

NEW FUND DESJARDINS-AMCGÎM youth entrepreneurship

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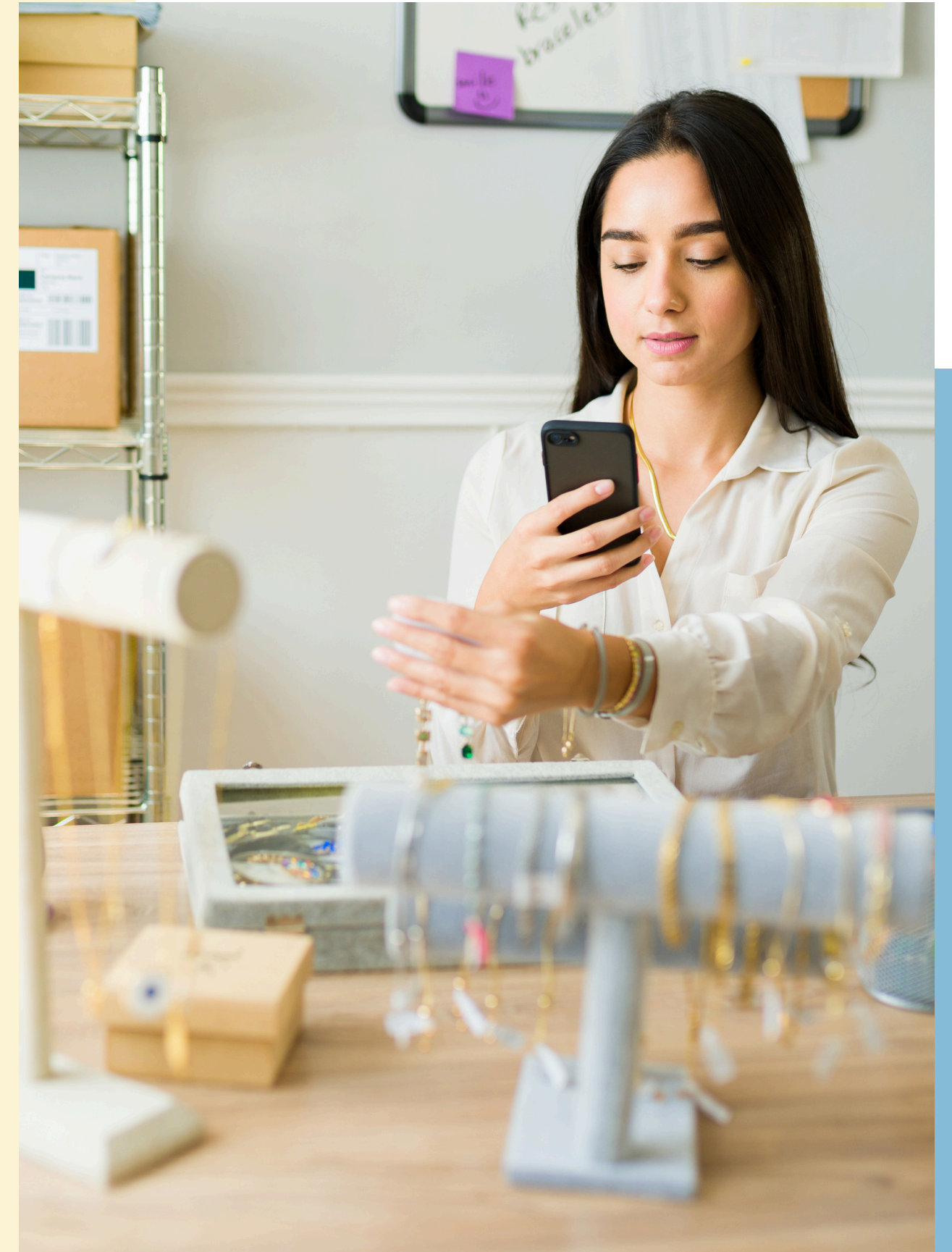
Entrepreneurial support

*Alongside the CJE's of
the Gaspé Peninsula and
Magdalen Islands*

SUPPORT YOUNG ENTREPRENEURS

Be between 16 and 20 years old;

Have an entrepreneurial project involving the production and/or marketing of commercial goods or services.





ELIGIBLE EXPENSES

A FRAMEWORK MARKED BY
FLEXIBILITY

- Access to project-related training;
- Purchase of equipment;
- Purchase of inventory;
- Purchase of fixed assets;
- Working capital;
- Any other essential expenses.

FINANCING CONDITIONS

S P E C I F I C T O T H I S F U N D

- Financing up to **\$3,000**
- **Flexible** repayment terms, up to **39 months**
- Fixed interest rate of **5%**
- Possibility of up to **3 months'** payment leave

A UNIQUE PARTNERSHIP

TO SUPPORT YOUR SUCCESS

■ **Technical follow-up** with AMCGÎM:
accounting, inventory management,
marketing, etc.

■ **Coaching** with the local CJE:
development of social and professional
skills.





TIED GRANT

GETTING STARTED RIGHT

- Grant **equivalent to 25%** of loan
- Possibility of obtaining **up to \$750**
- Maximum overall financing of **\$3,750**



ACCÈS
MICROCRÉDIT

Gaspésie-Îles-de-la-Madeleine

FIER MEMBRE DU RÉSEAU **MicroEntreprendre**

ABOUT US



Clément Vallée
Biseak

COMMUNITY CREDIT

A HUMAN APPROACH

We contribute to the economic and human development of the community by offering technical support, local support and financing services to entrepreneurs with limited access to conventional financial services, so that they can carry out job-creating projects and take their place in the local and regional economy.

OUR SERVICES

A DISTINCTIVE OFFER

Support



- Free service
- From ideation to consolidation
- For all business sectors
- For all legal forms

Financing



- Microfinance
- Personal loan, no collateral required
- Ideal for the self-employed

Workshops & networking



- Free activities
- Experience-sharing
- Local expertise
- Varied, accessible themes

KEY MILESTONES

LOAN APPLICATION

Welcome and information gathering

Initial meeting with an agent to discuss the project

Joint support AMCGÎM X CJE

Business plan drafting, financial forecasting and business project development

Analysis

Study of personal financial situation, credit investigation and assessment of project risk

Express investment committee

Project presentation to a small committee, discussion and investment recommendation

Loan disbursement *(if applicable)*

Loan contract signed and support plan drawn up by an agent

Yan Tremblay

EXECUTIVE DIRECTOR



Audrey Morand

DEVELOPEMENT AGENT



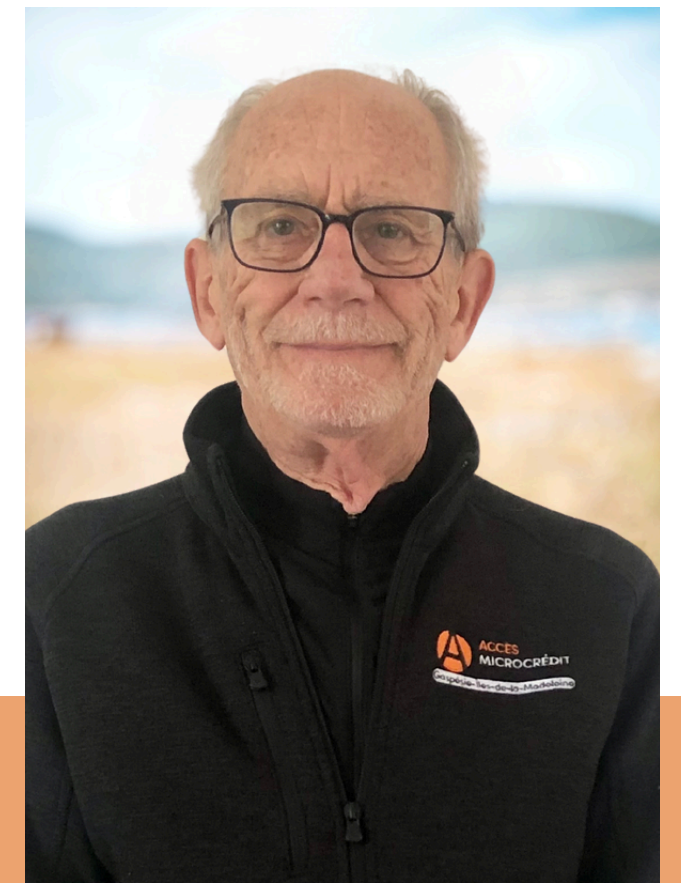
Emmanuelle Cloutier

DEVELOPEMENT AGENT



Léonard Arsenault

PROMOTION AGENT



THE TEAM

SERVING OUR MISSION



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FIER MEMBRE DU RÉSEAU **MicroEntreprendre**

READY TO EMBARK ON YOUR ADVENTURE?

WE CAN'T WAIT TO CHAT WITH YOU!

www.amcgim.org

info@amcgim.org