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• (1105)

[English]

The Chair (Hon. Judy A. Sgro (Humber River—Black Creek, Lib.)): I'm calling the meeting to order. This is meeting 128 of the Standing Committee on International Trade. Pursuant to Standing Order 108(2) and the motion adopted by the committee on Monday, September 16, 2024, the committee is resuming its study of Canadian women and international trade.

We have with us today, from the Casa Foundation for International Development, Dr. Oyelade, president. From District Ventures Capital, by video conference, we have Arlene Dickinson, founder and general partner. From Pauktuutit Inuit Women of Canada we have Kim Oliver, policy analyst, social and economic development, by video conference. As an individual, we have Helen Bobiwash, chartered professional accountant. Welcome to you all. Thank you very much for taking time out of your busy days to be with us today.

I need to note that Ms. Dickinson has let us know that she is here from 11 to 12. I'm sure many members are anxious to connect with Ms. Dickinson. The remaining witnesses will be here for the full two hours, so we have the one panel for the full two-hour program this afternoon. We will start with opening remarks and then proceed with rounds of questions. Each member has up to five minutes.

I will introduce Dr. Oyelade and I invite you to take the floor for up to five minutes, please. When you notice that I'm raising my hand, it will be an indication that the five minutes is just about up. Thank you very much for being here. I'll turn the floor over to you.

Dr. Olutoyin Oyelade (President, Casa Foundation For International Development): Good morning, Madam Chair and honourable members of the standing committee.

My name is Olutoyin Oyelade. I'm the president of the Casa Foundation. It's indeed a real privilege and rare honour to present to your esteemed committee this morning my ideas on the women entrepreneurship strategy and how that supports women in trade.

The WES is not just a policy framework but also a road map that has unlocked the potential of women entrepreneurs to shape the future of the Canadian economy. Moreover, the business women in international trade initiative—launched much earlier and now managed under the women entrepreneurship strategy—aims to boost women's participation in international trade.

Although available data from ISED and Statistics Canada indicates a huge growth in the percentage of women in trade generally speaking, the question then is this: How well have women in trade

really fared when you talk about their contributions to the GDP of Canada?

Available data from ISED and also from the website for business women in international trade indicates that, between 2021 and 2022, few women played in the international markets when compared to 12.5% participation by their male counterparts in the international markets.

Few women have access to the needed resources. This is general information, and it is available generally. However, the question to keep asking ourselves is this: How is this measured, and how are the indicators put together to factor in mutual benefits? What is beneficial to the country called Canada on one hand, and what are the indicated measures that are put in place to make sure that women actually spearhead their own destiny, their own journey, in the international markets? Women do have dreams and choices. However, half of the time what we hear is the fact that we need to set up quota systems and make sure that we allocate this to women. It is important to do so, but there are other ways to look at it. I'll be talking about that, perhaps, during the question and answer session—situations where you put resources in place to have ecosystems and platforms where women can excel and have direct access to the resources they need. This is because information is not as readily available as we might assume.

I am Nigerian African, and there are the cultural paths of women's entrepreneurship in trade globally. There is the culturally informed education that needs to be adopted or factored into the current strategy to make sure women are also able to do what they need to do in terms of managing and leveraging the resources from the diaspora. They have their connections before they ever come into a new country; they must be able to leverage that through partnerships and education that is culturally delivered. These are some of the things I aim to talk about today.

The broader impact that we're looking at is having a women endowment fund, for instance, so that even after all of the funds have been disposed to them in bits of 90 days, two years, three years.... What's next after \$5,000? What's next after \$50,000 to help them to scale, to help them to expand and to help them to connect with clients across the globe? I think that a women endowment fund might actually be able to do that for us, and I hope I get to speak about that again later today.

There is the venture labs part of it also that I think we should be talking about. For instance, the Casa Foundation put together programs whereby \$5,000 was disbursed to women every 90 days after completing a 10-week program, because we got the needed support from some financial institutions. It was \$5,000 to \$10,000.

They're looking to grow into the international market, and the question they keep asking us is this: After the initial \$5,000 to \$10,000, how do they access this? I see a lot of concerted effort in a lot of the women who are already in business, because they're big and medium-sized businesses, but a lot of people are not focusing on the lower rungs of the ladder, and these are the people who can actually generate for us the needed resources.

Again, I'll allude to Africa. We're told that there's a potential opportunity for \$6.6 billion in revenues to be generated by doing business in Canada-Africa relations. How do we bring women in to take a portion of that and make sure they're able to dovetail into the Canadian economy? That's the way I think women can contribute to the national economy of Canada.

Thank you very much, Madam Chair.

• (1110)

The Chair: Thank you very much. It's much appreciated.

Ms. Dickinson, please go ahead for up to five minutes.

Ms. Arlene Dickinson (Founder and General Partner, District Ventures Capital): Thank you, Madam Chair, and thank you to the honourable members of the standing committee for letting me make some comments today.

I take the subject of entrepreneurialism and entrepreneurship in Canada extremely seriously, especially the cause of helping them continue to grow.

Today I'd like to address and focus on three points. The first is that the existence of the women's entrepreneurship strategy is a good thing, but it can be improved. The second is that getting to the point of export requires growth and scale, and this part of the entrepreneurial journey warrants more government attention. The final thing is that, given U.S. protectionism, Canada must review the fundamentals of our business environment. Decisions that promote investment and entrepreneurship must be prioritized.

I will focus on the women entrepreneurship strategy. In 2014 I submitted a report to the government about women entrepreneurship. I thought then, as I think today, that in a perfect world there wouldn't need to be a women entrepreneurship strategy, but it responds to our real bias in private and public sector investment, and my hope is that over time this bias will be reduced.

That experience spurred me to establish District Ventures Capital as well as the Venturepark business growth ecosystem, both of which support entrepreneurs in the food and health industries. The ecosystem has driven close to \$2 billion in economic impact since its inception eight years ago. That support tackles two persistent Canadian policy problems: our propensity to send our raw agricultural goods overseas, where value is added and jobs are created elsewhere; and the historic lack of support for women in entrepreneurship that comes in investor financing and social bias, all of which block women and often discourage or dissuade them from starting a business venture.

The government has supported District Ventures Capital through SCC, BDC and EDC. They are part of our capital fund. The government has helped to evolve the support system for CPG entrepreneurs in Canada, and that's a good thing.

A small criticism here is that those programs are uncoordinated. This also seems to be the case with the women's entrepreneurship strategy. Entrepreneurs are grateful but frustrated at having to look under a lot of different rocks for funding and not meeting criteria designed to create roadblocks to ways forward. Too many restrictions on too much funding means the majority of capital is being deployed into very tight sector circles. What would get better results is looking beyond the tech and energy sectors and supporting the health and food industries more. These are industries predominantly led by women entrepreneurs.

A big issue stems from the lack of investment support in total for women entrepreneurs. Only 4% of all VC funding goes to women founders, who represent 50% of the population. We need to change that, not just for the sake of equality but to ensure larger social goals. Female-founded businesses tend to be more sustainable, and they tend to address skill gaps more consistently. Many private sector funds also include public capital. These are partnerships where the government could enable change efficiently and under merit-based rules. There remains a lack of accountability in government programs to ensure enough funding is deployed to worthy females and women-led businesses.

There is also a difference between starting a business and scaling a business. Governments often support early-stage entrepreneurs, but funding for growth and acceleration remains a challenge. Canadian entrepreneurs do not expand internationally if they have not achieved scale in Canada. Larger sources of capital are instrumental if the entrepreneur is seeking to thrive in export markets. Growth capital can't just be public funds. At best, it is a private sector investment. We need to do more to spur that private sector investment in scaling high-growth businesses.

Finally, on American protectionism and Canadian growth, my last point surrounds the deepening American protectionism that will affect Canadian entrepreneurs. As a country, we do not have the might to match beautiful tariff for beautiful tariff, nor would that be a smart approach.

We need to double down on growth at home, and we need to see women entrepreneurs as critical to that growth. That growth will happen only through high-growth entrepreneurship.

We need to declare support for entrepreneurship and then make changes to show it. That could involve things such as less red tape, fewer costs for starting a business, low or no tax on first revenue in a new business up to a certain amount, tax credits on investments in first-time entrepreneurs, reduced provincial trade barriers and revisiting changes to the capital gains tax.

This committee should also consider policy changes that would bring more women into entrepreneurship. My suggestion there is a more generous tax benefit for private sector investment in first-time women entrepreneurs and the businesses that support them. If the whole ecosystem can be rewarded for the right behaviour, we'll be that much further along. These ideas would send a clear message that Canada supports entrepreneurship and that Canada supports women in entrepreneurship.

Thank you, Madam Chair.

• (1115)

The Chair: Thank you very much, Ms. Dickinson.

It's on to Ms. Oliver for up to five minutes, please.

Ms. Kim Oliver (Policy Analyst, Social and Economic Development, Pauktuutit Inuit Women of Canada): Good morning, Madam Chair and committee members. Thank you.

My name is Kim Oliver, and I'm a policy analyst, social and economic development, with Pauktuutit Inuit Women of Canada.

I very recently started my position with Pauktuutit, so forgive me in advance if I do not have some answers to the committee's questions. I will endeavour to provide a follow-up written submission if needed.

While the committee study aims to examine gaps and opportunities, it must address systematic, historical, long-lasting structural inequalities. Inuit in Canada experience lower economic participation levels in the labour market than the national average. Inuit women in particular face numerous challenges and barriers in starting and maintaining businesses. Inuit of all genders own only 0.02% of businesses in Canada, from a sample composition from 2005 to 2018, according to a recently released Statistics Canada re-

port on survival rates and performance of indigenous-owned businesses

In 2021, Pauktuutit conducted a study on Inuit women-owned businesses. They are engaged in a wide variety of businesses in artistry, retail, hospitality and the mining sector. Most businesses are small and are important contributors to the household income. Cultural values are at the core of success.

One of the most pressing barriers is the infrastructure deficit in communities, such as access to affordable housing. Housing is a critical challenge and is deeply tied to employment and economic independence. In many cases, housing is provided by employers as the cost is significant to privately own and run a home with heating, fuel and electricity. Access to market rentals is limited. For example, in Iqaluit there is a 0.01% vacancy rate in available rentals. In addition, not all these spaces allow for home-based businesses, and simply accessing stand-alone space is not a viable option in Inuit Nunangat.

The income thresholds in social housing are complex. The more one earns, the less housing support there is, yet the higher earnings are rarely sufficient to afford private-market housing. We face overcrowded and multi-generational housing conditions, which impacts our ability to launch or grow a business.

There's a lack of fibre-optic cable Internet connectivity. It is essential for business development, e-commerce and professional training to enable connection with markets beyond borders.

Geography further complicates these issues. Leaving our community to pursue opportunities disrupts family and community.

Another hurdle is the struggle to secure the financing needed to start a business. Systematic discrimination in financial systems coupled with limited financial resources designed for Inuit realities compounds this issue. Without capital, even the most innovative ideas remain unrealized.

Support and resources, in addition to government programs, are not easily accessible or well known. At Pauktuutit, we are committed to initiatives that meaningfully support leadership development. However, systematic support is necessary to enable success and fully realize one's potential. The Government of Canada plays an important role. Housing deficits must be closed. Investments in broadband infrastructure are essential to connect with broader markets.

The government must consider shipping rates in the postal service so that large vendors are compelled to provide better access to free or flat-rate shipping equal to other parts of Canada. Postal rates must be tailored with rates that significantly subsidize remote realities. Communities and businesses are heavily reliant on these services, with no other options.

Air cargo and waterway shipping options are limited, and air tariffs are determined by each carrier or at the industry level. While Inuit-owned airlines make efforts to provide subsidies for Inuit, there appears to be little government support. Shipping by waterway can be costly and is not economical for smaller entities. It is essential that the government invest in roads connecting to larger centres to allow for freedom of imports and exports at lower cost. It must invest in reliable energy to move away from the high cost of diesel generation and the bulk purchase of fuel shipped annually and stored in aging fuel tanks.

• (1120)

Finally, invest in targeted funding streams that provide start-up capital and business support tailored to Inuit realities. Financial and capability constraints are the key barriers to the economic participation and development of the indigenous-owned enterprises.

Honourable committee members, Inuit women entrepreneurs represent an untapped well of talent and potential. Our success is not just about individual achievement. It has the power to transform families, communities and economies. Pauktuutit is ready to work hand in hand with the Government of Canada to ensure that this vision becomes a reality.

Qujannamiik. Thank you.

The Chair: Thank you very much.

Ms. Bobiwash, you have up to five minutes, please.

Ms. Helen Bobiwash (Chartered Professional Accountant, As an Individual): Thank you for the opportunity to share my thoughts with you today.

My name is Helen Bobiwash. My spirit name is She Who Mends Broken Paths. I am an Anishinabe kwe, a member of the Thessalon First Nation. I am an FCPA, an entrepreneur who has operated my own independent accounting service for almost 25 years, and a member of the investment committee of the Indigenous Growth Fund. I join you today from N'Swakamok, the city of Greater Sudbury, situated in the Robinson-Huron Treaty territory.

Women face barriers to entrepreneurship. Indigenous entrepreneurs also face barriers. When the two demographics intersect, the barriers are exponential for indigenous women entrepreneurs. I'm going to share two barriers with you this morning.

First, indigenous women are the caregivers in our communities, and this competes with our entrepreneurial activity for our time and attention. Caregiving is a sacred responsibility that aided the survival of our people. We give birth to and raise children, and we care not only for those we give birth to but others in need of care, including aging family members. As much as we lovingly take on this role, caregiving competes with our entrepreneurial activities for our time and attention. I often travel to meet with clients. When my son was born, he and a sitter travelled with me. When he reached school age, I limited my travel to keep my son in school and be available for him. This limited my earning potential. It is an ongoing balancing act to take care of our family and business responsibilities, and it causes stress. Services provided to indigenous women entrepreneurs must accommodate our family status.

Second, there are barriers associated with the scale of businesses started by indigenous women. Many start small, even micro, businesses. We tend to start part-time or home-based businesses. This allows us to start our business with available financial resources and to be available for our family and community responsibilities. The micro nature of indigenous women-owned businesses limits our access to financing, because conventional financing policies exclude part-time or home-based businesses.

The WES ecosystem fund provided funding to the National Aboriginal Capital Corporations Association, or NACCA, for an indigenous women entrepreneurship program. It provided options for indigenous women to access micro loans, training and business supports. Access to these supports must continue.

Next, I offer two recommendations to further support indigenous women entrepreneurs.

My first recommendation is to provide trauma-informed services. Indigenous women experience trauma that has detrimental implications for them, their families and communities, and their business operations. Statistics Canada reported that almost two-thirds of indigenous women experience physical and sexual assault by intimate and non-intimate partners. This is almost two times higher than for non-indigenous women. I myself have experienced violence. We also continue to be impacted by intergenerational trauma from harms experienced in colonial institutions, and we are profoundly aware of our safety in public due to the thousands of missing and murdered indigenous women and girls across Canada. It is important for providers of entrepreneurship services to take trauma-informed training and provide services in a manner that demonstrates that indigenous women will be safe.

My second recommendation is to provide financial capability training for indigenous women entrepreneurs. In 2020, I conducted research for NACCA on indigenous women entrepreneurs. When we asked indigenous women what knowledge supports they needed, the top subjects were financial, such as financing a business, bookkeeping, and payroll obligations.

Each of us develops our financial capability from childhood, observing how those around us deal with money. Many indigenous people don't have role models to show us how to manage our finances. Access to financial services is limited in indigenous communities, so this is not a part of life that many indigenous people can observe. The financial knowledge gap is great among indigenous entrepreneurs and even greater among indigenous women entrepreneurs. Additional financial capability training will transmit essential knowledge and increase the efficacy of indigenous women entrepreneurs.

Thank you.

• (1125)

The Chair: Thank you very much to all of our witnesses.

We're moving on to Ms. Gray for six minutes, please.

Mrs. Tracy Gray (Kelowna—Lake Country, CPC): Thank you, Madam Chair, and thank you to all of the witnesses for being here.

First, to Ms. Dickinson, I just wanted to say that as an entrepreneur, when you came out with your book, *Persuasion*, it was very relevant to me at the time. Also, I remember many years ago seeing you speak as the keynote speaker at an agri-food convention in downtown Calgary, and I wanted to thank you for your strong advocacy to protect against food insecurity. Thank you.

My questions are for Arlene Dickinson.

The Liberal government, in budget 2024, stated, "Increasing the capital gains inclusion rate is not expected to hurt Canada's business competitiveness."

Do you believe that statement?

Ms. Arlene Dickinson: Thank you for the kind words, first of all. I appreciate that.

I don't believe that statement. I believe it actually will impact significantly the amount of investment being made by private in-

vestors back into our economy. The taxation is getting to the point where it's not viable.

What's missing in the entire plan is the notion that when we start a business, we're not making money at the beginning. Anyone who's an entrepreneur understands that you're putting years and years in where you're giving into the business and you're not taking anything out of the business, with the hope that reward will happen five, 10 or 20 years from the time you start. That investment is onerous. It's very difficult to get through.

You've just heard from the other panellists that this is a difficult journey, and to penalize that reward at the end.... If you spread it out over the 20 years it might take to get that reward, the number of dollars you're actually bringing in to yourself is probably much less than you would make if you had a full-time job. That is true just for the majority of entrepreneurs who sell their businesses, if they can sell their businesses, so it is punitive. I don't believe it's helpful. I think it's actually very punitive to our ecosystem of investment in Canada.

• (1130)

Mrs. Tracy Gray: Thank you very much for that.

This study is focused on women entrepreneurs and trade. Many businesses start small, and then they look to expand and grow.

Based on your extensive experience as an entrepreneur and as a venture capitalist, will Canada be less competitive for talent, investment or capital in the global market because of this Liberal capital gains tax hike?

Ms. Arlene Dickinson: Yes, we're going to lose entrepreneurs to other nations; they are going to go to more tax-friendly environments. We are going to not be as competitive, because we won't have the same amount of capital being put back into entrepreneurs. In particular, if you think about the fact that there is no tax benefit to investing your private capital into helping other businesses get started, and, in fact, you're then penalized later on, there are just so many negative connotations to this.

I don't believe.... Also, thinking about taxation as an ongoing issue, people saying, "Well, it's the rich people not wanting to get taxed more" is a narrative that's very unfair and not true. It's not about paying taxes; it's about how we're paying taxes and where we're paying taxes and whether or not that's actually encouraging investment.

If we want to be competitive around the globe, we have to think about the tax regimes that exist in our largest competitive nations and our trading partners and determine how we can sustain our nation, which requires taxation, of course, while at the same time being competitive.

Mrs. Tracy Gray: Do you believe that productivity and innovation are down in Canada?

Ms. Arlene Dickinson: Yes, they are both down. The stats will tell you they're down, but I can tell you, just in terms of my understanding of the business community in this nation and speaking to many other entrepreneurs and many other successful large businesses, that the innovation dollars and the R and D dollars are going down. When the innovation does happen in Canada, we are actually selling our IP to other nations. We're not commercializing here, so yes, there's no doubt that productivity and innovation are down in our nation.

Mrs. Tracy Gray: We've heard testimony from others at this committee and we've seen other reports where, specifically on the innovation side, many of those who work in the innovation economy believe that the Liberals' capital gains tax hike will have a very negative effect on the innovation economy specifically.

Again, based on your extensive experience as an entrepreneur and venture capitalist, do you believe it when the Liberal government says it's not going to affect innovation in Canada, or do you believe the entrepreneurs who are saying that, in fact, the capital gains tax hike will have an effect?

Ms. Arlene Dickinson: I believe the entrepreneurs. I believe it, not because they're saying it but because we're all living it. There's a big difference between rhetoric saying that things are bad and it's the government's fault and it's the taxation issues, and it being an actual fact that it is happening, and we're witnessing it happen in real time.

Mrs. Tracy Gray: Thank you.

You wrote an article in *The Globe and Mail* in June, entitled "Stop it with the class-war rhetoric to sell a capital-gains tax hike". It was about the Liberals' capital gains tax increases. You said of the Liberal capital gains tax hike, "The government has, fundamentally, through one ill-conceived motion, declared war not just on entrepreneurs but on our futures—mine, yours and the next generation's."

Those are very impactful words. In my last 20 seconds here, I'm wondering if you could comment on them for a moment.

Ms. Arlene Dickinson: I stand by them. They're straight and they're clear and they're direct for a reason. We have to stand up for what we believe will help our nation continue to be competitive and help our entrepreneurs succeed so that our economy can grow.

The Chair: Thank you very much.

Mr. Sidhu, you have the floor for six minutes, please.

• (1135)

Mr. Maninder Sidhu (Brampton East, Lib.): Thank you, Madam Chair.

Thanks to our esteemed witnesses for joining us today on this very important study.

Ms. Oyelade, you mentioned the importance of leveraging diaspora networks to grow business and maybe, of course, grow trade. I absolutely agree. Earlier this month, at the African Union high-level dialogue, I joined the Prime Minister, Minister Ng and colleagues to lead a conversation with local leaders, who repeatedly mentioned exactly what you have said about the vital links between

diaspora communities and the role they can play to strengthen our business relationships.

Can you perhaps speak to how we can build on these important links within the African Canadian diaspora of over 1.2 million, and how women-led businesses can leverage this important link to grow their business and trade?

Dr. Olutoyin Oyelade: Absolutely. As African diasporan women, first, we know, of course, that there are limitations, with family issues and so on, for women in trade. However, because they also have connections in not only the diasporan community but also their home country as immigrants, they are able to easily connect with the groups back in their home countries to facilitate that, just as every woman can. The cultural part of it is actually what comes to play here. It's a cultural thing for Africans generally that people have a responsibility to send funds back home. Wherever you are, you must pull funds together and send them back to your community to make sure that businesses are initiated. That's a cultural thing. I'm not sure about other cultures.

A country like Canada could leverage that. Instead of just sending a pool of funds left, right and centre, with no formalized structure where you can actually capture the amount of funds being shipped out of our country on a daily basis, we could actually turn this into a pool of funds, maybe matched by the government. We could formalize and put some specific governance structure around monies being shipped out for business purposes.

That's how people initiate their trading activities. You find a partner, whether it be from your homeland or your community or people you did business with before in your profession. Keep in mind that a lot of professional people are here. They did business before coming into Canada. Those types of communities are the ones that I believe we can leverage extensively.

I can cite a quick example from an architectural firm. My husband is an architect, for instance. He trained 30 years before coming to Canada. He had his own firm. He traded for a solid 30 years. He came into Canada, tried to do business and get his certification and all of those things, but remember, he had connections back home in building homes and designing buildings. He certifies homes. He continues to do business, although he's here. Because this is a design job, he gets to do that, but it's across continents. He continues to do that. They are able to earn some fees to send to him to keep up. That's business for us. Whatever funds they make, they bring into Canada. I reckon that there's a host of several other businesses in similar activities.

We talk about 1.2 million people in Canada. I'm an investment banker myself, so I understand exactly the nuances of venture capital and so on. That's exactly how we raised our first funding for the entrepreneurship hub we started before we got our later funding. All of this can be replicated in different parts of Africa.

Mr. Maninder Sidhu: I understand. I'm a big believer in leveraging diaspora. I was able to do that prior to politics, building my own business in international trade. It's important that we learn from these important examples you gave.

I'm going to turn now to Ms. Dickinson.

Ms. Dickinson, in budget 2024, our government announced a \$2.4-billion investment to support artificial intelligence through research, but also assistance to help businesses develop and adapt AI responsibly.

Of course, AI will play a vital role in boosting productivity and perhaps even international trade. Just a few days ago, the World Trade Organization released a new report on how artificial intelligence may help shape the future of international trade. The report highlights how AI can help reduce trade costs and support small and mid-sized businesses to access new markets.

Now, Ms. Dickinson, with your wealth of knowledge, what would you currently make of AI and the impact it can have on women entrepreneurs and perhaps even trade?

• (1140)

Ms. Arlene Dickinson: AI is one of those things that is going to be good only if it's applied properly and in the context of the sector it's being applied to.

When you think about AI, it's not this kind of big, meaty thing. Well, it's big and meaty in many ways, but we need to bring it down to where it can help us in the sectors that we're very good at.

If we think about agriculture, technology and the energy sectors in general in terms of productivity, the things that we employ the most people in, if we apply AI in the context of those sectors, we will get the most from them. I can speak in an informed way only about agriculture and the need to use AI in terms of helping women entrepreneurs in that space. There's a huge opportunity to take AI and help women entrepreneurs to be better equipped to grow their businesses, because they can access tools that they can't get today.

AI as an enabler is a very good thing. AI as some technology tool that's out there that you don't know how to apply properly is just another technology tool that's out there that you don't know how to apply properly. It needs to be very much applied to the sector that it's going to support. When that happens, then you will be able to cook with fire, as they say, because you're going to have good technology applied to a need that you have in a specific sector to help it grow.

The Chair: Thank you very much.

We'll go to Monsieur Savard-Tremblay for six minutes, please.

[Translation]

Mr. Simon-Pierre Savard-Tremblay (Saint-Hyacinthe—Bagot, BQ): Thank you, Madam Chair.

Good morning. Thank you to all our witnesses for their presentations.

My first question is for Ms. Dickinson.

It will sound strange, but I think it's worth thinking about. You mentioned the famous tariffs that are likely to be implemented. We know the protectionist leanings of American administrations in general, including those of Mr. Trump.

You called for reinvestment in the domestic market. You said we needed to get away from our dependence on the American market alone, on the exports we send there and on partnerships with the U.S.

We know that women entrepreneurs have more difficulty exporting their products, for various reasons, as has been raised in this study. Of course, we wouldn't welcome a difficulty or a more difficult situation, but if these women entrepreneurs are already more focused on the domestic market, can't this difficulty ultimately become an opportunity, insofar as sooner or later everyone will have to turn more to this market? In this case, women would already be there.

Could this give them a new advantage, a kind of lead over the others, finally?

[English]

Ms. Arlene Dickinson: That's a very good question.

Again, in the sectors that I invest in, which are the food and health sectors, we greatly encourage the exploration and development of the domestic market for all of the businesses we invest in. We believe that if we can grow a company successfully here, then export markets become much more readily available. Those markets do not need to necessarily always be the United States. They can be other markets, like Asia, Europe and other areas.

Developing here, though, does require a lot of coordination among the provinces and changing some of the regulatory challenges that these businesses face, which are interprovincial challenges, some of the legislation that exists and some of the regulatory concerns that exist.

There needs to be an opening up of the ability to sell inside our own borders. Those things are real challenges, whether it's getting ingredient supplies or getting the type of resources you need and the type of market opportunities that help you for growth in our country. This is a bigger challenge sometimes than going into the U.S. is, so we need to make sure that, if we want people to grow domestically, which I believe is a real, good solution and we should do, then we need to look at the rules and the regulations that may be stopping them from growing domestically. It shouldn't be easier to export to the U.S. if we can't grow our own market here at home.

[Translation]

Mr. Simon-Pierre Savard-Tremblay: In this case, we know that there are certain policies or incentives currently in place in the United States. In the October 7 session devoted to this study, we talked about the introduction of a tax incentive to encourage larger companies to buy from companies run by women or whose owners are women. This already exists in the United States. Obviously, it's based on a certain quota.

Do you think this would be a good way to help women entrepreneurs? Should we be considering the same thing in Canada?

• (1145)

[English]

Ms. Arlene Dickinson: Yes, a hundred per cent. I think government procurement is a place to start, but incentivizing businesses to buy from women entrepreneurs and giving them a reward for doing so is one of the recommendations I made in my opening remarks. I think we can encourage large businesses to buy from women entrepreneur-led businesses by giving them some incentive to do so. I'm a big believer in not having quotas, but in some cases you need quotas.

You need to start to change the dialogue, and that happens only when you actually measure and make people accountable for doing the right thing. The way to do that is not necessarily just to slap their wrist when they don't, but to give them an incentive too. It's the carrot versus the stick approach, and I think the carrot in this case is going to work far more effectively than the stick would.

[Translation]

Mr. Simon-Pierre Savard-Tremblay: In the case of a possible incentive, it would be a form of harmonization with what happens in the United States. What's more, we now know that the Canada-U.S.-Mexico Agreement will be renewed in 2026. I imagine that you and your colleagues are watching this very closely, and sometimes with some trepidation.

Do you think Canada should propose changes that would put more emphasis on women entrepreneurs who want to export? You're talking more about the domestic market, but do you think there's anything to be done there?

[English]

Ms. Arlene Dickinson: I don't know how to.... I'm trying to think of the right way to phrase this for the committee, so that you can actually do something with my feelings on this.

So many of the challenges that women entrepreneurs face are about the right access to the right people at the right time, and that's generally because many of them do not have connections to the business community in other markets, are not introduced properly or do not actually have the strength and the courage of conviction behind them to fund properly.

Yes, I think it's a challenge for women entrepreneurs in general. It becomes even more challenging when you ask them to start thinking about exports, because they do not have the types of connections or the types of resources they need, and they're not given the same opportunities.

This is the bias I was talking about earlier. This exists. We have to think about how we can eradicate these biases. We have to remember that women entrepreneurs are actually incredibly talented, that their businesses are proven to be more successful and that they have a lot of things going for them.

One of our witnesses today, Helen, was talking about the fact that many of them have many biases that they start with, and they have many challenges, whether it's taking care of their parents, taking care of their children or dealing with domestic violence. There are many things that we have to address in order to help women be able to export.

It's a very complex question that you asked, but I think it is something that can be tackled by opening up trade doors through trade commissions and other areas where we put a focus on helping support women entrepreneurs in other markets. I think there is a service that provides that today, but whether or not it's actually driving the right results is questionable.

The Chair: Thank you very much.

Mr. Desjarlais, you have six minutes, please.

Mr. Blake Desjarlais (Edmonton Griesbach, NDP): Thank you very much, Madam Chair, and thank you to the witnesses for being present with us today.

I was very much encouraged by your testimony, in particular on three aspects. One is addressing the very real and very perverse issues that are both historic and social in Canada, that largely suppress, limit or create barriers to women's participation. I heard most particularly the intersectionality and the issues relative to that intersectionality. If you're an indigenous woman, you're even more likely to see serious barriers, particularly those social barriers that are so severe, as we are dealing with the very real crisis of murdered and missing indigenous women. We can only imagine how difficult that reality is when trying to build a business, trying to do the hard work of raising a family and trying to stay alive. It's all incredibly challenging. I want to just make space for the immense strength it takes to do that work simultaneously with building up communities through economic development.

I understand that Ms. Dickinson will have to leave here shortly. For the sake of time and with great respect to the other witnesses, if you don't mind, I'll focus my attention just on Ms. Dickinson for the remainder of my questioning in this period. Then we'll turn to the other members for responses. I wanted to be clear about that.

Ms. Dickinson, you're a legendary entrepreneur in Canada. You have, for so many years, shown Canadians right across this country, most particularly women, that Canada can be a place where women succeed. Canada can be a place where entrepreneurship is possible. Canada can be a place where innovation can meet a global crisis that we're all dealing with, which is serious issues relative to the supply chain that we have in Canada. We have a very weak supply chain. When I was first elected a member of Parliament, we had a national emergency when the British Columbia corridor between Vancouver and the rest of Canada, particularly my province of Alberta, was cut off overnight. What an immense impact that had on the livelihoods of Albertans.

I hear that same pain when I hear Kim Oliver, for example, mention the very serious barriers related to northern export and northern import as a severe challenge. I can imagine.... As Albertans we dealt with it for a week, and you deal with it every single day. That's a serious pain and a serious crisis that I think is important to this discussion. I want to focus on the intersection of these barriers—the historic and very large social biases.

Ms. Dickinson, in 2022, APTN, also known as the Aboriginal Peoples Television Network, launched a new show called *Bears' Lair*, in the style of *Dragons' Den*, which champions indigenous business owners. In each session, indigenous judges listen to pitches from 18 entrepreneurs, with \$180,000 on the line.

Are you aware of that show?

• (1150)

Ms. Arlene Dickinson: I'm not, but I love the idea of it.

Mr. Blake Desjarlais: Well, I agree. It does, I think, attempt to address that intersectionality.

Through your testimony today, I hope that you provide us with some answers for clarity on how, from your personal experience working with indigenous entrepreneurs, we can better assist women and indigenous entrepreneurs in trying to address some of the historic and social outcomes you speak about.

You, as a matter of fact, invested in January in an indigenous-owned business known as Bannock Express, which appeared on *Dragons' Den*. Rachel Smith, the founder, accepted \$80,000 for 20% of that business.

Can you talk about what working with an indigenous-owned business was like for you?

Ms. Arlene Dickinson: Rachel is a great example of.... Going back to Helen's and Kim's testimonies on this, I believe she has 12 children. She took and adopted some of her sister's family after her sister passed away and dealt with a whole bunch of family issues that came along with that. Then she started a company. She started a bannock company. It's just a testament to her resilience and her persistence that she was able to do that.

What we did for her was put her into our accelerator program without charging her for it, so that she could get the type of education and support she needs at this stage of her business. She wasn't prepared yet to scale it, but we were able to help her get connections with Sobeys as a retail grocery location, and we were able to give her the support she needs in terms of mentoring, coaching and programming to help her become a better entrepreneur.

We have seen many indigenous entrepreneurs on the show over the years. An increasing number of very strong entrepreneurs are coming out of the indigenous communities.

I personally want to support and help women across all areas, whether they're indigenous or from any of the other communities that exist in our country. I want to be able to help them. They need the focus. They need to have the type of support and programming.... They need to have the understanding, because they are living in different circumstances. They are dealing with different challenges, and we need to acknowledge that.

Simply, all women are not dealing with the same problems simply because we're women. We are dealing with different issues because of where we live, the challenges we've been brought up with and the communities that we reside in.

Mr. Blake Desjarlais: Thank you, Madam Chair.

Perhaps, Ms. Dickinson, you can supply this in a written response, just because I think it's quite important. You mentioned something that's important to me, which is the expansion of Canada's value-added mechanisms, particularly in agriculture. I come from Alberta. I was a beef producer for a long time. As you know, much of our beef, just like every other agricultural good, gets exported, and the producers themselves are paying the same raw material inputs and aren't getting anything in return. I think it would be really valuable to know, from your expertise, how we can strengthen domestic supply to good, innovative products here in Canada, to support our innovative food and agricultural business. I know we don't have enough time today, but if you could supply that in a written response, that would be very wonderful.

Thank you.

• (1155)

The Chair: Thank you very much.

Ms. Dickinson, we have Mr. Williams for five minutes and Ms. Fortier for five minutes. Hopefully we can get them in before you have to leave.

Ms. Arlene Dickinson: Yes, I'm good until 12:15. My meeting was actually just pushed, as I said, so I'm good for another 20 minutes.

The Chair: Thank you very much.

Mr. Ryan Williams (Bay of Quinte, CPC): Six more rounds....

Thank you, Madam Chair.

Thank you to all our witnesses for attending today. It's great. This is a great topic—to talk about entrepreneurship in general.

Ms. Dickinson, thank you for being here today. With the writing of a capital gains tax increase across the board, do you feel that this government has been particularly kind to entrepreneurs in Canada?

Ms. Arlene Dickinson: I don't think that the government has really understood entrepreneurs in Canada; that is how I might characterize it. I don't think it's trying to be unkind. I think it's just being.... I think it has a lack of understanding of how entrepreneurialism works and what entrepreneurs need from government support. You do see things like superclusters being put up and funding being made specifically for women entrepreneurs. However, the rules and the parameters that are put around it are actually anything but entrepreneurial.

I'd say it's more of a lack of understanding than potentially trying to be unkind.

Mr. Ryan Williams: You've written that the government claims the capital gains tax is an investment in Canadian businesses. Is there any real evidence that these funds are going to entrepreneurs, or do you feel that it's just a cash grab?

Ms. Arlene Dickinson: I would say that until it determines and tells us how it's going to spend that money, it looks like a tax grab at this juncture. Until we understand exactly how those dollars are going to be deployed back into our economy in a meaningful way, with some accountability to it, it does feel like it's a mechanism to get more tax for the government coffers.

Mr. Ryan Williams: I don't know if you've seen the recent charts that look at the GDP per capita in Canada. We, for the longest time, kept pace with the Americans, but in the last six years in particular, there's been a big, widening gap between the GDP per capita for Americans and the GDP per capita for Canadians. The average American worker now makes \$22,000 more than the average Canadian worker. We've seen half a trillion dollars sucked down to the U.S. Are we ready for a new Trump government in the south, and is this government equipped to handle what has already been a massive gap, widening over the last nine years?

Ms. Arlene Dickinson: I've been very vocal about the fact that we need a strategy for the future that is Canada's strategy, not a reactive strategy. Of course, we have to be prepared for what is going to happen with our neighbours to the south. However, until we have our own plan and a strategy that actually focuses on taking advantage of our educated population, our skill sets, our natural resources, the things that we control—until we have a plan for the future that actually looks into the future and is not a short-term fix—we will be very subject to what happens in the U.S. having huge implications for our economy. I don't think we're ready, because I don't believe that Canada has a plan and a strategy for the future.

Mr. Ryan Williams: It's very concerning, because the first time this started to happen was after 2016, and now the government is here again, looking down the barrel of another Trump presidency. We saw this gap widen.

Do you feel that if we don't have a plan, as you stated, under this current government we're just going to see that gap widening?

Ms. Arlene Dickinson: I think it is the responsibility of any government, whether it is this current government or if there is a new government and a new leadership in place, to have a plan. This is how business works. Business has a plan. It is not trying to please everybody. It is trying to stay focused, clear and level-headed about what it's trying to accomplish. Again, I don't see a plan for our nation. I don't see a strategy for how we're going to win using our own resources to do so, and I see us being too reactive.

Mr. Ryan Williams: You're a champion for venture capital, and I love that. You talked about scaling as well. We do need to see scale in business in Canada. Americans generate \$200 billion in venture capital a year. The Canadians generate only \$6 billion, according to the last numbers. Particularly for women-led businesses, it's less than 2% of that venture capital. How do we fix that problem to generate more venture capital and make sure we have more funds that allow investors to take risks in Canadian businesses and grow and scale those Canadian businesses?

Ms. Arlene Dickinson: Again, I think there need to be better tax incentives to encourage investment, whether it's in VC funding or

whether it's in angel funding. I think there need to be better incentives.

I can tell you that I'm well known. I am known because of a television show, and I'm known because I'm an entrepreneur. When I raised my first fund, it was one of the most difficult things I've ever done, because I was a woman.

Raising capital in the VC environment is not easy. I think that every woman who has testified today can tell you that it's difficult to find capital, no matter where you are. If I struggle to raise capital with my experience and background, you can only imagine how hard it is for anyone else in the VC environment. There are so many rules and regulations put around government and public funding that go into the venture capital ecosystem that it becomes very difficult to access and deliver the value that you want to deliver as a venture capitalist.

The VC community is struggling in Canada right now. It's struggling to find private business that will put money into the VC ecosystem. There is far too much reliance on government funding for our VC ecosystem, so, if that's the case, you have to ask yourself how we can encourage private enterprise to invest in VC. That will come only with the right incentives.

• (1200)

The Chair: Thank you very much.

Next is Ms. Fortier for five minutes, please.

[*Translation*]

Hon. Mona Fortier (Ottawa—Vanier, Lib.): Thank you, Madam Chair.

Thank you all for being here today to contribute to this very important study that will allow us to make very clear recommendations. You've already made several of them.

I'd like to ask Ms. Bobiwash a few questions.

First, I'd like to say that I found your testimony impressive. I'd like to know more about your experience and that of other women you know who need support or who have had success.

Could you tell us about the importance of indigenous women's contribution to economic development and share some success stories, if you have any?

[English]

Ms. Helen Bobiwash: Indigenous women have a really important role in the communities. It is a care-giving role, but it's more than that. When we do become successful, we are seen as role models in the community, and that inspires other people to want to achieve that success in business as well, and they do become leaders in their communities.

I think that's really important, not only to the indigenous community but also to Canada, because, if we have more indigenous people who are successful and prospering, that makes an impact nationwide.

There have been some really cool examples that I've seen in speaking with indigenous women. Even locally, in the region where I am, in northern Ontario, I just learned this weekend that Kathryn Corbiere is a welder on Manitoulin Island. It's a very male-dominated trade. She designed and created the new trophy cup for the National Lacrosse League. The National Lacrosse League is located in Pennsylvania. She was there over the weekend to deliver the cup, and she was there when the cup was presented on the national lacrosse field. She's combining creativity with the skills she has as a welder. She's really bringing that across Canada, and now she's also going into the U.S.

There's another woman who is also on Manitoulin Island. Her name is Ann Beam, and she comes from a family of artists. She now makes non-toxic watercolour paints, and it's in plastic-free packaging, so it's sustainable. Hers was the first indigenous product in Indigo. She's now shipping across the world.

She's overcome a lot of financial adversity and adversity in relationships. I've spoken with her, and she went into a lot of detail about some of the adversity that she's overcome, so I'm really proud to share some of the experiences that she shared with me. She's really successful. She's still a small business in the eyes of the government's assessment of business sizes, but she's making a really big difference in her community and showing people that you can have paints that are non-toxic and sustainable.

Hon. Mona Fortier: That's great. Thank you.

Pauktuutit Inuit Women of Canada, I'm really glad I get to hear from you today. I work closely with Inuit women in my riding of Ottawa—Vanier, where there's a large population, especially in arts and culture. Do you by any chance have any examples of Inuit women being successful and receiving support from the government to be able to export their products?

• (1205)

Ms. Kim Oliver: There are many household businesses that women work out of. Some women sell their artistry. I reside in Newfoundland and Labrador, and I know of a woman who lives in Nunatsiavut who has expanded her business very well. She has two hotels and three grocery stores in three different communities. In Nunatsiavut there are five communities.

As for support from the government, I'm not sure if she received any to build up her business. She has slowly expanded over time. It's amazing to witness and watch her grow.

Hon. Mona Fortier: Thank you very much.

The Chair: Monsieur Savard-Tremblay, you have two and a half minutes.

[Translation]

Mr. Simon-Pierre Savard-Tremblay: Is Ms. Dickinson still with us?

[English]

The Chair: She's still with us. Until she says she's exiting, we'll keep asking her questions.

[Translation]

Mr. Simon-Pierre Savard-Tremblay: Perfect.

According to a report by Global Affairs Canada, the biggest obstacle for SMEs exporting their products is logistics. We're talking about distance, transportation costs and brokerage fees. As we know, this is more of an issue for women-owned exporters. Border barriers constitute the second major category of obstacles with a significant gender gap.

Why do you think these barriers affect women-owned businesses more? How could they be mitigated?

[English]

Ms. Arlene Dickinson: I probably need to give that some thought. I haven't seen that report, so I would like to read that report. I will definitely come back to you with some thoughts on that specific question, if I may, after feeling a bit more educated about the challenge.

[Translation]

Mr. Simon-Pierre Savard-Tremblay: Is it the inequality between male and female-owned businesses that you were unaware of, or is it more the details of the rest of the report?

In other words, based on your own observations, and without having seen the demonstration and conclusions of the report, did you come to similar conclusions? If so, how do you explain them?

[English]

Ms. Arlene Dickinson: Yes. I mean, if you're talking in general about the differences in terms of the....

Again, I think I'm coming back to my original answer around the opportunities and the relationships and the doors that are opened and why they're opened or not opened. I can only speak to bias as being the biggest challenge that is being faced here. I don't have any other answer for it. I can't imagine why there would be any other reason that there would be more difficulty for a woman-led business to be able to do...or not to be able to have the same opportunities that a male-led business does, other than bias. Too much evidence points to women-owned businesses being incredibly successful, and in fact generally more successful, so I don't have an answer other than societal bias.

The Chair: Thank you very much.

Mr. Desjarlais, you have two and a half minutes.

Mr. Blake Desjarlais: Thank you very much, Madam Chair.

This idea of an industrial strategy, I think, is one that has both curiosity but also perhaps a very high level of innovative potential, should the country organize its significant natural resources along with its significant amount of skilled labour towards a common goal that would signal to, for example, investors, trade unions and, perhaps, indigenous businesses in the far Arctic how they could be involved in something that could champion a product here in Canada.

An example is maple syrup, which was one of the largest commercial but also national advertising priorities we had throughout the sixties, seventies and eighties. This product, being so simple, was actually designed by the country. The government used significant resources to align what was a traditional skill set of harvesting maple into a very highly valuable, highly developed, innovative and exportable product.

This kind of industrial strategy is something that really interests me, as a scholar: We can create incentives for both workers and our country to maybe take a national approach to the products and championing our national exportability.

Maybe I can spend a moment with Helen Bobiwash to speak about how we can reproduce that level of innovation, advertising and market power towards an indigenous-led product. The Jolly Jumper, for example, was an indigenous women-made product that is now exported across the globe. I'm so proud of it. It's something we don't champion enough in our country. We should be proud of the fact that we invented things. Women who are indigenous invented something that's the most recognizable aid for children.

Ms. Bobiwash, what's another innovative solution or innovative product that you think could propel indigenous women to that level of national and international prestige?

• (1210)

Ms. Helen Bobiwash: You're speaking my language when you talk about maple syrup, because I've spent a lot of time in the bush, gathering syrup and helping people to get it ready.

One thing I have noticed since COVID was declared a pandemic is that the beadwork artists across Canada are really thriving because of their access to social media now. I feel like that industrial type of strategy could really benefit the beadwork artists to have something that's more planned and thought-out for the larger industry of beadwork artists. Those artists are really all over Canada. They're in the north; they're in the south; they're urban, they're rural and they're remote. It could create a lot of change and prosperity for those beadwork artists.

The Chair: Thank you very much.

Mr. Martel, you have five minutes, please.

[Translation]

Mr. Richard Martel (Chicoutimi—Le Fjord, CPC): Thank you, Madam Chair.

Thank you to all the witnesses for being with us today.

Ms. Dickinson, thank you for agreeing to stay a little longer. My first question is for you.

The Liberal government has put in place costly initiatives, such as the Women Entrepreneurship Strategy. However, when it comes to business longevity, the data shows that gender gaps persist.

I'd like to know why you think these programs haven't closed these gaps. What changes could be made?

[English]

Ms. Arlene Dickinson: Partly, I believe they have not made up for the gaps because the bureaucrats who created the programs were themselves not entrepreneurs. You need to involve entrepreneurs in the development and shaping of the programs themselves, not just in the input into the programs. That's partly what happened: The shaping of the programs themselves has not been led by entrepreneurs, and the actual implementation has created barriers to participation.

Why has it not been successful? It's difficult to navigate; it's difficult to understand, and it has too many rules and regulations around access—what applies and what doesn't apply, how you apply, when you apply and where you apply.

There's that, and also, it doesn't acknowledge exactly what you've heard from all of us today, which is that women have a different reality. The reason they don't stay in businesses longer is that it is very difficult to manage all of the things that fall on a woman's shoulders. We saw this through COVID, when women were taking on the responsibilities of child care, child education, home and parent care and dealing with the home itself. They gave up their careers and businesses in exchange for helping deal with the family, the home and everything going on in the home while their husbands were still working.

There is a trade-off that happens in many relationships where women are the ones who pay the price, and they give up their abilities and their opportunities in exchange for what is expected of them. There are some women who are making these choices because that's what they believe, but if you had asked me about the women's strategy, it does not acknowledge that there is another aspect to our lives that we have to deal with. Women are burdened; they're overworked; they have a lot of pressure on them and a lot of other challenges they're dealing with, and that's not reflected in the strategy.

The strategy was not written by an entrepreneur, and it's not necessarily written for a woman entrepreneur.

• (1215)

[Translation]

Mr. Richard Martel: Ms. Dickinson, we know that the Liberals promised billions of dollars to support small and medium-sized businesses. However, allegations of mismanagement or favouritism have emerged, particularly regarding the allocation of funds.

As an investor, how would you assess the transparency and effectiveness of public funds in supporting women's businesses? What accountability mechanism should be put in place to counter this?

[English]

Ms. Arlene Dickinson: I can tell you that my fund has invested in about 35 businesses, and we've seen too many of them, many of them female-led, go out of business because they could not access funding. You have to ask yourself how effective the program is if these businesses that are starting to get traction have done all the hard work and heavy lifting of innovation and creating a product or a service and have taken it to market and found product-market fit. They have been able to scrape their way through by using their credit cards or however they've gotten to a place where they finally get some traction, and they can't get funding. They're either too small or don't have the right strategy. They're measured by the wrong metrics, so they don't get funding.

We are seeing in the market today many companies that are going out of business because they cannot find funding, yet at the same time we know there are billions of dollars available for funding. How is that possible? We do not have that big a population; we have that many in need, but we don't have that many getting money. Where is the capital going? Where is the accountability on the capital, and where is the accountability to the results on the capital?

I believe that, again, we have too many of the wrong measures and too many of the wrong people looking at whether these programs are successful or not. There doesn't seem to be reporting on the success. The success metrics are not printed that I'm aware of.

It's a problem. We have a serious problem in this country. Businesses are going out of business because they can't raise capital, and they can't get it from the financial institutions that the government has established to provide capital. That doesn't make sense to me.

The Chair: Thank you very much.

We're way over time, Mr. Martel.

Ms. Arlene Dickinson: I'm sorry. I got passionate.

The Chair: Thank you, Ms. Dickinson. I understand you have to leave, but thank you very much.

We'll move on to Mr. Sheehan, please, for five minutes.

Mr. Terry Sheehan (Sault Ste. Marie, Lib.): Arlene, before you go, I want to thank you for your testimony.

I know you have to leave, but you touched on a mild criticism about entrepreneurship programs being uncoordinated between the federal, provincial and, perhaps, local governments. If you have time, because I know you have to leave, could you write out your thoughts on that?

It's critically important, because when people go knocking on the wrong door when they have limited time, as all our presenters have said, whether it's because of a caregiving role or a safety issue, they can't be knocking on the wrong doors when they actually have that time. If you have an opportunity to write that out based on your expertise, it would be so welcome.

Thank you.

Ms. Arlene Dickinson: I would be happy to.

Thank you very much to the committee for hearing me out and for your questions. I really appreciate the opportunity.

The Chair: We will await a response. If you could send it to the clerk, your responses will be distributed to the committee.

Thank you very much.

We'll go back to Mr. Sheehan.

Mr. Terry Sheehan: Thank you very much.

Thanks again to all the presenters. This is very, very informative.

I would like to turn to Helen Bobiwash, who is from northern Ontario.

I'm from Sault Ste. Marie, the traditional territory of Garden River, Batchewana First Nation and the Métis people, home of Turtle Island and Bawating.

Recently, we've been working closely with first nations and entrepreneurs as it relates to environmental opportunities and businesses that are being developed by the first nations in the area, including a \$747,000 announcement we just recently did to protect the flora and fauna of Lake Superior, Lake Huron and St. Marys River, like the bats up in the Missanabie Cree area.

The reason I bring that up is that it's absolutely, critically important, because we have a Great Lakes fishery. You have to remember that the area where I settled and my ancestors settled was the traditional fishing grounds for many people who came from all over what is currently the United States and Canada to fish. When they were there, they used to trade. It was just natural. You're there, so you start doing business and trading.

What are the things we can continue to do to strengthen those things, such as the fisheries that are done on Lake Michigan, Lake Superior and up in Agawa and those areas, as well as other things we can do using FedNor as a tool, which is a regional economic development agency?

• (1220)

Ms. Helen Bobiwash: Thank you for your question. I spend a lot of time in Sault Ste. Marie, so I'm happy to be here with you today.

As far as the fisheries are concerned and the Great Lakes, the Great Lakes are the heart of mother earth, and Turtle Island is really important to us. I look to the model of the Coastal Guardians that exists in B.C. I know that there's some federal funding that's starting to come available for, I'll say, indigenous environmental guardians, whether it's for the land or the water, but more needs to be done to recognize the knowledge and the expertise of indigenous people with respect to the environment. I believe that guardians program really needs to be fully funded around the Great Lakes, a combination of federal and provincial funding, to really support the life of that water.

I also believe in additional investment in training. It's STEM, right? It's science and technology. Indigenous people still aren't achieving the same outcomes as non-indigenous people when it comes to post-secondary education. If we can access additional resources to be able to study those fields and to show that, in addition to our indigenous knowledge around the environment, we also carry Western knowledge, then it brings more credibility, unfortunately, within the ecosystem for environmental scientists.

Mr. Terry Sheehan: There are other things as well. FedNor is now with Indigenous Services. I know the minister talks a lot about economic reconciliation. How important are regional economic development agencies in helping what would appear to be a very thriving indigenous entrepreneurship culture? I've seen so many businesses that have started up in the last few years. Could you make a few comments on that growth?

Ms. Helen Bobiwash: I am very familiar with FedNor, being in Sudbury and having worked with the first nations. I feel that those regional development organizations are super important, because they understand the economics in the region. They're closer to the communities, have a better understanding of the communities, and often develop better relationships because they're there more often than other program staff. I've seen it with FedNor. I've also seen it in Atlantic Canada with the regional agency there. I think it really comes down to that ability to develop stronger relationships and understanding.

The Chair: Thank you very much.

Mr. Baldinelli, please, you have five minutes.

Mr. Tony Baldinelli (Niagara Falls, CPC): Thank you, Madam Chair.

I would like to thank the witnesses for being with us this afternoon.

It's interesting that almost all of the witnesses have spoken about the difficulties and have discussed the challenges with regard to access to capital.

I want to begin with Ms. Oyelade from the Casa Foundation.

You mentioned earlier in your testimony that you had been in investment banking. What we've seen is that, globally, women-led start-ups receive just 2.3% of venture capital funding. How can we scale up our programs to address any kinds of barriers in venture funding for women-led businesses?

Dr. Olutoyin Oyelade: Thank you, again. Thank you, Madam Chair, for the question.

For me, personally, I believe that scaling those hurdles will include a certain set of actions. One is the fact that venture studios will become more applicable to women, where you create a platform, ecosystem platforms, where people have, women have, direct access, that is specifically curated for women. Currently, the structure is not so. It's general, and the barriers are because of the bias, the issues we've spoken to here today.

The other witnesses have alluded to the fact that barriers exist because people are so comfortable in dealing with our male counterparts, and that's just the truth. It's there. They enjoy that, so if you curate specifically venture studios or venture labs, equity ven-

ture capital studios, I think that will be a major solution. Why is that so? At those studios, you have access to different resources, mentorship with like-minded people, people watching your back.

Women have difficulty networking and creating their own board members sometimes, because of the domestic family-related issues. At those venture studios, it's where you have people, like-minded people, gathered, and you can choose your board members from there. You can seek mentorship from there. They become accountability partners to you because there's peer-to-peer accountability, because you are within the same group. It's easier than when you now mingle with the men.

• (1225)

Mr. Tony Baldinelli: That would be to your earlier point in your testimony, talking about those ecosystem platforms that need to be created. If you had a recommendation, would you discuss possible policy changes that the government could consider to address that venture capital by addressing issues such as that?

Dr. Olutoyin Oyelade: Absolutely, I would. It would be an adjustment to the existing policy, perhaps, or the existing strategy that guides the entire operationalization of the women entrepreneurship strategy. I talked about creating venture studios, creating perhaps an endowment fund. I'm not sure what you call it in terms of policy. However, those things will go ahead and give some assurance, some comfort level, to women who have actually secured initial funding levels to know that their continued sustainability is guaranteed.

Yes, they've secured the first level of funding, \$5,000, \$10,000, \$50,000, and so on, and they've been able to set up their businesses for the next two years, but what happens after two years? That's why they keep going down. It's because, after two years, the long-term sustainability of those businesses is no longer guaranteed. At the ecosystem labs and studios is where they can also easily access clients. You know that sometimes it's difficult for women to network in the evening like our male counterparts: They can't go golfing at 1 a.m.; they can't secure mentorship with their male counterparts, because perhaps a spouse might get upset, so at the venture labs secured for women is where they get mentorship from role models who have done successfully well.

Mr. Tony Baldinelli: Thank you for that. I just want to build on some of the testimony of other witnesses with regard to the capital gains tax. Some of these capital gains tax reforms have raised concerns among women entrepreneurs. How might these challenges disproportionately affect women in international trade, and what would be your recommendations to mitigate potential negative impacts?

Dr. Olutoyin Oyelade: Yes, there's no denying the fact that there will be major impacts on revenues and so on, because women are currently struggling to actually build revenues and so on from the businesses they manage. Because of the limited access to capital and so on, and the limited revenues that are being generated currently, if you impose another set of taxes on those, that would actually negatively impact the current levels of business.

I believe, then, that there are other ways that we're currently talking about to incentivize women to do business globally, internationally and so on. I think those will be the direct focus, or it will be my own recommendation to focus on those areas and perhaps create policies that would possibly reduce the amount or reduce the levels of taxes that will be imposed on the businesses that are not yet flourishing, instead of damaging the little that they have.

The Chair: Thank you very much.

We go now to Mr. Badawey for five minutes, please.

Mr. Vance Badawey (Niagara Centre, Lib.): Thank you, Madam Chair.

What I would like to do today with the witnesses, and I appreciate your coming out and giving your insights, is receive actionable insights. This meeting is not our meeting. This is your meeting, and we have an analyst here who we depend on to take your insights and, of course, make that as part of the final report. Of course, recommendations will come out of that, and we would expect a response from the minister.

I'm going to throw out an open-ended question to all of you to receive those insights that will enable the analyst to come up with some of those recommendations.

Given the challenges faced by women entrepreneurs in accessing international markets, and this is all about Canadian women and international trade, with that, accessing markets such as through financing and trade networks, what targeted measures or programs do you all believe could help reduce these barriers and enable more equitable participation of women-led businesses in global trade?

I'll start off with you, Ms. Oyelade, if you want to go first.

Dr. Olutoyin Oyelade: Making some adjustments to the current strategy is important, I believe, in the following areas.

The venture studios I mentioned is one.

Secondly, culturally tailor the type of education. Everybody talks about digital and financial literacy programs and so on, but the way people understand this.... These programs should be different, one from the other, depending on the culture you come from. They should be culturally tailored to the needs of the women. What I understand to be "financial literacy" is general, for sure, but it might be different from how somebody from Asia understands it. For me, financial literacy is pulling together funds and making sure my family succeeds with that. Sometimes it's not general, as you might expect. It could be curated to the needs of the women.

We're talking about capacity building for women. Women are not incapable of running these businesses, I must mention. I had to write an article on that—"What Is Wrong with Women?"—for TED. The issue is that expectations of women are different. First and foremost is family. While the family is being managed on those ecosystem platforms I alluded to, business is also being done on the other side. Businesses are done more successfully by women when they know their families are okay. It's general to women. It's the natural order and who we are. If we're able to do that and get funding in the process, we become more productive.

I will quickly make a point regarding what the honourable gentleman Blake said.

I think that what gets measured is what gets done. If we're able to identify some specific commodities we can tie to that and say, "Here are the major items we are known for, so can we have women in business or trade who can replicate and take this globally for us?", it might be another way to look at it—alluding to some of the points he made. I think we should create products specifically and say, "These are some of the targets for years one to four. Let's take this international." They are much needed—tech and so on.

● (1230)

Mr. Vance Badawey: I want to get to the other two before—

The Chair: [*Inaudible—Editor*]

Mr. Vance Badawey: Thank you.

If there are any more comments you have, please send them in to us, because that's exactly what we're looking for. We can make it part of your testimony. Even comments you send in after the meeting will be part of your testimony.

Thank you for that.

Ms. Bobiwash.

Ms. Helen Bobiwash: Thank you.

I'm going to focus on two.

One is staff training internally within the federal government. Make sure they all have indigenous cultural training, so they better understand the indigenous experience. Also, provide that trauma-informed training I expressed earlier, in my opening statement.

The other one I want to touch on is this: Earlier, there was discussion about women-owned businesses not having the longevity of those of men. In order to have that longevity, we need some certainty about available funding and financing, and what the ecosystem is that we're operating in. I would say the programming also needs to be established on a longer-term basis. There has to be longevity to the programming, not just a three- or five-year budget commitment. It needs to be ongoing, so there is some certainty for the agencies supporting those women entrepreneurs.

Mr. Vance Badawey: Thank you.

Ms. Oliver.

Ms. Kim Oliver: Yes, I'd like to echo what Helen Bobiwash said.

Training is important. It's important that people who work with indigenous groups have the trauma-informed training to understand. That's one of the barriers we have to deal with in order to move ahead and get ahead.

I would also like to make a written submission to enhance my answer to that.

The Chair: Please do.

Mr. Vance Badawey: Thank you, Ms. Oliver.

Thank you to all of the witnesses. As I said, if you have an opportunity, take some time and put a paper together to send to the committee. That way, we can add it to your testimony.

Thank you, Madam Chair.

The Chair: Mr. Savard-Tremblay has two and a half minutes.

[*Translation*]

Mr. Simon-Pierre Savard-Tremblay: Thank you.

My next question is for Ms. Bobiwash.

You're a certified professional accountant. A study on indigenous women's entrepreneurship was carried out by Laval University. This study concluded that the Indian Act makes access to financing or capital more difficult. Several witnesses to whom I put the question during the last few sessions confirmed this.

In particular, we know that section 29 of this act, which concerns property located on a reserve, results in restrictions that prevent the use of such property by entrepreneurs as the collateral needed to access capital. We're also talking about restrictions that concern land titles and transfer of ownership, which would hinder access to property ownership or the operation of a business.

Could you comment on this conclusion?

• (1235)

[*English*]

Ms. Helen Bobiwash: Absolutely, I do agree. I've seen it myself, because I have worked in the lending business in the past. I've seen where you go to a bank and they can't take security on the first nation. That increases their risk on lending, so they're not going to lend to the organization.

That's why indigenous financial institutions have become an important part of the financing structure within many first nations communities, but it's not only first nations. Off-reserve businesses also have their own challenges, but they pertain less to the Indian Act.

[*Translation*]

Mr. Simon-Pierre Savard-Tremblay: Does the Indian Act have any other impact on entrepreneurship, other than what we've talked about, i.e., the sections on restrictions, among others?

[*English*]

Ms. Helen Bobiwash: I'm going to say this: Because the Indian Act is colonial legislation, it actually wasn't intended to be a permanent piece of legislation. It was only supposed to be temporary. I think that has long implications for indigenous entrepreneurship and for women in particular.

The Indian Act was very patriarchal, and there were clauses in the Indian Act that showed that indigenous women had a lesser level of status than indigenous men. That still exists, and the fact that we have these experiences.... Particularly for women, we have low-

er economic status and lower education, and it's all related to the fact of our indigeneity, as well as our gender. It's going to continue to affect us.

The Chair: Thank you very much.

Mr. Desjarlais, you have two and a half minutes.

Mr. Blake Desjarlais: Thank you very much, Madam Chair.

I'm going to Kim Oliver with a question on the challenges you face, particularly representing businesses and knowing, I'm sure, a great deal of entrepreneurs in the north who are suffering unique challenges relative to the geography.

Canada is the second-largest country on the globe. It still surprises me today that we don't have an ability to use the immense wealth we have to create supply chains from the north to other areas, including even just other urban centres in Canada, let alone for international output.

Some of those challenges are unique to the north, in particular the more recent issues relative to climate change.

How has climate change impacted entrepreneurs in your region, and how are they overcoming those barriers?

Ms. Kim Oliver: I think climate change is impacting everyone. It's not only in the north, but everywhere.

I would also like to make a written submission, if that's okay with you.

Mr. Blake Desjarlais: Yes, that's perfect. That's fine with me. Thank you so much for being present with us today.

I'll move to Dr. Oyelade. I'd like to ask some questions relative to the training that you're making recommendations for, which could assist in cultural competency; I think that is what you're talking about. It's ensuring that agencies, particularly federal agencies or even private agencies, that are seeking to attempt to work with businesses that you represent...they're going to have challenges relative to cultural sensitivity, cultural understanding and cultural awareness.

Why is it so important to have that kind of training, in particular for government officials, when dealing with supply programs like the women entrepreneurship fund?

Dr. Olutoyin Oyelade: As I mentioned earlier, because of the divergence and the diversity that exist—we're diverse people—people definitely learn differently, but the cultural issues bear even more importance in that.

Let me quickly cite an example. If you look at a general regular African woman in business, we're trained not to borrow. That's our background, so when you come into a country that actually thrives on the credit system, that's taboo from where we came from, for me to just quickly allude to that.

We take people out...we are trained that we have to build savings over the years. That's why ROSCAs and schemes like Susu—I'm not sure if you've heard about that—are like co-operatives and so on. That's why this thrives within those systems where you have Asian communities like the Indians and the Africans. I believe that a few cultures that are traditional might understand that.

It's called a "Susu": If you don't have the money, you go into the community to put it together and borrow from communities. That's why, when you have your own funding, you pull it together and send back. I'm not talking about the large-scale businesses that are into the extractive sector and the medium-sized and very well-established businesses. I'm talking about the small businesses, the medium-scale businesses, because those are actually the ones that constitute the engine of any nation, so if we must build them, we must be mindful of the background.

We don't go out to eat with a credit card because we're going for dinner or buying clothes until... You are told—lectured—that you need to build a credit history for you to even be able to access the resources and the loans. That's why we now have to retrain ourselves, but then you find that, on average, generally speaking, that is the culture. If you now generalize the training for everyone and say that this is the way you understand it to be and this is how it should be, I am saying, "No. I wasn't raised to be that way. I don't spend money that I don't have."

Now we've learned to understand how that works and to then maybe pay it back after a while, because otherwise your mum will give you a beating, and you don't want that.

Those are the nuances. We must understand those intersectionalities and wrap them into the policies and so on. That's why it's important to do that.

I hope that answers your question.

• (1240)

The Chair: Yes. I hope it did, too, because we certainly gave you sufficient time to make sure you made the point. Thank you so much.

Mr. Martel, you have four minutes, please.

[*Translation*]

Mr. Richard Martel: Thank you, Madam Chair.

I'll be splitting my time.

[*English*]

The Chair: That is four for you and one for Mr. Baldinelli.

Some hon. members: Oh, oh!

[*Translation*]

Mr. Richard Martel: All right. Thank you, Madam Chair.

My first question is for Ms. Oyelade.

Under the current government, support programs seem to favour symbolic initiatives rather than initiatives that have real effects on the ground.

As a key player in the field of financing, what advice would you give to refocus the government's efforts on pragmatic, economically viable solutions for entrepreneurs?

[*English*]

Dr. Olutoyin Oyelade: I think a balance could be struck between both, whether it's symbolic or whether it's targeted. Targeted is important for economic growth, so that's really important.

In my experience, with regard to the resources that are available and that we as groups and community ecosystems have been able to tap into, the ones that I manage, we've seen a lot of resources released and few people. I think it's the information part of it, the availability, the access to some of the resources. Some of the resources are indeed available. The issue is that I am not certain that everyone has access to those resources because of the available information; they may be unaware and so on. That's one part of it.

With regard to targeted resources or targeted support, I think that, for the women entrepreneurship strategy, that has really helped, from my own experience. We are not a beneficiary of such support. However, I do know a few groups that have reached out to us to say that this is available through the women entrepreneurship loan fund. The issue, though, is that we're not able to quantify it. We have the data, or it's readily accessible, for the ones that are in Canada, but globally, with regard to women in trade, I'm not sure that there is ample data for us to measure how well people are doing, so we keep banding the percentages: 16.8% of women in business, 10% are exporting now from Canada. How does that compare to what used to happen before this strategy started? I think those are the balances we need to strike.

The other part of it is that if we're able to measure that effectively, then we'll know where the gaps are coming from, and then we'll know how to deal with those gaps based on the inputs today. The other part is targeted. I'm black or BIPOC, so I know that there are some targeted resources that have been released to that community of BIPOC entrepreneurs. That has really helped, I must say, because before now I never saw those types of targeted resources.

• (1245)

[*Translation*]

Mr. Richard Martel: Excuse me for interrupting, Ms. Oyelade, but I have another question for you, and time is running out.

Under the current government, Canada continues to regress in international rankings when it comes to competitiveness and innovation. This affects women's businesses in particular.

In your opinion, how has the government jeopardized the future of women entrepreneurs by not having clear innovation and competitiveness priorities? What immediate changes would you recommend?

[English]

Dr. Olutoyin Oyelade: I'll draw quick analogies between what we're doing in Canada and maybe what the U.S. and China are doing, for instance. I know for sure that if you do a quick comparative analysis, you can actually easily say that Canada has been a little timid when it comes to how we push women internationally. You could say that, but that's just one part of the fact, because from some of the other information and data that we're beginning to read now, it would appear that some new measures are being taken to push that in the international space.

I know, for instance, that when you look at the Chinese government and the stake it took in building several centres across Africa—because I'm originally from there—from Ghana to Nigeria, you will see that it took a deal called construction for land—rail lines and so on. It took large amounts of land and started building incubators across parts of it. We would have assumed that this would be a step that should be taken, but Canada is a little conservative. That needs to change.

However, we might ride on top of the current structure, because there's already a structure. There are already policies and strategies in place that we can build upon and use to go into those areas.

The Chair: Thank you very much. You have used Mr. Martel's time, but I'm going to give Mr. Baldinelli that one minute he was asking for.

Mr. Tony Baldinelli: Thank you, Madam Chair.

Thank you, Ms. Oyelade, for your time.

I'm going to build on what my colleague talked about. You spoke about tailored programs addressing some of the key cultural differences that exist among women entrepreneur groups. As a board member who serves in both Africa and North America, what key differences do you see in supporting women in international trade between these regions? Are there key...or are there best practices that we could adopt from other regions to apply here?

Dr. Olutoyin Oyelade: Absolutely. If you look at the way some of the corporations are structured, there are a few things. I think it's about the flexibility of ideas and generating innovative ideas on platforms where you can easily, readily submit your papers—like we're being allowed to do today, but not at government level. This would be at the organized, private sector and non-profit levels, because people have access to those platforms. We need to be more open-minded about how we allow the contribution of ideas, concepts and so on. We need to allow people to build on top of that, whether it's at the organized, private sector level or the corporate level.

The Chair: Thank you very much.

Again, when you submit some of your thoughts in writing, you might want to cover that one as well.

Ms. Fortier, you have five minutes.

Hon. Mona Fortier: Thank you, Madam Chair.

Thank you, again, to all of you for being here today.

Ms. Oyelade, I'm hearing you on measuring and data. I understand the general thought of going through with measurements, but

do you have specific measures that you think we should take into account and move forward with?

Dr. Olutoyin Oyelade: Thank you again, honourable member.

I would take a careful look again at the BWIT. That's the business women in international trade program. I don't have the full details of that program. However, I understand it has been in existence for a while. It works. It's tailored to work under the trade commissioner service in the regions. The main purpose is pulling together events and making sure to connect groups both regionally and with indigenous businesses at those locations.

As a business person, I'm thinking a lot about how the people who really want to do business internationally might already have an idea of what they're looking to do. The primary expectation might not be getting connected with businesses on the ground. It might actually be having somebody hold their hand and support them with some funding or capital to make sure they get an inroad. Open doors and make sure you connect us, instead of organizing events and so on. We are thinking that, aside from the trade commissioner service, those BWIT teams could be given the responsibility of having specific targets for helping, not just to connect us or hold events but also to create some capital for people to go in, because it's a fund. I think the fund has to do with the people themselves on the ground, organizing.

It's about measuring and making sure they get details and more data. "How many businesses have we supported? How many of them were actually able to get into a partnership?" This becomes an indicator that could be measured over time. Then we can get more data.

They could take that up, because, as the name depicts, they're supposed to be supporting businesswomen in trade. I'm not sure if that has been done. That's what I meant.

• (1250)

Hon. Mona Fortier: Thank you for that.

I have a question for all witnesses. What do you think of the tool of trade missions? I know our government has done many trade missions. I'm wondering if that would entice women to participate more on the global scale. First of all, are trade missions a good tool? Second, if so, how do we entice women to participate in the trade missions that are made available?

I'll start with Helen Bobiwash online.

Ms. Helen Bobiwash: Thank you.

I agree that trade missions are a good tool to use. I would like to see women-specific trade missions, and indigenous women-specific trade missions.

I know that one of the criteria for trade missions is that you have to show you have something that can actually be exported. I'll use my business as an example. It's a knowledge-based business. I can provide my accounting services anywhere around the world. I would love the opportunity to do indigenous-to-indigenous trade in order to share my knowledge, but I have to prove that I'm ready. Mine is a little simpler. I just have to go there and talk to people. The requirement of proving the level of capacity you're already at is a barrier. I understand why. You want to be good domestically before you export.

I think that having these exploratory missions, where people can see this conceptually—"Oh, this is actually an opportunity I can pursue"—would be helpful.

Hon. Mona Fortier: Thank you.

Kim Oliver.

Ms. Kim Oliver: Thank you for the question. I will be happy to follow up with a written submission.

Thank you.

Hon. Mona Fortier: Thank you.

Madam Oyelade.

Dr. Olutoyin Oyelade: For me, I think it would be the affordability, the cost, because a lot of the businesses we're talking about are still at that level where some of them are still struggling, and they will think twice about sorting out their businesses and so on, internally, before going international. It's not that they're not at the stage where they can actually expand internationally; it's just that their priorities are different, depending on the timing.

The Chair: We've completed three rounds. Does anyone have one question that's just burning to be answered? We will be receiving information in writing from pretty much all of our witnesses today.

If everyone's okay with it, I will thank the witnesses so much. This has been such an interesting study, and I think we are all learning a tremendous amount from all of our great witnesses. Thank you all for taking the time to be with us today and for your information. We look forward to your written reports.

Okay, thank you. On Thursday, we're dealing with softwood lumber, and on December 2, we're dealing with softwood lumber and emissions. We'll do one hour on each one.

The meeting is adjourned.

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