonds Jeunes entreprises**, for its part, requires both the place of business and the head

office to be in Montréal (pmemtl.com). Québec's Registraire des entreprises defines an **establishment** as the place where a business carries on its activities (www.quebec.ca), and **elected domicile** as the address of the person authorized to receive the business's documents (www.quebec.ca). These are two different concepts: the second is used to receive mail, while the first describes actual activity.

Financial institutions' published requirements vary. BMO and TD ask for proof of a business address (a lease or utility bill) (www.bmo.com) (www.td.com), CIBC specifies that the address cannot be a post office box (www.cibc.com), while the public pages from Desjardins and BDC do not list proof of premises (www.desjardins.com) (www.bdc.ca). None of the official pages consulted expressly addresses virtual addresses.

The statistics suggest preparing the application carefully rather than fearing rejection: in 2023, the overall approval rate for debt financing applications from Canadian SMEs was 90.9% (ised-isde.canada.ca), and Québec had 228,622 small employer businesses in December 2024 (ised-isde.canada.ca). PME MTL supported more than 4,200 businesses in 2023 (montreal.ca). One discrepancy should be flagged: the FLS Montréal ceiling shown is \$150,000 on the French page and \$100,000 on the English page (pmemtl.com). No amount should be relied on without confirmation from the hub.

The practical recommendation comes down to three steps: choose the space based on actual use (mail only, working in a coworking space, a private office or working from home), keep the documents that prove that use, and then obtain a written response from the advisor about the exact scenario.

Introduction and Context

Montréal founders preparing a loan or contribution application to PME MTL often ask the same practical question: will the address registered with the Registraire, on the application and on the lease or subscription agreement be considered “commercial enough”? The question seems simple. In fact, it encompasses three distinct legal concepts (head office, elected domicile and establishment), several programs with different wording, and bank requirements that have nothing to do with those of public funds.

This report is for people deciding between an address subscription (a business address service or virtual office), a workstation in a coworking space, a private office or continuing to work from home. It is limited to what official sources support, and it flags every instance where the answer is unknown. The publisher of this website itself operates workstations, private offices, rooms, virtual offices and business addresses in Montréal. Its position as a provider calls for caution: the report does not cite its own pages as evidence and does not imply that any particular address provider, whoever it may be, entitles a business to funding.

The funds' conditions were recorded from PME MTL's French and English pages on October 20, 2026. The definitions come from the Registraire des entreprises and legislation, the banking requirements from each institution's pages, and the statistics from public bodies. English texts are summarized only with the official version at hand.

First, a note on terminology. In this report, “virtual office” means a subscription that provides an address, a mail service and sometimes occasional access to rooms, without an assigned workstation. “Coworking” means a workstation or office actually used by the entrepreneur. These two products are often sold by the same

operator, but they do not prove the same thing. None of the sources consulted settles the status of the former with respect to PME MTL funds; that is the subject of the section on questions to ask.

The Three Address Fields and What the Registraire Says About Them

Head Office, Elected Domicile and Establishment: Three Different Roles

Québec's Registraire des entreprises describes each item of information in the register. An **establishment** is defined there as a "lieu au Québec où l'entreprise exerce des activités", with the head office given as an example (www.quebec.ca). The business also indicates which of its establishments is the principal one (www.quebec.ca). The Act respecting the legal publicity of enterprises (LPLE) provides for declaring the addresses of establishments in Québec, specifying that of the principal establishment (www.legisquebec.gouv.qc.ca).

Elected domicile serves a different purpose. The Registraire describes it as the address of the person authorized to receive the business's documents (www.quebec.ca), and specifies that this is the address to which documents must be sent (www.quebec.ca). The LPLE refers to the domicile elected by the registrant, naming the person authorized to receive documents (www.legisquebec.gouv.qc.ca). The registration guide for legal persons specifies that this section is completed only if correspondence is to be sent to an address different from the head office address (cdn-contenu.quebec.ca), and that neither the recipient's name nor the elected domicile address can be declared without the other (cdn-contenu.quebec.ca).

The **head office** concerns the legal person. For a Québec business corporation, it must be permanently located in Québec (www.legisquebec.gouv.qc.ca), and the notice of head office address must state the full address of the location in Québec where it will be situated (cdn-contenu.quebec.ca), and the Civil Code of Québec places a legal person's domicile at its head office address (www.legisquebec.gouv.qc.ca). For a legal person, the register treats the domicile address as the head office address (www.quebec.ca). For a sole proprietorship, it is the individual's home address.

Table 1 below brings these concepts together and suggests, as a working hypothesis, documents a founder could gather for each. The last column does not reflect a published requirement: it is intended to help with preparation.

Concept	Official Definition	What It Is Used For	Possible Documents (Working Hypothesis, Not Required by the Sources)
Head office (legal person)	Head office address, which serves as the legal person's domicile (cdn-contenu.quebec.ca); permanently located in Québec (www.legisquebec.gouv.qc.ca)	Legal location of the corporation, service of documents	Articles, notice of head office address
Domicile (sole proprietorship)	Individual's home address (www.quebec.ca)	Identifying the individual in the register	Current identification

Concept	Official Definition	What It Is Used For	Possible Documents (Working Hypothesis, Not Required by the Sources)
Elected domicile	Address of the person authorized to receive documents (www.quebec.ca)	Receiving official mail	Authorization or mail-receiving agreement
Establishment	Location in Québec where the business carries on activities (www.quebec.ca)	Describing where activity takes place; a principal establishment must be designated (www.quebec.ca)	Lease or use agreement reflecting actual use, evidence of activity on site
Professional address (natural person)	A post office box cannot serve this purpose (www.quebec.ca)	Avoiding publication of a natural person's home address	Address-use agreement

This table highlights a central point: only the establishment describes activity carried on somewhere. An elected domicile may well be the address of a third party that receives mail. The Registraire's guide also notes that an establishment's address cannot consist solely of a post office box (cdn-contenu.quebec.ca). However, none of the official pages consulted says whether a commercial mail service or business address service can be declared as an establishment or an elected domicile. This gap is information in itself: it calls for each case to be validated.

Tax and Federal Concepts

The question of a "place of business for tax purposes" calls for a nuanced answer. The Act respecting the Québec sales tax defines a permanent establishment, for tax purposes, as a fixed place where the person carries on a business, including a place of management (www.legisquebec.gouv.qc.ca). This definition concerns sales tax and does not determine eligibility for an economic development fund. The definition of "establishment" in the Taxation Act (section 12), to which the sales tax legislation refers in part, is not addressed here.

Two practical obligations also apply. A registered business must file an annual updating declaration every year, whether or not it has any changes to report (www.quebec.ca), and changes must be declared within 30 days (www.legisquebec.gouv.qc.ca). Revenu Québec, for its part, notes that it must be notified of an address change even if the business uses the mail-forwarding service (www.revenuquebec.ca). Taking out an address subscription and then giving it up therefore requires several updates.

At the federal level, Corporations Canada's instructions require a street address for a federal corporation's registered office; a post office box is not acceptable (ised-isde.canada.ca). The same instructions specify that the registered office is where the corporation's records must be kept (ised-isde.canada.ca), and the Canada Business Corporations Act requires a permanent registered office in Canada, in the province specified in the articles (laws-lois.justice.gc.ca). These rules concern federally incorporated corporations and do not apply to every Québec business.

What PME MTL Funds Actually Require

One Network, Several Funds, Different Wording

PME MTL is a support network for Montréal businesses, organized into six service hubs (montreal.ca). The relevant hub is determined by the borough or municipality where the business is located, or by entering the business's postal code (pmemtl.com). More generally, the network's FAQ states that entrepreneurs must have a business located on the island of Montréal or be planning to locate there (pmemtl.com).

The wording of the conditions varies from one fund to another. *Table 2* below compares them, based on pages consulted on October 20, 2026. Amounts are not reproduced, except for the discrepancy noted below.

Fund	Place of Business	Head Office	Other Notable Conditions	Source (Consulted on 2026-10-20)
Fonds PME MTL and FLS Montréal (loans)	In Montréal (pmemtl.com)	In Québec	Business legally constituted and registered with the REQ; Canadian citizenship or permanent residence	pmemtl.com , fund's French page
Fonds Entrepreneuriat commercial (grant)	In Montréal (pmemtl.com)	In Québec	Street-level retail space serving the public (pmemtl.com); required occupancy certificate and permits (pmemtl.com)	pmemtl.com , fund page
Fonds Jeunes entreprises (non-repayable contribution)	In Montréal (pmemtl.com)	In Montréal	Business less than 5 years old; commitment to work full time (minimum of 35 hours per week); retail and food services ineligible; must be combined with a Fonds PME MTL loan; business plan	pmemtl.com , fund page
Écofonds (Grand Sud-Ouest only)	In the Grand Sud-Ouest (pmemtl.com)	Not reproduced here	Geographic condition narrower than “in Montréal”	pmemtl.com , fund page
Fonds Vitalité LaSalle (Grand Sud-Ouest)	Business located on a commercial artery in LaSalle (pmemtl.com)	Not reproduced here	Documents requested: GST/QST/source deduction return (pmemtl.com); lease with at least two years remaining or proof of ownership (pmemtl.com)	pmemtl.com , fund page and 2025 form

The table shows that a “place of business in Montréal” is a common condition, but the extent of proof of a physical presence varies considerably. The main fund does not name any document attesting to the location of activity: it mentions a business plan or project summary, including up-to-date or projected financial statements (pmemtl.com). At the other end of the spectrum, funds aimed at street-level retail or a specific commercial artery presuppose identifiable premises, an occupancy certificate or a lease. The distinctions between funds must therefore be maintained: reasoning that is valid for the Fonds PME MTL does not automatically apply to the Fonds Jeunes entreprises, which requires the head office to be in Montréal, rather than simply in Québec.

No Page Defines the Place of Business or Mentions Virtual Offices

On the pages recorded, PME MTL does not define “place of business” or list proof of the location of activity for the general Montréal funds. It does not discuss business address services, virtual offices, coworking or post office boxes there. Nor does the text say that these arrangements are rejected. Eligibility for an address-only subscription is therefore **unknown**, rather than “accepted” or “rejected”. The Fonds Entrepreneuriat commercial page notes that eligibility is subject to the availability of funds.

English Terms, Checked Against the Official Version

The English page for the Fonds PME MTL and FLS uses “Have your business in Montréal and your head office in Québec” (pmemtl.com), where the French version refers to a place of business. The English Fonds Jeunes entreprises page says “your business and your head office in Montréal” (pmemtl.com). These two examples show that wording is not uniform from one page to another. An English-speaking reader should not infer a more flexible or stricter rule than in the French version: the only reliable approach is to ask the hub which of the two versions governs their application.

The discrepancy in the ceilings deserves to be noted without resolving it. The French page shows a maximum amount of \$150,000 for FLS Montréal (pmemtl.com), while the English page for the same fund shows \$100,000 (pmemtl.com). The two pages are not perfect translations of each other. No funding amount is therefore relied on in this report.

Scenarios for the Actual Location of Business Activity

Four Situations, One Question

The underlying question is not “which address looks the most professional”, but “where does the activity take place, and how can it be proved?” The following four scenarios help prepare for a discussion with an advisor. *Table 3* compares them. The interpretation columns reflect what the sources establish, not a promise of acceptance.

Scenario	What the Sources Support	Connection to a “Place of Business in Montréal” (What the Sources Establish)	Possible Evidence of Activity	Question to Ask the Hub
Mail only (address subscription or business address service, no regular use of the premises)	The elected domicile is the address to which documents are sent (www.quebec.ca); a post office box alone cannot be entered as an establishment's address (cdn-contenu.quebec.ca)	Unknown. No PME MTL page says that a mail service serves as an establishment	Subscription agreement, although it mainly describes mail reception	“Is a mail subscription without a regular presence considered an establishment?”

Scenario	What the Sources Support	Connection to a “Place of Business in Montréal” (What the Sources Establish)	Possible Evidence of Activity	Question to Ask the Hub
Actual presence in a coworking space (assigned workstation or regular use)	The establishment is the place where the business carries on activities (www.quebec.ca)	Unknown, but consistent with the Registraire's definition if activity takes place there	Agreement reflecting actual use, access logs, invoices, on-site client appointments	“Does a workstation in a coworking space, with a monthly agreement, meet the condition?”
Private office (lease or occupancy agreement)	Some funds request a lease or occupancy certificate	The easiest to document , although the sources do not make it a general requirement	Lease or agreement, occupancy permit or certificate if applicable, GST/QST	“What type of lease agreement is required, and how much time must remain on it?”
Working from home	A sole proprietorship's domicile is the individual's address (www.quebec.ca); the city regulates the use of part of a dwelling (montreal.ca)	Unknown. The PME MTL page consulted does not say that a home is either excluded or accepted	Evidence of activity at home, compliance with the borough's municipal rules	“Is an establishment located in the founder's home eligible in this case?”
Workspace provider in Montréal, for example 2727 Coworking (workstations, private offices, rooms, virtual offices, business addresses)	The operator offers several products corresponding to the rows above	Depends on the product chosen: the operator's name does not change the hub's response	Those in the row corresponding to the product actually used	Ask about the exact scenario, name the product and attach the agreement

This table illustrates that the same operator can sell products corresponding to very different scenarios, and that actual use alone determines the applicable row. It also serves as a reminder that mail-only service cannot honestly be ranked below coworking on eligibility grounds: the sources say nothing of the kind. They simply describe what an establishment is and what an elected domicile is.

Mail Only: Useful for Receiving Mail, Insufficient to Describe an Activity

A mail or business address subscription does meet a need: having a stable address for the elected domicile, avoiding publication of a personal home address or receiving parcels. The Registraire describes the elected domicile as a receiving address, together with the name of an authorized person (www.quebec.ca). Nothing indicates that this arrangement is treated as a location of activity. Calling a simple mail service an establishment would therefore go beyond the sources. If the presence is limited to mail, the prudent approach is to assume that the hub could ask for more, and to ask it the question.

Coworking: Actual Use as Evidence

For a founder who actually works in a shared space, the Registraire's definition ("lieu où l'entreprise exerce des activités") is consistent with an assigned workstation or regular use. Three limitations remain. First, none of the PME MTL pages consulted mentions coworking. Second, some funds require features specific to commercial premises, such as the street-level retail space required by the Fonds Entrepreneuriat commercial. Third, funds that request a lease with two years remaining presuppose a type of agreement that a monthly subscription does not necessarily fulfil.

Private Office: The Clearest Documentary Record

A private office with a lease or occupancy agreement leaves a clear record of the location of activity. For some funds, it aligns with documents already requested: an occupancy certificate and required permits, or a lease. In Montréal, the occupancy permit is tied to both the occupied establishment and its operator (montreal.ca). That does not mean a private office guarantees eligibility: the establishment is only one condition among others, alongside REQ registration, the business plan and the equity contribution.

Working from Home: Regulated by the City, Not Excluded by the Pages Consulted

According to the page consulted, Montréal allows a section of a dwelling to be used as an office, provided it has a separate outdoor entrance (montreal.ca), and limits the area to the smaller of the following two values: 50 m² or one third of the dwelling's total floor area (montreal.ca). This page contains sections specific to each borough; the applicable rules therefore depend on the founder's borough. For fund eligibility, the PME MTL pages recorded do not exclude the home, but neither do they expressly accept it. Statistics Canada reports that working from home was more common among the self-employed than among employees between April 2020 and June 2021 (www150.statcan.gc.ca); this pandemic-period figure says nothing about eligibility for a fund.

Reference Points: Grand Sud-Ouest, Postal Code and Contact

The business's postal code determines the hub. The **PME MTL Grand Sud-Ouest** hub serves entrepreneurs in the boroughs of LaSalle, Sud-Ouest and Verdun (pmemtl.com). This has two practical consequences. First, the declared address has an effect: depending on the postal code entered, the application may go to a different hub, with distinct local funds (this conclusion is an inference drawn from the postal-code-based system, not a published rule). Second, some local funds are more restrictive than the Montréal criterion: the Écofonds requires an establishment in the Grand Sud-Ouest, and the Fonds Vitalité LaSalle requires a business located on a commercial artery in LaSalle.

The Grand Sud-Ouest hub's published contact details are 3617, rue Wellington in Verdun (pmemtl.com), telephone 514 765-7060 and email info@pmemtlgso.com. A founder whose business is located elsewhere in Montréal must enter their own postal code to find their hub. The postal code lookup is an interactive tool on the fund's page; it is not reproduced here.

Preparing the Application: Documents, Questions and Email Template

Building an Evidence File

PME MTL's public pages name few documents for the general funds. The Fonds PME MTL and FLS mention a business plan or project summary including up-to-date or projected financial statements, and registration in the enterprise register. The Fonds Jeunes entreprises mentions a business plan demonstrating profitability and viability. For local funds, the list can grow, as the Fonds Vitalité LaSalle shows with its GST/QST/source deduction return and a lease or proof of ownership. A prudent founder can prepare the following in advance:

- **An up-to-date REQ registration extract**, showing the establishment and elected domicile addresses as they appear in the register (www.legisquebec.gouv.qc.ca).
- **An agreement whose contents reflect actual use**: a lease, occupancy agreement, coworking workstation agreement or mail subscription, as applicable.
- **Evidence of activity**: invoices issued from the address, client appointments, access logs, correspondence with suppliers.
- **The business plan and financial statements** or forecasts requested.
- **Tax registrations** (GST/QST) when mentioned by the fund.
- **Occupancy permits or certificates** when required by the project.
- **A consistency note** connecting the declared postal code, the intended hub and the location of activity.

The application file must also account for updates. Any address change must be declared in the register within 30 days (www.legisquebec.gouv.qc.ca), then reported to Revenu Québec (www.revenuquebec.ca). An address changed between submission of the application and approval creates an avoidable inconsistency.

Banks and Lenders: What the Public Pages Say

Banks' requirements are different from PME MTL's, but the same address is often used for both processes. The pages consulted provide the following picture:

- **BMO** has a "Proof of Business Address" row in its documents table (www.bmo.com), with a lease or utility bill as examples (www.bmo.com).
- **TD** requests confirmation of the business address, for example a utility or property tax bill (www.td.com).
- **CIBC** specifies that the business address cannot be a post office box (www.cibc.com), and its document list repeats that the business's civic address cannot be one (www.cibc.com).
- **Scotiabank** lists, for online account opening, the address as it appears on the applicant's photo ID (www.scotiabank.com), meaning a personal address rather than proof of premises.
- **RBC** mentions, among acceptable registration documents, a business licence (Master Business Licence) that includes the business name and address (www.rbcroyalbank.com).
- **Desjardins** asks applicants to have their business number and Québec sales tax number ready; the public page does not name any proof of premises (www.desjardins.com).
- **National Bank** recommends, in a checklist dated 2017, a copy of the statement of information in the enterprise register (www.nbc.ca).

- **BDC** requires the business to be registered and active in Canada (www.bdc.ca), and asks for, among other things, a void business cheque (www.bdc.ca).

None of these pages says whether a business address service or virtual office address is accepted or rejected; only a post office box is excluded, expressly by CIBC. The other institutions' silence does not establish a rule. For federally guaranteed loans, the Canada Small Business Financing Program requires the business to be carried on in Canada, with a place of business in Canada (ised-isde.canada.ca), without defining a place of business. Futurpreneur requires a business registered and operated in Canada (futurpreneur.ca), and Investissement Québec, for the ESSOR program, requires the business to carry on or undertake to carry on an activity in Québec (www.investquebec.com). Anti-money-laundering identity verification rules refer to a document confirming a corporation's existence with its name and address (fintrac-canafe.canada.ca), without specifying the nature of the address.

Specific Questions to Ask the Advisor Before Renting an Address

The following questions are worded to obtain a written response:

- For the fund in question, how does the hub define a "place of business in Montréal"?
- Which documents prove the location of activity (lease, agreement, subscription contract, invoices)?
- Is a mail or business address subscription considered an establishment? If not, what presence is required?
- Is a coworking workstation with a monthly agreement accepted? Is a minimum term required?
- Is a home-based establishment eligible for the business's type of activity?
- Does the criterion apply on the application date, the approval date or the disbursement date?
- If the address changes while the application is being processed, must the hub be informed, and does the application move to a different hub?
- Does the French or English version of the fund page govern the amounts and conditions?

Email Template for the Hub (Hypothetical Example)

The following template is a hypothetical example, to be adapted to the actual scenario. It is written to seek a written response without committing the business.

Objet : Question d'admissibilité sur le lieu d'activité (établissement d'affaires) avant signature

Bonjour,

Notre entreprise [nom], inscrite au REQ (NEQ [numéro]), envisage de déposer une demande au [nom du fonds]. Avant de signer un contrat, nous souhaitons vérifier un point précis sur l'établissement d'affaires à Montréal.

Scénario : [courrier seul / poste en coworking à usage régulier / bureau privé avec bail / travail à domicile]. Adresse envisagée : [adresse, code postal]. Durée et nature du contrat : [détails]. Activités qui s'y dérouleraient : [détails].

Questions :

1. Ce scénario satisfait-il la condition d'établissement d'affaires à Montréal du fonds?
2. Quelles pièces devront être fournies pour le démontrer?
3. Pouvez-vous confirmer votre réponse par écrit?

Nous comprenons qu'une réponse n'équivaut pas à l'approbation d'une demande.

Merci de votre attention,
[Nom, titre, téléphone]

For the Grand Sud-Ouest, the email can be sent to info@pmemtlgso.com (pmemtl.com). Businesses located in another hub's territory should use that hub's contact details. Keeping the response with the application file is recommended; if legal or tax questions arise, consulting an accountant or lawyer remains appropriate.

Analysis of the Data and Evidence

SME Financing in Numbers

National statistics provide context, but they do not measure the effect of an address. None of the sources consulted quantifies the share of financing applications rejected because of an address; that reason is not published in the surveys read.

- **Applications and approvals:** according to the 2023 Survey on Financing and Growth of Small and Medium Enterprises, 25.7% of SMEs applied for debt financing and 90.9% of those applications were approved, with the authorized amount representing 86.4% of the amount requested (ised-isde.canada.ca).
- **Share seeking external financing:** nearly half of Canadian SMEs sought external financing in 2023, or 49.3% according to Statistics Canada (www150.statcan.gc.ca).
- **Sources of credit:** chartered banks provided just over two thirds of SME debt financing (www150.statcan.gc.ca).
- **Discouraged borrowers:** 2% of SMEs that did not seek financing were discouraged borrowers, meaning they believed their application would be rejected (ised-isde.canada.ca).
- **Small businesses (1 to 99 employees), Québec:** the Credit Conditions Survey shows an application rate of 20%, an approval rate of 97% and an average authorized amount of \$223,252 (ised-isde.canada.ca). The survey was conducted from January to March 2026 (ised-isde.canada.ca).

These figures concern lenders in general, rather than PME MTL funds, and the definitions of SMEs differ (1 to 499 employees in 2023, 1 to 99 in the Credit Conditions Survey). They cannot predict the outcome of an individual application.

The Business Landscape in Québec and Montréal

- **Canada:** 1.10 million businesses with employees in December 2024 (ised-isde.canada.ca).
- **Québec:** 228,622 small employer businesses in December 2024, according to Innovation, Science and Economic Development Canada (ised-isde.canada.ca).

- **Province:** the Institut de la statistique du Québec counted 1,024,273 businesses in December 2025 (statistique.quebec.ca), and the Montréal census metropolitan area accounts for half of the businesses with employees (statistique.quebec.ca).
- **Establishments in Montréal:** the Ville de Montréal cites 64,224 business establishments in the agglomeration in 2024 (ville.montreal.qc.ca), and 96.9% of the places of business listed on the island have fewer than 100 employees (ville.montreal.qc.ca).
- **Self-employed workers:** about 69% of self-employed Canadians neither owned nor rented premises dedicated to their business in the fourth quarter of 2023 (www150.statcan.gc.ca). This statistic indicates that operating without dedicated premises is common among the self-employed; it says nothing about their eligibility for a fund.

PME MTL's Activity

According to the Ville de Montréal, PME MTL injected \$24.47M in loans and grants in 2023 (montreal.ca) and supported more than 4,200 businesses, or 275 more than the previous year (montreal.ca). These figures date from 2023.

Implications and Future Directions

What We Know and What We Do Not

Three points are certain. First, PME MTL fund conditions are expressed in terms of an establishment and head office, rather than a mailing address. Second, the Registraire clearly separates the establishment from the elected domicile (www.quebec.ca). The federal and provincial programs consulted also refer to operations or activity in Canada or Québec more than to a specific address (ised-isde.canada.ca) (futurpreneur.ca) (www.investquebec.com). Third, the banks consulted mainly request identification and registration documents; some add proof of a business address (www.td.com).

Three unknowns remain. The pages recorded do not specify what PME MTL accepts as proof of the location of activity. They do not say whether a coworking workstation or a virtual office that is actually used is accepted. Finally, the different hubs' treatment of a mail-only address is not published.

Dated Update and Limitations

Update of October 20, 2026: the French and English pages for the Fonds PME MTL and FLS displayed different FLS ceilings; none of the fund pages consulted bore an update date. The funding available may change; the programs mentioned are subject to the availability of funds.

Main limitations:

- Criteria, amounts and funding allocations may change without notice; only written confirmation from the hub is authoritative for a given application.
- Banking requirements were read on general information pages, rather than in internal procedures; the National Bank checklist consulted is dated 2017.
- The tax definition of "establishment" in the Taxation Act is not addressed.

- This text does not constitute legal, tax or financial advice; an accountant, lawyer or PME MTL advisor can validate a specific case.

Frequently Asked Questions

Is a virtual office address enough for a PME MTL financing application? The pages consulted do not say. The funds require a place of business in Montréal, a concept the Registraire connects to a location of activity. The answer must come from the hub, in writing.

What is the business address on a financing application? Depending on the lender, it is the head office, establishment or elected domicile address. PME MTL funds refer to a place of business and head office; BMO and TD request proof of a business address (www.bmo.com) (www.td.com).

What proof of a place of business should be provided? No general list is published for the Montréal funds. Local funds such as Vitalité LaSalle request a lease or proof of ownership. An agreement reflecting actual use and evidence of activity are the most likely documents.

Will a bank approve an SME loan with a virtual office? None of the bank pages consulted answers this question. CIBC excludes post office boxes (www.cibc.com). The bank must be contacted.

What is the difference between a business address and a residential address? A sole proprietorship's domicile is the individual's address; the establishment is the location of activity. A natural person may declare a professional address, but not a post office box (www.quebec.ca). Home-based activity is regulated by the city (montreal.ca).

What is a place of business for tax purposes in Québec? The sales tax legislation defines a permanent establishment as a fixed place where the person carries on a business (www.legisquebec.gouv.qc.ca). This definition concerns sales tax. The definition in the Taxation Act is not addressed here.

Can an address serve as a legal address with the REQ? The REQ distinguishes between head office, elected domicile and establishment. The elected domicile is the address of a person authorized to receive documents (www.quebec.ca). For an establishment, a post office box alone is excluded (cdn-contenu.quebec.ca).

Does a bank require a business address when opening an account? It varies: BMO and TD ask for proof (www.bmo.com) (www.td.com), Desjardins names business and tax numbers (www.desjardins.com), and CIBC prohibits post office boxes (www.cibc.com).

Conclusion

Choosing an address before applying to PME MTL depends less on the product's name (business address service, virtual office, coworking, private office) than on the reality of the activity and the ability to demonstrate it. The official sources consulted establish the definitions of an establishment and elected domicile, and the funds' geographic conditions. They do not settle the case of a mail-only address or a coworking workstation.

The safest approach is therefore to identify the actual scenario, choose an agreement that reflects it, gather the documents, and then obtain a written response from the hub before committing. An address, even a well-located one, is no substitute for either activity or an application file, and no address, including that of a coworking operator, guarantees eligibility or financing.

Source links

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

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Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

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2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

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A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

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

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