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# Standing Committee on the Status of Women

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Chair: Mrs. Karen Vecchio





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• (1530)  
[English]

**The Chair (Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC)):** I call the meeting to order.

Good afternoon, everyone. Welcome to meeting number 97 of the House of Commons Standing Committee on the Status of Women.

Today's meeting is taking place in a hybrid format, pursuant to the Standing Orders. Members are attending in person in the room and remotely by using the Zoom application.

It seems there's no translation. Is there translation now? Can you hear me?

I'll keep on talking. Let us know if you can hear the translation or not. That would be awesome.

**Mrs. Anna Roberts (King—Vaughan, CPC):** I can hear you.

**The Chair:** You poor thing.

**An hon. member:** Can we suspend for a moment?

**The Chair:** I will suspend for a moment.

• (1530) \_\_\_\_\_ (Pause) \_\_\_\_\_

• (1530)

**The Chair:** Welcome back to the meeting.

I'm not going to go through all of the information regarding the microphones. The biggest piece of information is this: Please do not put your earpiece close to the microphone, and please make sure that between sessions, your microphone is down.

If you wish to raise your hand, please do so on Zoom. I see we have Emmanuella on Zoom. Everyone else is in the room.

As we continue with our women's economic study, it's an honour to have the minister here.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on Thursday, September 21, 2023, the committee will resume its study of women's economic empowerment.

Today I would like to welcome Minister Rechie Valdez, who is the Minister of Small Business. With her today, from the Department of Industry, we have Francis Bilodeau, the associate deputy minister of Innovation, Science and Economic Development Canada, and Etienne-René Massie, the assistant deputy minister for small business, tourism and marketplace services.

Minister, I'll give you five minutes for your opening remarks. The time starts now.

**Hon. Rechie Valdez (Minister of Small Business):** Thank you, Madam Chair and members of the committee, both here and online, for inviting me to speak on women's economic empowerment.

This is a critical and timely topic, especially as we continue to navigate the path to recovery from the impacts of the pandemic.

In my role as the Minister of Small Business, I am committed to ensuring that women entrepreneurs and business owners in every region of the country have the tools and supports necessary to recover, start, innovate and grow their businesses.

As a woman and former entrepreneur myself, I know first-hand the unique challenges faced by women business owners and operators every day. Unfortunately, these barriers are disproportionately higher for racialized women. After 15 years of working in the financial sector, I took a leap from corporate banking to start my own business. I discovered it while baking my daughter's first birthday cake; I found my creative passion. This journey has given me a deep understanding of the systemic barriers that prevent women from accessing the resources needed to start and grow their businesses.

My experiences are not unique. Throughout the world, women continue to face challenges related to starting and growing their businesses, including access to financing. In Canada, only 16.8% of small and medium-sized enterprises are majority-owned by women. It's 37% if you include self-employed women. Women have a hard time getting credit through financial institutions because they may not qualify. According to the Women Entrepreneurship Knowledge Hub, the average amount of financing for men-owned businesses is more than double that for women-owned businesses. However, we know that studies show that when we advance gender equality and women's participation in the economy, we can add up to \$150 billion of GDP. Supporting women isn't only the right thing to do; it's the smart thing to do.

In 2018, to try to change that, our government introduced the women entrepreneurship strategy, or WES. The WES is the first-ever program of its kind in Canada. It represents \$7 billion in investments and commitments from almost 20 different federal departments, agencies and Crown corporations. As part of the overall investment, \$165 million has been committed to the WES ecosystem fund to help non-profit, third party organizations strengthen capacity within the entrepreneurship ecosystem and offer business supports to women entrepreneurs.

I know, and several witnesses in this committee have already mentioned, how important mentorship is, and the ability for women to get the support they need and have that network to tap into, a network of other women who are excited to share their business ideas and advice. That can mean the difference between someone letting their doubts win or having the courage to open their own small business.

The Women Entrepreneurship Knowledge Hub, or WEKH, consists of 10 regional hubs across the country, with over 250 partner organizations, and it's received over \$17 million to address the knowledge gap and serve as a one-stop resource for data and best practices for women entrepreneurship. Through WEKH, more than 22,000 women have participated in critical mentorship and networking events.

Budget 2021 allocated \$55 million to create the women entrepreneurship loan fund, which provides loans of up to \$50,000 to women entrepreneurs. So far, the WES has delivered nearly 9,000 affordable loans to women entrepreneurs.

The inclusive women venture capital initiative is a \$15-million investment to fund projects led by non-profit organizations to strengthen and build a more inclusive venture capital environment for Canadian women.

In October, we announced an investment of up to \$25 million in five venture capital fund managers as part of the inclusive growth stream of the renewed venture capital catalyst initiative. Two of these fund managers are Sandpiper Ventures and The51, both with a goal of investing in women and gender-diverse founders.

In addition, over 26,400 women entrepreneurs have been supported through projects led by the WES ecosystem fund, which includes helping more than 10,000 women start new businesses and helping more than 12,000 women grow existing ones.

Our government has developed support programs to provide support to women entrepreneurs with intersectional identities. Under the Black entrepreneurship program, over \$25 million in loans has been disbursed through the loan fund to help address systemic barriers faced by Black entrepreneurs, and 20% of those clients who were approved for loans were women.

This year, our government also launched the 2SLGBTQI+ entrepreneurship program—the first of its kind in the world—which seeks to address the barriers faced by entrepreneurs who identify as 2SLGBTQI+.

Our government is also supporting the indigenous women's entrepreneurship initiative, which aims to empower indigenous wom-

en entrepreneurs by providing tailored resources, mentorship and funding opportunities.

Together, these initiatives are helping thousands of women entrepreneurs reach their business goals and build on measures our government has already introduced to ensure that doing business in Canada is as easy as possible.

• (1535)

Thank you for your time. I look forward to your questions, Madam Chair.

**The Chair:** Perfect. Thank you so much. You're right on time.

We're going to start our first round of questions of six minutes each, and I'm going to pass the floor over to Dominique Vien.

Dominique, you have the floor for six minutes.

[*Translation*]

**Mrs. Dominique Vien (Bellechasse—Les Etchemins—Lévis, CPC):** Thank you very much, Madam Chair.

Minister, welcome. Congratulations on your appointment, and I thank you for being here today.

The study is not yet done, and a few women came to see us to talk about the difficulties they had as women accessing the world of entrepreneurship. It's something that requires more effort from women, namely because of the mental load they carry in today's world. They work more and more and, when they get home, they start a second shift.

We heard that businesses founded by women don't survive as long as those owned and operated by men. What can you tell us about that?

How do you see this problem, and how can we solve it?

• (1540)

**Hon. Rechie Valdez:** Thank you for the question.

[*English*]

I agree that women entrepreneurs have many different challenges, whether those are juggling the household responsibilities they have or taking care of their families. You mentioned that many different entrepreneurs, particularly women entrepreneurs, are challenged when it comes to opening a business, scaling up their business and starting it.

Our women entrepreneurship strategy has three pillars, which I mentioned.

The first is providing capital for them so they can get the financing and funds they need to grow.

The second is that we're investing in the ecosystem. What really helped me as an entrepreneur was having like-minded women help me whenever I needed some advice and counsel. That's what the ecosystem provides for women entrepreneurs: guidance, counsel, mentorship and networking opportunities. Having someone they can count on, if they do not have that in their circle, is what the ecosystem provides.

The third pillar, which is the Women Entrepreneurship Knowledge Hub, is a way for us to gather data and information so that we can continue to improve on what we're offering to women entrepreneurs and to improve on the service.

[*Translation*]

**Mrs. Dominique Vien:** Minister, I don't have a lot of time left.

I'd like to talk about the cost of living in our current context. It's a very modern-day issue. The higher cost of living affects women at home, as well as family life, of course, but it also affects women who own businesses.

How can you help these entrepreneurs, given that the cost of living has exploded and is putting the brakes on many initiatives, especially among these women?

[*English*]

**Hon. Rechie Valdez:** Thank you for the question.

One of the things I'm very proud of in particular in terms of helping all women enter the workforce, whether as entrepreneurs or working full time, is our \$10-per-day child care program, which helps them choose between becoming entrepreneurs or entering the workforce. That's really important.

As far as making it affordable for small business women entrepreneurs is concerned, we have lowered taxes for small businesses from 11% to 9%, and we recently secured agreements with both Visa and Mastercard to lower credit card transaction fees, which will save a billion dollars for small businesses over five years.

[*Translation*]

**Mrs. Dominique Vien:** Minister, you talked about day care. I come from Québec, and I had a very positive experience in that respect. However, when it comes to day care services throughout the country, many people are struggling. There are questions about your program's implementation, specifically when it comes to accessing child care spaces.

How can we talk about this being a solution when women can't easily access day care spaces?

[*English*]

**Hon. Rechie Valdez:** I think that's a great question.

Not only have we invested in ensuring that we're lowering the price of child care down to \$10 a day across the country, throughout all provinces and territories, but certainly part of that investment is ensuring that we're putting funds towards increasing the number of spots for children in those different provinces and territories, so we're reducing child care fees but we're also putting funds towards building the infrastructure for more child care spaces.

[*Translation*]

**Mrs. Dominique Vien:** Minister, a woman whose name I have unfortunately forgotten told us that, among businesses, executive positions are mostly occupied by men.

Is this issue of interest to you, given that women represent 52% of the population?

• (1545)

[*English*]

**Hon. Rechie Valdez:** Absolutely. We know that across the country there are many pay gaps. You see it in corporate pay and you see different pay gaps in entrepreneurship and in different small and medium-sized businesses.

Our government has put forward the 50-30 challenge, which is an initiative that asks Canadian organizations to commit to achieving gender parity and significant representation in other equity-deserving groups on corporate boards and in senior management positions. As of February 7, 2,450 participating organizations of all sizes have already signed up.

**The Chair:** That's excellent. Thank you so much, Minister.

Marc, I'm going to pass it over to you. Marc Serré has the floor for six minutes.

[*Translation*]

**Mr. Marc Serré (Nickel Belt, Lib.):** Thank you, Madam Chair.

Thank you, Minister, for being with us today and for the work you're doing for small businesses throughout the entire country.

We heard from witnesses and economic development agency representatives throughout the country. I come from Northern Ontario, where the Federal Economic Development Agency for Northern Ontario, or FedNor, operates. FedNor makes it a priority to support women in entrepreneurship.

How does your department work with economic development agencies to help more women become entrepreneurs, especially in rural areas?

[*English*]

**Hon. Rechie Valdez:** I am actively working with all the economic development ministers to ensure that we are continuing to help support women entrepreneurs. We've taken an all-of-government approach to help ensure that we are providing supports to women entrepreneurs and those under-represented individuals.

I think the one thing I really want to stress is that we're trying to level the playing field to ensure that there are opportunities for all individuals in Canada to be able to seek entrepreneurship. As you are probably aware, there are a lot of newcomers who come to this country, and they want to start businesses and scale up their businesses. I've met so many of as I've travelled across the country, and I'm really proud of the work we've done to help support them.

[*Translation*]

**Mr. Marc Serré:** Thank you very much for the work you do with economic development agencies. It is important.

Witnesses told us on several occasions that one of the barriers for entrepreneurs and their businesses is lack of capital. They told us they have trouble accessing funding.

Through the Women Entrepreneurship Strategy, what has the government done to support women and provide access to capital to start or grow their businesses?

[English]

**Hon. Rechie Valdez:** When it comes to capital, that is the number one thing that small business entrepreneurs need to start up, scale and grow their businesses. As I mentioned in my opening, we've committed \$55 million through our women entrepreneurship loan fund to provide loans of up to \$50,000 to women entrepreneurs of diverse backgrounds through five loan administrators across the country. These administrators also provide additional wraparound supports for them.

I have met a few of them, and they've been able to share with me some incredible stories of how they've been able to help women through the pandemic. Sometimes they offer different flexibilities that women need during this time. Sometimes women have challenges, and they might need to, say, skip a payment for one particular month. I think it's really important that we provide women flexibility and provide an opportunity to still have a little bit of stress relief when they need it, and then they'll continue to help them and support them as they continue to grow their business.

**Mr. Marc Serré:** Thank you.

Also, we heard from other witnesses that in Canada, the Fortune 500 companies, for example, have a lack of women on their boards. We had Minister Bains in 2017 looking at a strategy around that, and I want to see an update.

What can we do better as a government to ensure that we have more women with leadership responsibilities in Fortune 500 companies? We know that stats show that companies do far better for their shareholders when there are women at the corporate board table.

**Hon. Rechie Valdez:** Thank you so much for the question.

I've already mentioned the 50-30 challenge. I can't tell you how much of a difference this has made.

The reason for that 50-30 challenge is that organizations are seeing that this is a priority, and they're stepping up to say that they're going to demonstrate through their leadership and through their boards that they're going to bring more women and under-represented groups into the workforce.

The other piece of it is that in relation to pay gap reporting, which I think is very important, we provided \$3 million through budget 2018 over five years to introduce pay gap reporting as a pay transparency measure for federally regulated private sector employees with 100 or more employees to reduce those wage gaps.

This is important because those organizations have to publish their pay gaps to raise awareness as a whole as to what they're doing to step up and support women in their workforce, and of course increase the number of women participating as well.

• (1550)

**Mr. Marc Serré:** Excellent.

Along the same lines, as you know—you're just newly a minister—our government and the Prime Minister have ensured that we have 50-50 women representation on the federal cabinet for the first time.

We've heard that a lot of decisions have been made in a positive way because we have more women at the federal cabinet table. Can you explain the benefits you see by having 50-50 at the federal board table, from a government perspective?

**Hon. Rechie Valdez:** I think representation is very important.

Yes, the Prime Minister, since 2015 has had gender parity in cabinet, which is very important.

I think having those voices and having more women at the table to make those voices.... Even here in our FEWO committee, it really demonstrates the power of having those voices and how important it is when it comes to policy-making.

**Mr. Marc Serré:** It works better here when there's only one man out of nine women at the table—and it's Brad. That's why the committee works so well.

**The Chair:** Thank you very much, Marc.

I would like to also welcome Brad. It is nice to have a little bit of a change in here, but not too often.

I would now like to pass it over, for the next six minutes, to Andréanne.

Andréanne Larouche, you have six minutes.

[Translation]

**Ms. Andréanne Larouche (Shefford, BQ):** Thank you, Madam Chair.

Minister, thank you very much for being here with us today.

This study revealed the hardships that women experience. It is neither simple nor easy. I'd like to talk about the deadline for repaying the Canada Emergency Business Account, or CEBA, and the consequences it may have.

As you know, the Bloc Québécois put tremendous emphasis on this file. We would have liked to see another extension of the January 18 deadline. We are seeing the consequences now. The Canadian Federation of Independent Business, or CFIB, reacted this week to the issue of businesses in trouble. The file is not closed, Minister.

I would therefore like to know about the impact of the CEBA repayment deadline on entrepreneurs. Did you measure the impact? We are realizing that many of these struggling small businesses are women-owned.

I will give you an example, but first I would like to know if you measured the consequences that the CEBA repayment deadline will have on women-owned businesses.

[English]

**Hon. Rechie Valdez:** Thank you for the question.

The same question was asked of Mrs. Clare Barnett in the previous committee. She had also indicated she's been seeing a lot of support since the COVID-19 pandemic.

Our business in helping support small businesses.... I mean, we all experienced it. Everything locked down, everything closed and small businesses were in a pickle. They were having some challenges.

We provided them with the CEBA loans. We've supported close to 900,000 small businesses across the country.

For those deadlines you're talking about, the first deadline was December 31, 2022. At that time, small business entrepreneurs needed help and an extension, so we provided that extension. This extension that we provided them gave them more time to be able to make decisions.

It wasn't a hard date. We provided three options for entrepreneurs, to help make it more flexible and provide them with more options.

[*Translation*]

**Ms. Andréanne Larouche:** As you know full well, remortgaging one's home is not a solution for repaying the emergency loan.

I will give you a real example of what happened to a business-woman in my region.

This woman has a fantastic business: a zero waste grocery store. She works hard and is a mom. She struggled for years to find funding. When she gets home at night, she does not always have the time needed to search for funding. She's taking care of her children.

The programs lack flexibility. This entrepreneur wanted to apply one night when she had a bit of time, and found out she missed the deadline to apply within the program's timeline. She's been making me aware of the difficulties women experience for some time now. I heard that same story many times. No solution was put forward, and it just makes things harder for businesses. Remortgaging one's home is no small thing, Minister.

Will you conduct a study on the impact the delay might have had on small and medium businesses, or SMEs, to determine if women-owned SMEs, specifically, have been affected disproportionately?

Will you conduct this study, Minister?

• (1555)

[*English*]

**Hon. Rechie Valdez:** Thank you for that question.

Again, we provided the CEBA extensions to provide people with flexible options of more time and more flexibility so that they could repay their loans. We provided them that first deadline so if they're able to make the payment by January 18, they can seek up to the \$20,000 of forgiveness. If that is not feasible for them, they can seek refinancing with their financial institution. They still have until March 28 of this year to qualify for the up to \$20,000 of forgiveness. If that still does not help them, we've provided them with three years, which is until December 31, 2026, to be able to pay it back in full.

[*Translation*]

**Ms. Andréanne Larouche:** Minister, you delegated the responsibility for helping these businesses to banks, when you could have found other solutions. You could have guaranteed the \$20,000, for example. You could have made sure that businesses didn't lose it.

The deadline has now passed. You did not accept the proposal to guarantee the \$20,000 and work with banking institutions to make sure that businesses don't lose the subsidy. Could you at least show a bit of flexibility and create a direct helpline so that entrepreneurs can discuss the possibility of an agreement?

A helpline exists, but people can't talk to anyone at all. The staff at the other end are not up to date on the program, and entrepreneurs are not getting answers to their questions. That's not managing a program, Minister. Managing a program means being able to ensure that there is a direct helpline and people can talk to someone.

We can do it with the Canada Revenue Agency. If a person has trouble paying their taxes one year, there's flexibility for them to work out a repayment agreement. The opportunity is there. Why could we not offer it to entrepreneurs?

As we speak, businesses are at risk of closing their doors. I'm not the one saying it. It's coming from businesses, chambers of commerce and the CFIB.

To conclude, I would like to add that, according to Ms. Ruth Vachon, who testified before the committee, we lost a lot of businesses between 2018 and 2022. That means 61,000 women-owned businesses were lost, with 35,000 of those in Quebec, which represents 60% of businesses.

How do your programs help businesses, as we continue to lose women-owned businesses?

[*English*]

**The Chair:** Thank you very much. Perhaps we can have that response afterward, because the time is up.

I'll now move on to Leah Gazan. Leah, you have six minutes.

**Ms. Leah Gazan (Winnipeg Centre, NDP):** Hi, and thank you for coming today, Minister.

I was really disappointed, as my colleague from the Bloc was speaking about, that the government refused to extend the CEBA repayment deadline for loan forgiveness. This is after the Canadian Federation of Independent Business, the Canadian Women's Chamber of Commerce, every premier and the NDP called for that.

Why did you not listen to the main business organizations across the country when they said it was very clear that this would be devastating for small business?

**Hon. Rechie Valdez:** We've now extended this deadline twice. We understood on December 31, 2022, that small businesses still needed more time and flexibility. We provided that extension until December 31, 2023. When I met with small businesses directly, they asked for more time and more flexibility to be able to repay that.

**Ms. Leah Gazan:** That's absolutely true. They did ask for more time and flexibility to pay that back. The government didn't listen. Now there are an estimated 200,000 small businesses that are in even deeper debt while they struggle to keep their doors open with rising costs. We know that many of these businesses are owned by women.

How do you explain to women-owned businesses who are already facing more barriers to success why you refused to provide the relief they were asking for, putting them even more at risk of closing their doors?

**Hon. Rechie Valdez:** Again, we provided small business entrepreneurs multiple options to be able to provide repayment for their CEBA loans. That flexibility allowed them to still seek up to \$20,000 forgiveness, whether that was paying back by January 18 or seeking refinancing with their financial institutions as of the end of March. Again, it's another three years at a low interest rate of 5%.

• (1600)

**Ms. Leah Gazan:** Thank you so much, but we know that for small businesses, as you said, it wasn't really a choice. They were actually forced to either refinance their loans with private lenders or lose out on the forgivable portion of their loan and end up with an additional \$20,000 in debt.

We see things like payday loans. It kind of felt like that to me: You either do it or you pay \$20,000 more in debt. That doesn't seem very kind to small businesses, with all due respect, Minister. In fact, for businesses that are ready to close their doors, for many that meant closing their doors.

How many small businesses that were forced to refinance their CEBA loans are women-owned? Do you know how many?

**Hon. Rechie Valdez:** I can certainly ask my officials to provide that information to the committee afterwards.

**Ms. Leah Gazan:** Thank you.

How many of the small businesses that were not able to refinance or meet the repayment deadlines and are now even further in debt are women-owned?

**Hon. Rechie Valdez:** We can get that information for you, but I can say right now that nearly 80% of all small businesses have been able to pay back their CEBA loans.

**Ms. Leah Gazan:** I speak to many small business owners. I know that you were a small business owner and a successful one. You probably had to work twice as hard—you're a woman—to open a business.

Why did the government not consider putting in place programs for women, especially when we're looking at gender equality and the economic empowerment of women? Why did your government not put in place, particularly for at-risk businesses, programs to en-

sure that we could support gender equality in small business ownership?

I ask you that because your government often claims to be a feminist government. I would disagree with that on a lot of matters, certainly when it comes to businesses and some of the programs. Did your government consider putting in programs that were specific to gender or marginalized communities in terms of lack of representation in small businesses?

**Hon. Rechie Valdez:** I already touched on the 50-30 challenge, but when it comes to entrepreneurship, again, the women entrepreneurship strategy, the first of its kind, has seen us step up as a government and provide more support to women entrepreneurs. We're empowering them. We're providing funds to help them start up and scale up their business. We're providing funds to the ecosystem to support them across the country.

**Ms. Leah Gazan:** If you had funds for that, I'm wondering why you didn't have that kind of flexibility in the CEBA loan repayment plan that is now resulting in small businesses closing, including many that are owned by women.

**Hon. Rechie Valdez:** What I will say is that a CEBA loan is not the only support we provided small businesses. We have also provided rent and wage subsidies, again to help those small businesses through the pandemic and through a difficult time. That was a total of \$100 billion for support for small businesses through the pandemic.

**The Chair:** You have one minute.

**Ms. Leah Gazan:** I guess the problem with the wage subsidies is a that lot of them went to CEOs instead of to increasing wages. We certainly saw that with Loblaws in terms of support that didn't benefit small business.

I have a question in terms of small businesses. What kind of businesses are most likely to be owned by women?

**Hon. Rechie Valdez:** Maybe Etienne or—

**Mr. Francis Bilodeau (Associate Deputy Minister, Innovation, Science and Economic Development Canada, Department of Industry):** We do have some facts and figures on that. The second would be retail—

**Mr. Etienne-René Massie (Assistant Deputy Minister, Small Business, Tourism and Marketplace Services, Department of Industry):** The health care and social—

**The Chair:** Excuse me. I'm going to interrupt you.

Our time is up on that. Perhaps we can ask that you send that information to our committee. We would greatly appreciate it.

We're now going to begin our second round. It's going to be five minutes, and then two and a half minutes each. We will start with five minutes to Anna Roberts.



Anna, you have the floor for five minutes.

**Mrs. Anna Roberts:** Thank you, Madam Chair.

Congratulations, Minister. This is my first opportunity to do that in person.

I would like to pass my time over to Brad as our business critic, because he seems to have the numbers better than I do.

Brad, take it away.

**Mr. Brad Vis (Mission—Matsqui—Fraser Canyon, CPC):** Thank you, Anna.

Thank you, Minister, for being here today, and thank you to the committee members for having me.

Touching upon the women entrepreneurship strategy, in an Order Paper question I received from you, Minister, on June 20, you outlined that it represents a whole-of-government approach, including 20 different federal departments, agencies and Crown corporations.

In your opening remarks you also referenced some of the key criteria that relate to scaling businesses and creating new businesses. Given that you led off with that, I'm assuming that you believe that this program is a success. Maybe you can provide to the committee the number of jobs created since this program was launched in 2018 and the number of businesses that have scaled or moved up from micro to scale business as a starting point.

Thank you.

• (1605)

**Hon. Rechie Valdez:** That's a good question.

Already today I mentioned in my opening that we have been able to support 22,000 women entrepreneurs, including 10,000 new ones and many more others to—

**Mr. Brad Vis:** That wasn't my question. My question asked how many new businesses were created and how many were scaled.

**Hon. Rechie Valdez:** Maybe Etienne has that.

**Mr. Francis Bilodeau:** I believe it's in the vicinity of about 100,000 created.

Are you asking how many closed or how many scaled?

**Mr. Brad Vis:** It's both. How many businesses were created and how many were scaled under the funding under the WES?

**Mr. Francis Bilodeau:** We do have those numbers. I don't know if you have them handy, Etienne. If not, we will be happy to get them to you.

**Mr. Etienne-René Massie:** Yes. We have numbers. We'll get you the numbers for sure.

**Mr. Brad Vis:** Thank you.

The Canadian Chamber of Commerce business development lab's fourth quarter report, the 2023 "Canadian Survey on Business Conditions Report", reported that business sentiment is very low, with under-represented owners and microfirms especially having the weakest economic outlook.

Would you agree with the findings of the Canadian Chamber of Commerce?

**Hon. Rechie Valdez:** What I can say is that yes, small business entrepreneurs are having a challenging time right now. They are experiencing a difficult time for sure.

Again, as I've said, we've provided many different supports to help small businesses.

**Mr. Brad Vis:** Thank you.

The report goes on to state that cost-related challenges remain the most pervasive near-term business obstacles. These include payroll tax increases for small businesses and the carbon tax increase. Those are two key points.

Would you agree with the Prime Minister that the upcoming carbon tax increase is good for small businesses? Second, do you agree that the increased payroll taxes that were put on small businesses this year were the right move?

**Hon. Rechie Valdez:** Again, we know that climate change is real. It has a real cost on small businesses. When I visited the east coast, I met with a small business that had been negatively impacted by the hurricanes.

Climate change is impacting businesses. At least 60% of them have been impacted by climate change. We will continue to advocate for small businesses while also fighting for the climate.

**Mr. Brad Vis:** When the federal carbon tax was announced, the government promised a \$2.5-billion carbon tax rebate for small businesses. The CFIB has been very vocal about why this program hasn't been delivered.

Can you please answer?

**Hon. Rechie Valdez:** The program is currently being developed as we speak. Relevant small businesses will be able to receive those funds. As soon as the announcement can be made by the minister, he will certainly do that.

**Mr. Brad Vis:** Statistics Canada just recently outlined that more businesses are closing than opening. The Office of the Superintendent of Bankruptcy reported that business insolvencies increased 41% in 2023 over 2022. This represents one of the largest increases in a generation.

If your government's approach is actually working, what are your officials telling you about these really alarming statistics coming from Statistics Canada?

**Hon. Rechie Valdez:** What I can tell you is that small businesses are experiencing challenges. Again, we're lowering taxes for small businesses and doing everything we can to help support them. I believe—

**Mr. Brad Vis:** What taxes are you lowering?

**Hon. Rechie Valdez:** Thank you for the question.

I'll pass it over to my officials, who have the answer to that question.

**Mr. Francis Bilodeau:** Tax policy questions are more appropriately sent to the Department of Finance rather than to us. What we can say, though, is that what we saw during the pandemic was actually—

**Mr. Brad Vis:** Specifically, what taxes are you lowering?

**The Chair:** You have 10 seconds.

**Mr. Francis Bilodeau:** Tax policy would be a matter for the Department of Finance. It would be in a better position to answer.

**Mr. Brad Vis:** Thank you, Minister.

**The Chair:** Thank you very much.

We're now going to pass it online to Emmanuella. You have five minutes.

**Ms. Emmanuella Lambropoulos (Saint-Laurent, Lib.):** Thank you, Madam Chair.

I'd like to begin by thanking Minister Valdez for being here to answer our questions. We really appreciate your time.

My first question is going to be about the Women Entrepreneurship Knowledge Hub. I know you recently announced funding of several million dollars for research into finding the barriers and enablers to entrepreneurial success. I'd like you to let us know why it's important that this funding went there, and about the importance of the women entrepreneurship knowledge hub.

Can you tell us why you think it's important and how you think it will help women entrepreneurs?

• (1610)

**Hon. Rechie Valdez:** Thank you for that question.

I mentioned in my opening that the Women Entrepreneurship Knowledge Hub is a wonderful organization. It's led by the Toronto Metropolitan University. It supports 10 regional hubs across the country. That's 250 organizations that it continues to support. It is a one-stop shop for women entrepreneurs. It provides them with success stories and data.

It's all to help us, as policy-makers, see how we can continue to provide support to women through the entrepreneurship knowledge hub.

One really important thing they do, every single year, is produce a report called "The State of Women's Entrepreneurship in Canada". This report is vital for us to continue to learn about how we can continue to support women entrepreneurs across the country.

**Ms. Emmanuella Lambropoulos:** Thank you so much.

I know you've spoken to many women across the country regarding the women entrepreneurship strategy. Can you share what benefits stood out to you in your conversations with different business owners?

**Hon. Rechie Valdez:** The women entrepreneurs I met who have been able to benefit through the women entrepreneurship strategy have shared with me some of their amazing wins in being able to get the capital they need to start up and scale up their business. They've been able to get the support through the ecosystem fund that we provide.

What I can do is share a success story on someone from Also Recruitment. They've been a beneficiary of the women entrepreneurship strategy and received support from Evol, an organization funded by the women entrepreneurship's ecosystem fund, to get the financing needed to provide a new temporary staffing service. Evol also connected her to a networking opportunity, where she can meet other entrepreneurs who share the same challenges. I think you heard, in previous testimony in this committee, how important those networking opportunities are for women entrepreneurs.

**Ms. Emmanuella Lambropoulos:** Yes, and actually, the next question I am going to ask is related.

We have heard from witnesses, but I'm sure you've heard as well, about the importance of mentorship and the importance of creating ecosystems for these women. Can you speak to the importance of that and about how this can help them reach the many opportunities they have at their fingertips when they're able to be in this ecosystem together and share best practices and all of that?

**Hon. Rechie Valdez:** What I can share is my own personal experience.

Sometimes it can be very isolating to be an entrepreneur. You have to juggle so many different things, and sometimes you might have a question or need some support in a specific area. What the ecosystem does is provide networking opportunities so that women like me can connect with others to get help and support, and sometimes you just need a tribe behind you to support you. They can help support you by way of promoting you through social media and sharing all the work you do and continuing to advocate each other. I certainly benefited from that. I think the work we're doing to help women entrepreneurs is spectacular, because it really helps women know that they can go somewhere to get the support they need whenever they need it.

**Ms. Emmanuella Lambropoulos:** Madam Chair, how much time do I have left?

**The Chair:** You have 37 seconds.

**Ms. Emmanuella Lambropoulos:** Well, I appreciate your sharing your experience with us, Minister. It's important to hear that as well, because you were once one of the people you're helping now, and so it's really great that you get to do that with first-hand experience.

I don't have any other questions that will be answerable in under a minute, so I just want to say thank you once again.

**The Chair:** Thank you so much.

We're now moving over to two and a half minutes, and I'll pass the floor over to Andréanne Larouche.

Andréanne, the floor is yours.

[Translation]

**Ms. Andréanne Larouche:** Thank you very much, Madam Chair.

Minister, I can answer the question from my NDP colleague, because I have the emergency account numbers in hand. According to the CFIB, to date, 150,000 businesses have not repaid their loan.

It is likely that next year will be hard for these businesses and some of them may be facing bankruptcy. In fact, 200,000 businesses went into debt to pay back the emergency account. That brings the total up to 350,000 businesses in jeopardy, according to the CFIB. For them, and especially for the 150,000 businesses that have yet to pay back their loan, next year will be critical. It is likely that they will just have to close their doors.

Minister, have you assessed the economic cost these bankruptcies would incur?

• (1615)

[English]

**Hon. Rechie Valdez:** One thing I want to clarify again is that nearly 80% of small businesses have been able to pay it back. There's still a second date that we are looking at with regard to the refinancing. There are still small businesses that are seeking refinancing to pay back their CEBA loan. Again, there are still three years, with the extension, that they do not have to pay back their CEBA loans.

I'll turn it over to my official, who can address some of the rest of your question.

[Translation]

**Ms. Andréanne Larouche:** Minister, 200,000 businesses went into debt to pay back their loan. We talked about 80%, but that percentage is either fallacious or misleading, because it takes into account people who remortgaged their homes to pay back the loan. There are risks; it's not inconsequential. It's like paying a credit card with another credit card. On an economic level, it's not a good solution.

Small businesses weren't the only ones who got the loan; festival organizers did too, for example. These organizations breathe life into our communities.

Minister, did you consider what would cost more: let businesses go bankrupt or set up a direct helpline quickly so that people can talk to someone? In some cases, people lost their subsidy because they were a few days late.

Could we not show a little humanity and flexibility?

[English]

**The Chair:** Unfortunately, that time is up as well. Perhaps there are information and documents that you would be able to send to us specifically in response to Ms. Larouche's question.

I'm now going to pass it over to Leah Gazan for two and a half minutes.

**Ms. Leah Gazan:** Thank you so much.

Just going back to the \$20,000, I have to be honest, Minister, that small businesses could either pay off their loan—they were given a choice—or refinance. I agree with my colleague. It's either like paying a credit card with a credit card or ending up paying for an additional \$20,000 in debt. How did the government come up with

that decision, knowing that we lost many businesses as a result of the pandemic? It was not the fault of businesses or anybody else. What's the rationalization for that?

**Hon. Rechie Valdez:** I don't think anyone in this committee would ever want any small business to close, and our government certainly does not want that to happen. That is the reason we provided multiple flexible options and time for small businesses to be able to repay their CEBA loans.

I just want to ask my official to share some of the things related to the question—

**Ms. Leah Gazan:** Actually, would you please send that to the committee? Thank you.

Small businesses most impacted by your government's refusal to provide relief for small business owners are food services, retail, and tourism, since 82% of accommodation and food services and 78% of tourism businesses applied for CEBA loans. In fact, most of those industries are likely owned by women.

Out of those industries in that particular sector, could you please send to the committee how many were forced to close as a result of not being able to pay their CEBA loan? Thank you.

My question for you, Minister, is that racialized business owners were disproportionately likely to take out CEBA loans. I come from a community that I'm very proud of, my community of Winnipeg Centre. We have lots of small businesses. We are a community of small businesses, many of which have had to close as a result of not being able to pay back their CEBA loans.

Are there any plans by your government to change course, to make sure that we don't see any more small businesses close as a result of what I see as a plan that is unfriendly to small businesses, particularly those owned by women?

**The Chair:** You have about 10 seconds.

**Hon. Rechie Valdez:** Yes, of course. I've spoken to a few of them, again, through the women entrepreneurship strategy, whether that's funding for entrepreneurs or whether that's supporting the ecosystem to support them. I already mentioned the indigenous entrepreneurship program, which is certainly going to be able to help them as well.

• (1620)

**The Chair:** Perfect. Thank you very much.

We're going to finish up this round with five minutes with Anna and five minutes to Lisa.

Go ahead, Anna. You have five minutes.

**Mrs. Anna Roberts:** Thank you, Madam Chair.

Minister, I have a couple of questions for you, and then I want to ask you about something that a constituent has brought to my attention.

The first question is this: What advice would you be able to give the Prime Minister and the Minister of Environment on the recent announcement to cease funding on road construction in Canada? As you know, it will burden the small businesses on their supply chain issues.

The second question I want to ask you is that 46.4% of parents reported difficulties finding child care in 2023, which is up from 36.4% in 2019.

Now I want to tell you about a constituent. I want you to reflect on this for minute.

I had a call from a female constituent who has a small business. She had very few employees, and she was obviously affected by the pandemic. She hasn't taken a paycheque for many years, and she had the blessing of having savings that she was able to live on. Now the savings are gone. She phoned in to find out what other options she has. She doesn't qualify for a loan, but she was told that if she does go bankrupt, the government will come after her RRSPs, because they have the right to do so.

Can you maybe answer those questions, and tell me how would you react if someone brought that to your attention?

**Hon. Rechie Valdez:** Thank you. I think there were several questions in there, so I'll try to do my best.

**Mrs. Anna Roberts:** I'm sorry about that.

**Hon. Rechie Valdez:** That's okay.

The first question is around infrastructure. Our government has made a significant amount of investment into that all across this country, and we will continue to invest in the infrastructure that is needed for this country, including that which is connected to small businesses.

The second is with regard to entrepreneurs who are having challenges. Yes, I acknowledge that there are challenges, and I've experienced them myself. I think we've provided incredible, unprecedented supports for women entrepreneurs in particular, and for those who are under-represented or continue to have challenges. We will continue to be there for them, again through the women's entrepreneurship ecosystem fund. I mentioned already the loan fund that's helping to provide them with capital, and of course the \$10-a-day child care program is helping support women to get the support they need to help their families. We will continue to be there for women entrepreneurs.

**Mrs. Anna Roberts:** I'm going by Statistics Canada, and they're saying that what you're saying is not relevant, because there are no child care spaces. It burdens me, because my husband passed away at a young age and I was a single mom. I have to admit that it was very challenging. I guess we'll have to question Stats Canada for these numbers, because they don't appear to agree with the statistics you're providing.

My colleague Dominique has one more question, so I'd like to pass it over to her now.

[*Translation*]

**Mrs. Dominique Vien:** Thank you very much, Madam Chair.

I'm afraid I don't have much time.

Minister, a few minutes ago, you said that your government invested significantly and will continue to invest in roads. I come from a rural area, and people who live in those regions know that getting around is complicated. There is no public transit. In the Quebec City area, we have a major project we're really counting on. The project is good for the environment, because it means fewer cars will be making a big detour. The third link is very promising for us, as well as for businesses in Bellechasse and Les Etchemins.

Your colleague, the Minister of Environment and Climate Change, said yesterday that investing in roads was over. You represent small businesses, including those located in our rural areas, namely businesses in the rural area of Bellechasse. What would you say to them now?

Do you agree with your colleague about what he said yesterday in the House of Commons?

[*English*]

**Hon. Rechie Valdez:** Again, I've seen the investments we've made in this country with regard to infrastructure. We will continue to invest in infrastructure across this country, especially where it's most needed. I appreciate your input on where the opportunities for infrastructure are.

[*Translation*]

**Mrs. Dominique Vien:** Minister, your colleague, the Minister of Environment and Climate Change, said yesterday that he would no longer invest in roads. That will have an impact on the business world and small businesses, specifically those located in rural areas.

Do you support what he said?

[*English*]

**The Chair:** You have 30 seconds.

**Hon. Rechie Valdez:** Thank you for that question.

Again, we will continue to invest in the infrastructure that's needed for this country, especially those infrastructure projects that will benefit and help support entrepreneurs.

• (1625)

**The Chair:** *Merci.*

We will go on to the final round.

Lisa, you have five minutes.

**Ms. Lisa Hepfner (Hamilton Mountain, Lib.):** Thank you, Chair. Thank you, Minister Valdez, for being here with us today.

I want to talk about some of the other things this government has done to support small businesses. We know it's been a difficult time. You've acknowledged that. Around the world, small businesses have been facing similar challenges. The whole world went through this pandemic.

Maybe you can touch on some of the other things we've done. For example, I think we lowered the small business tax rate by more than a per cent. Can you explain what sort of impact that has had?

**Hon. Rechie Valdez:** Yes. Thank you.

We lowered the taxes for small businesses. We also increased the bracket to allow more small businesses to qualify for some of the tax benefits we've had. I think this is certainly making a difference.

Again, the fact that we'll be lowering credit card fees for both Visa and Mastercard means that credit card users and certainly small businesses will be saving close to a billion dollars over five years. These are real savings. That change will take effect this fall.

**Ms. Lisa Hepfner:** Has your department done any comparisons of how small businesses in Canada weathered the pandemic as compared with similar nations?

**Hon. Rechie Valdez:** As you mentioned earlier, the challenges we face in Canada are not in a silo. Many different G7 countries and many countries around the world are experiencing challenges, especially when it comes to affordability.

What I can say is that yes, entrepreneurs are having challenges, but we will continue to provide supports to small businesses across this country, especially for women entrepreneurs. The focus has been very deliberate on our part to provide supports for them. Again, that's capital. It's access to funding that small business entrepreneurs need.

The second is supporting the ecosystem that supports them with the mentorship opportunities and networking opportunities provided to them, which is very important. Then we're collecting all this through our knowledge hub, which will obviously collect the data that we need.

I think what's really important is being able to share all the positive stories and all the success stories out there. Many success stories have happened across the country as a result of the women entrepreneurship strategy.

**Ms. Lisa Hepfner:** You mentioned mentorship. I think earlier on in your testimony you talked about women having to hold each other up and support each other. What more can we do in this country to foster that communal spirit and foster that companionship and support among women entrepreneurs?

**Hon. Rechie Valdez:** I mentioned earlier that I think there's a lot of power in sharing stories of women entrepreneurs. I don't mind sharing another one.

In Winnipeg, there's Feferity Designs. Through the women entrepreneurship strategy, with the SEED Winnipeg funding they received, Kehinde is setting up her business through supports that are helping her understand how business in Canada works and in structuring her business, defining her target market and setting up her business account. These are tangible things that entrepreneurs are getting supports with through the entrepreneurship strategy. It's working and it's really providing the supports they need on the ground.

**Ms. Lisa Hepfner:** Thank you, Minister.

I'm going to share the last two minutes with my colleague Ms. Sidhu.

**Ms. Sonia Sidhu (Brampton South, Lib.):** Thank you, Minister and officials, for coming to our committee.

Quickly, Minister, I know we share the area together. I want to talk about the Women Entrepreneurship Knowledge Hub and how

it's removing barriers and how it's helping with the leadership opportunities for women.

**Hon. Rechie Valdez:** Yes, absolutely.

What's been really good that I've seen with the knowledge hub is being able to have a single point of contact. If you are an entrepreneur who's watching this—because everyone tunes into committee, of course—you can reach out to the knowledge hub and ask questions. You can look at all the success stories that are online. It's pretty remarkable. If they need any guidance or support, it's certainly there.

What I can also share is that I think data is important. Not only have we funded the Women Entrepreneurship Knowledge Hub, but also, through our government supports through the Business Data Lab in collaboration with the Canadian Chamber of Commerce, the insights and analytics that the entrepreneurs have asked for are all there. If you go to the Business Data Lab website, you can have reports right at your fingertips that can help you understand various things. It helps you understand the industry, geography and business ownership. Head over to the Business Data Lab if you're watching this. It's pretty cool.

**The Chair:** You have 25 seconds.

**Ms. Sonia Sidhu:** That was my last question.

**The Chair:** Okay.

On behalf of the committee, I would really like to thank Minister Valdez, Francis Bilodeau and Etienne-René Massie.

I know that there have been several documents requested today. We had some questions for which documents were requested, so we will be following up on those, but I would like to thank you.

We are going to suspend for just a short period of time.

● (1625)

(Pause)

● (1635)

**The Chair:** Okay, everybody. Welcome back to committee and to our meeting.

I believe that our clerk has already shared with you not to put your earpiece too close to the mic and to make sure your mics are turned off and on so that we don't get any crazy sounds. We want to make sure that our interpreters don't get any ear problems.

I am very happy to be here today. We have two individuals who will be joining us.

We have, as an individual, Lohifa Pogason Acker, who is a business owner. We also have, from Wisdom2Action, Fae Johnstone, who is the executive director.

We're going to start with five minutes each for your opening comments, and I'm going to pass the floor to Lohifa. I hope I'm saying that properly.

Lohifa, you have the floor.

**Ms. Lohifa Pogoson Acker (Business Owner, As an Individual):** Thank you so much. It's such a pleasure to be here amidst all of you. I look forward to exciting conversations, questions and answers.

My name is Lohifa Pogoson Acker. I'm an entrepreneur, business owner and community advocate from the wonderful city of Hamilton, Ontario. I bring you greetings from the city of Hamilton—Hamilton Mountain, to be exact.

I'd written quite the epistle over the weekend before coming here. I found out on Friday I was going to be coming here.

An incident occurred that shifted my perspective, and I thought I would bring to you a story of a friend of mine who started the entrepreneurship journey with me five years ago. Unfortunately, we ended up in emergency at the psych ward over the weekend—on Sunday, on Monday and again on Tuesday.

I wondered how we got to this point of not supporting entrepreneurs along their journey and at their junctures of challenge. When I hear the minister speak about wraparound supports, I can't help but wonder what exactly she was referring to in terms of wraparound supports. We all know, as entrepreneurs, that our journey is already lonely. Sometimes it is very difficult to reach out, to find resources and to find these ecosystems that I hear mentioned.

When I heard them mentioned, I couldn't help but wonder if I was in the same country that she was referring to—or even the same city, to bring it a bit smaller—because there has been a disconnect throughout the pandemic and there continues to be a disconnect.

I think there is an aspect of entrepreneurship and an aspect of women in business and supporting women in business that we are not being very intentional about. The joy has left the building. I'm not sure how else to say this. The stress has taken over. There are a lot of mental health issues as a result of the joy leaving the building.

We do not see intentional programming to help women remain enthusiastic, to help women remain joyful and to help them find... Sometimes it's difficult to find a balance, but it's the feeling that you have a balance in managing a home, managing a business and being an active member of society.

I'm hopeful that we can have these discussions today. I can hopefully offer some perspective and some solutions in terms of bringing the joy back into the building for women entrepreneurs, but also, particularly in my case, for black women entrepreneurs.

Thank you very much.

**The Chair:** Thank you for bringing the joy into our room.

I'm now going to pass it over to Fae Johnstone. Fae, you have five minutes.

**Ms. Fae Johnstone (Executive Director, Wisdom2Action):** Thank you. It's an honour and a pleasure to be here today.

As was mentioned, my name is Fae Johnstone. I'm a 28-year-old trans woman, and I live here in Ottawa on unceded, unsundered Algonquin Anishinabe territory.

In my day job, I'm the executive director of Wisdom2Action. We are a small consulting firm that works predominantly with non-profits and health and social services in the private sector, and though I live here in Ottawa, my firm is based in Kijipuktuk Mi'kma'ki, colonially known as Halifax, Nova Scotia. Although I've never lived there, part of my heart definitely does.

Over the past six years, I've had the absolute honour of leading my firm and helping build a successful business in a difficult and increasingly challenging economic environment as a trans person and as a woman, often defying the odds and often defying expectations as well.

I like to look back to when I was a little bit younger. I don't think most folks in my world would have expected that I'd be here today or that I would be the owner of a successful business.

My firm is a small one, and we predominately employ queer folks, women and folks from other marginalized communities. We lead with our values. Most of our clients are small non-profits that often can't afford the services and supports of larger consulting firms that often are based in Toronto. We help organizations scale their impact and bring inclusion to life in their work while strengthening their connection to the communities that they serve.

As a firm with a social enterprise commitment, we also leverage our platform and resources on 2SLGBTQIA+ advocacy and other causes that are near and dear to my heart and to the hearts of my co-owners.

We are proud to be a living wage employer and to be an inclusive workplace for our team, often employees and colleagues who haven't had access to workplaces with the freedom to be themselves and who can show up as their honest selves in their work environments.

I'd like to speak in my time today to the economic inequalities and barriers facing queer and trans people and business owners. I also want to touch on the threat of rising hate and share recommendations on how this committee and the federal government can respond to both the economic issues and the human rights crises queer and trans communities are facing in Canada today.

I want to start by emphasizing the unequal playing field queer and trans workers and business owners face.

We are more likely to live in poverty and more likely to be homeless. We actually make, on average, less annual income than our cisgender and heterosexual peers. We know that is particularly true for trans and gender-diverse people, where almost 48% of trans people in this country make under \$30,000 a year. That means almost half of trans people live in poverty or close to it.

We have made immense progress in the past few decades, but inequity is still our everyday reality. My community is simply trying to survive. Even as our country talks about how much of a champion and a trailblazer we are, I have friends who are struggling to pay their bills. I have friends who are struggling to pay rent and for whom the dream of owning a home is further out of reach for them than it would be for our cisgender and heterosexual peers.

Structural factors make it harder for us to make ends meet. Those barriers are multiplied for Black, indigenous and racialized queer people, disabled queer people and for transgender people as well. We need economic and public policy interventions that lift up our community and improve our social and economic circumstances.

We are also more likely in this age to be targeted by hate. I have too many friends and colleagues in the entrepreneurship and business development space who have been subjected to hate and hate mail. I have had friends who have had the pride flags they display in their coffee shops burned or torn down or vandalized in other ways.

As queer people, we also know that we lose business by being out as who we are. Folks will not come to our shops. They will not buy from our business, and we are often tokenized as just those folks who do queer and trans things. While I'm proud to own a queer and trans business, I have to insist every time that we don't just do the queer and trans stuff, that we're also able to help organizations scale their impact, connect with their communities and do the work they do better.

For some in our communities, that risk is heightened. Just think of the discourse right now around drag performers. These are small business owners and entrepreneurs, and they're receiving death threats for doing the work that they do. They're also having to have bodyguards in front of their events. They're seeing a real risk that they will have their livelihood, their identities, their privacy violated by groups that hate them for being who they are.

I also want to speak to government laws and policies that make some members of our community more vulnerable. We still have legislation that makes it difficult for queer and trans people who are engaged in sex work to do the work that they do. We still live in a context of partial criminalization that makes it harder for folks to screen clients, makes it harder for folks to unionize their businesses and makes it harder for them to be safe and to succeed as entrepreneurs.

In this age, we are seeing a staggering rise in hate, and I'm going to speak quickly and summarize briefly.

• (1640)

I guess what I would say is that we cannot underestimate the threat of rising hate in this country. We need our government to listen up, and we need to make sure that we're responding fully to the threat of anti-queer and anti-trans hate and its impact on our queer people and their businesses.

Thank you.

**The Chair:** Thanks so much.

We're going to start our six-minute round. I'm going to pass the floor to Dominique Vien for the first six minutes.

[*Translation*]

**Mrs. Dominique Vien:** Thank you, Madam Chair.

Thank you to both of our witnesses for being here today, even if the subject was rather bleak. Indeed, I found their testimony a bit depressing.

Ms. Pogoson Acker, you talked about mental health problems and a very complicated reality. Same thing for you, Ms. Johnstone.

What could actually motivate women to go into business now?

• (1645)

[*English*]

**Ms. Lohifa Pogoson Acker:** I'm waiting for the translation, but Fae, you speak French, so you can go.

[*Translation*]

**Ms. Fae Johnstone:** Thank you for the question.

I will answer in English. I understood your question, but I don't have all the right words to give you an answer in French.

[*English*]

You know, when I look to the federal government's 2SLGBTQ action plan, I see that it doesn't have significant carve-outs when it comes to supporting queer and trans business owners or entrepreneurs.

I think there have been a lot of incredible investments. We were very thankful to receive some support from the federal government during the COVID pandemic to help us keep our doors open and employ the folks we love to employ. However, I think the struggle is that the narrative is one of fear and anxiety, and a lot of folks don't have the skills, or access to the opportunities to build the skills, to come out into entrepreneurship and thrive as small business owners.

**Ms. Lohifa Pogoson Acker:** Can I ask that you repeat the question? I didn't quite get the translation.

**The Chair:** Would you repeat the question?

[*Translation*]

**Mrs. Dominique Vien:** Actually, the question is very simple.

Ms. Pogoson Acker, in your opinion, what pushes women to get into business now, since the context makes it extremely complicated for them?

According to some data, women-owned businesses close their doors much more quickly and their survival rate is much lower than businesses owned by men. You talked about mental health problems, and you said that government policy was completely disconnected from reality.

Given all that, what could ever push women to get into business now?

[*English*]

**Ms. Lohifa Pogoson Acker:** Well, I can speak from my perspective.

I think what pushed me to get into entrepreneurship was independence and a yearning for independence. I knew I wanted to be a wife. I knew I wanted to be a mom. I knew I wanted to raise my kids and not necessarily have them be raised by anyone else in exchange for—

**Mrs. Dominique Vien:** You wanted to be a superwoman.

**Voices:** Oh, oh!

**Ms. Lohifa Pogoson Acker:** Yes, I wanted to be a superwoman, and I still try to strive towards that. I think most women want that independence, and it's very difficult to pursue the independence when you are on someone else's time clock. I think women are still being inspired to pursue entrepreneurship because of the yearning for independence.

Again, women are also very smart. We have a lot to contribute, and sometimes.... In my case, for instance, when I was in my job, I didn't feel like my skills and expertise were being maximized. I felt like I could do more. I felt like I could give more, and if I wasn't able to do it in the workplace, I didn't have time to do it in the community. That is why I went into entrepreneurship. I knew that I could manage my own time and not only give back to my community but also contribute economically in the form of a business. From my perspective, absolutely, independence....

As I said, I think the government can really meet entrepreneurs at their juncture of challenge. I wanted to become an entrepreneur because I wanted to manage my time and be around my children. I came to this country in 2001. When I came in 2001, we were having conversations about child care. Here we are 24 years later, if my math is right, and we're having the same conversations.

**Voices:** Oh, oh!

[*Translation*]

**Mrs. Dominique Vien:** I'm very happy you mentioned it.

[*English*]

**Ms. Lohifa Pogoson Acker:** How haven't we moved forward on this after 24 years? It is things of this nature.... I do have some stories to share, and I will try to share them during the other lines of questioning.

That would be my response.

[*Translation*]

**Mrs. Dominique Vien:** Ms. Johnstone, equality before the law is one thing, real equality is another. We see it every day, unfortunate-

ly. Normally, everyone can dream and access these programs, opportunities and funding from banks and credit unions.

What challenges do trans people encounter on a daily basis when it comes time to secure funds to start a business?

[*English*]

**Ms. Fae Johnstone:** Maybe I should put this into translation. I'm trying to work on my French.

I think the question was, why are people still stepping into this space, or...?

[*Translation*]

**Mrs. Dominique Vien:** In fact, every person usually has access to everything. It's the principle of equality. I know that real equality is not necessarily the same as equality before the law.

Equality before the law exists throughout Canada; there's no problem there. However, when it comes to accessing funding, for example, or other programs, what are the challenges you encounter as a trans person?

**Ms. Fae Johnstone:** Thank you for the question.

[*English*]

I'm from a military family and I'm from a middle-class family, so I am coming to this from a lot of privilege. That sets me apart from many in my community.

When I think about my community, I think about folks who are homeless, who are street-involved or who didn't have access to a post-secondary, graduate-level education. For them, it's a very different story from it would have been for me.

For me, I was feisty. I wanted to do this and I wasn't going to let anybody get in my way. For others, they don't know these programs existed in the first place. They don't know that there are federal grants to support business owners or entrepreneurs.

• (1650)

**The Chair:** Thank you very much.

We're now going to pass it over to Lisa Hepfner for the next six minutes.

Lisa, you have the floor.

**Ms. Lisa Hepfner:** Thank you, Chair.

Thank you to two of my favourite witnesses.

Lohifa, we've known each other for years now. I consider you a friend. I am sorry for what you've been going through with your friend over the past weekend. You are someone who is always there for others. You are there for everyone. You are a stalwart in our community. In fact, you're a recent recipient of the Order of Hamilton.



One thing we've talked about is this loneliness you talked about off the top: Women entrepreneurs are in their homes. Many times, they don't have a big workplace. They don't have a lot of employees.

What are your suggestions? How do we maintain their motivation? How do we support their mental health? How do we create a community where women can look to each other, bond together and hold each other up?

**Ms. Lohifa Pogoson Acker:** Thank you. That's a really good question.

I'm going to feed off of what Fae started to speak about in regard to knowledge and the sharing of knowledge.

Yes, these programs exist, but where are they? I don't know about them. Fae clearly doesn't know about them. When the minister was speaking about certain programming, as I said, I was very confused. I thought I was in the wrong country.

Going back to my earlier point, women are very smart. As much as we challenge each other, backbite and don't support each other, we're also able to operate just as efficiently on the other side. We're also able to hold each other up, lift each other up and support each other, if given the opportunity.

I think what the government needs to do is be intentional in programming. You can't just throw money out there. I would have loved to come here to be part of a strategic planning session. I would have loved to come here to contribute and give feedback on some of the best practices that you've seen over the last few years of programming. I would have loved to come here and be a part of a brainstorming session.

We've been consulted. We've been questioned. We've been studied. We want to see action that turns out the desirable outcomes so that people are not ending up in psych wards and people are not ending up feeling stressed and lonely. Be intentional about the programming and don't just offer the funding—don't just offer solutions in theory, as Dominique said. Really be intentional about creating those spaces.

I heard the word “ecosystem” over and over again. The only ecosystems I know are the ones I created in my small community in Hamilton. I don't know of any other ecosystems that have come as a result of guidance from the government. I think that's what's needed.

**Ms. Lisa Hepfner:** You heard today about a bunch of programs that we offer, and you're just not aware of them. It's not necessarily that those programs aren't there, but maybe the government needs to do a better job of explaining to people what is there and what they can access.

Is that what you would say?

**Ms. Lohifa Pogoson Acker:** Absolutely.

Also, connect it to community. We're ready to do the work. We're ready to pound the pavement, connect with each other and really just be a community, but if we don't have the leverage of knowledge and the support to do that, it's very difficult. We all just end up existing in silos, lonely and frustrated.

**Ms. Lisa Hepfner:** Promise me you'll come to my office on Hamilton Mountain. We will go over all of the programs available, because it's part of my job as an MP and as your MP to let you know about those programs.

Both of you also touched on intersectionality and how that creates even more barriers for women, men and gender-diverse people, really. If you're Black, if you're indigenous or if you're gender-diverse, it adds on to the barriers.

What are your big ideas or solutions for how we minimize those barriers and even the playing field for people?

**Ms. Fae Johnstone:** I think we need to see an intergovernmental approach in part to help address this. I'd like to give a shout-out to Minister Ien and the incredible work of Women and Gender Equality Canada in particular in supporting queer and trans communities through the action plan, but I worry that within government, lot of these innovations are siloed. There aren't efforts to bridge those gaps from one department to the other to make sure that the GBA+ analysis that one department can bring is invested in that intersectional analysis and shared to others so that other ministries and departments are able to learn from the outputs from those departments and from the approach to policy.

I think that a lot of the time, we still design policy with John in mind, not Joanne. I think there's an opportunity there. I think if we build from those intersections, it better serves everybody.

● (1655)

**Ms. Lisa Hepfner:** Lohifa, do you want to add anything?

**Ms. Lohifa Pogoson Acker:** I don't really like that word “intersectionality”. Yes, I know, I know, but I feel that it complicates the basis of need, really. I feel that when we start discuss intersectionalities—yes, they are important, to an extent—we lose sight of the basics. The basics for me are really just our need as women, our need as women who are feeling lonely, our need as women who are not feeling supported and our need as women who want to do better, who want to serve, but need support to do so.

Let's not overcomplicate things. Things will just get confused, and then that leads to more reports and more reports, and then nothing gets done. Let's come back to the basis, and the basis is how we support people who are in need. I think what you need to do is start to use us to help us. I don't think that's happening enough.

**Ms. Lisa Hepfner:** That's why you're here.

**The Chair:** Thank you so much.

We're now going to go over for the next six minutes to Andréanne Larouche. Andréanne, you have six minutes.

[Translation]

**Ms. Andréanne Larouche:** Thank you very much, Madam Chair.

I thank both fantastic witnesses for being here with us today as part of the study.

Obviously, the more the study moves forward, the more we see the necessity of undertaking this work to explore the issue.

Right now, there are obstacles to women's economic empowerment. However, you are one of the women telling your story about everyday life and talking about the independence that starting a business can offer. Independence is something we really strive for in order to gain economic empowerment. This independence is essential. It's also a key aspect for many women who want to get out of certain circles.

I will come back to that later.

You also have another point in common. Indeed, your testimony is not very cheerful.

I will address Ms. Johnstone first, then I will come back to you, Ms. Pogoson Acker.

Ms. Johnstone, we met during several events. You are a very active advocate, which led to you getting hateful comments online, when it should have been an honour for you to be part of an advertising campaign.

What is the impact of online violence? I could even draw a parallel with politics.

How might this type of violence, or getting media attention, discourage women from going into politics or business?

**Ms. Fae Johnstone:** Thank you very much for the question.

[English]

Last year I was included in a Hershey Canada campaign for International Women's Day. I had the honour of having my face on a chocolate bar that you can still find in your local convenience store.

In response, Canada's dear friend Tucker Carlson did a segment on me on Fox News, and it ran across the Fox News syndicate. Over the course of the next three weeks, I had hundreds of death threats, hateful comments and other horrible things said and written about me, including private information about my family and my personal life published for the world to see.

I still have not recovered from that experience. I broke down on my partner's shoulder time and time again. I had security guards in front of my home for seven days straight who had to make sure that no one came up to my home who was not pre-approved. That is an extreme example. What happened to me was a fairly unique time and place, but it's happening to more and more trans and queer people all across this country.

We underestimate both the economic impact and the mental health impact of an environment where hate is normal again. Parents and families are going to have to flee certain provinces if nothing changes. We tell our young folks so often that they are going to be able to change the world; well, they're going to get bullied more often. If they're bullied more often, their ability and desire to contribute to our economy and to public life is going to decrease.

I do believe that we are creating a more and more poisonous and toxic environment, both in Canadian society and in our political sphere. That's why we need our elected officials. That's why we need everyone in these spaces to lift up their voices. If this becomes our new normal, it's not just going to be us who are impacted; it's going to be all marginalized folks whom we're trying to kick this door open for.

[Translation]

**Ms. Andréanne Larouche:** It is not necessarily part of the subject of our study, although there is a link, but there could be legislation to fight online hate. Obviously, it has to stay within the boundaries of freedom of expression. Perhaps we can find ways of setting limits around what we can say, because it can sometimes become very violent. That's more or less what I understood from what you said.

Ms. Pogoson Acker, we heard about the challenges women face. We see that women-owned businesses have much lower survival rates than those owned by men.

Without going into the details about what your friend went through, could you tell us about the challenges a woman might face in the business world that can lead to serious mental health problems? We talked a little bit about funding, but other than that, what obstacles are causing so many businesses to shut down and so many women to end up in these situations?

We talked about online violence in one case, but other than that, what causes a businesswoman to go through what your friend went through, which led to a health problem requiring care?

● (1700)

[English]

**Ms. Lohifa Pogoson Acker:** Yes, I can, and I'd like to tell a story.

I don't know how many of you watch CBC. It's Black History Month, and there is a docuseries on a lady named Beverly Mascoll. I don't know if anybody has seen that.

She was an entrepreneur in the 1970s who came to Toronto from Nova Scotia and in 1973 opened the first Black-owned beauty supply store out of Toronto. She was named to the Order of Canada in the early 1990s and died abruptly at 59 years of age of breast cancer. It was sudden and quick. There was no succession plan and there was no legacy—I mean, there was a legacy, but it was one of triumph and tragedy.

In 1973, 51 years ago, she couldn't get loans at the bank, so she started selling out of her car. She couldn't get staff to work with her because, of course, of racism and discrimination, so she started with family. You know what happens sometimes when you bring family into the room and into a business: Sometimes it's great and sometimes it's not. Scaling up the business, she didn't have support to do so.

It becomes very difficult at different junctures. If you don't get funding, or maybe you do get funding, you lack knowledge, and if you lack knowledge, you lack the application of knowledge. When you do have that knowledge and you want to apply the knowledge, sometimes the wisdom is not there. Sometimes the support is not there. We were talking about sharing, but sometimes those stories are not there, so you cannot leverage best practices from other people.

In my case, I'm thankful for backups. I'm thankful to have a community of people who support me, but not everyone is as outgoing and as outspoken as I am.

How do we reach those people who can't come out and ask for help? It's not by posting things on a website. You have to think about that.

**The Chair:** Thank you so much.

Although you went a little over time, I think we all really appreciate the enthusiasm that you bring with your answers as well. It's perfect.

I'm going to pass it over to Leah. Leah, you have the floor for six minutes.

**Ms. Leah Gazan:** Thank you so much.

Thanks so much to both of you just wonderful witnesses.

Ms. Johnstone, you were talking about your business, and I actually said today that I know about other things than just being indigenous, so I really appreciated that comment.

You spoke about rising hate. I am very worried about it. I am very worried about the story you told. We know right now that three Canadian provinces have introduced, or will soon introduce, policy and legislation that restricts the freedom of transgender young people and their families.

What do you imagine will be the economic impact of these policies, and how can the federal government respond? How will these policies affect the ability of transgender workers and entrepreneurs to seek employment or small business supports?

In fact, last week a petition was introduced in the House that questioned, in the name of bodily autonomy of women and girls, limiting spaces for gender-diverse folks.

Can you respond to that?

**Ms. Fae Johnstone:** I think, first and foremost, that there's a rising push all around the world to repoliticize the rights of queer and trans people. That's what exists. It's on the superstructure here, and they use great rhetoric to do it. It's brilliant communication: It's the language of parental rights, and no one opposes parental rights. We have a gut reaction to supporting the rights of parents.

This is never about parents.

These policies are about those most vulnerable young people who are not ready or are not comfortable about coming out at home.

What these policies do, beyond their devastating impact on the kids who will be forced back into the closet in these provinces, is create a social environment where hate becomes more normal. Those kids who are already bullying these young folks are more likely to do so, more likely to mistreat them. What that leads to ultimately, in a conversation that's so polarized, is that when a trans kid does come out to their parents and those parents aren't supportive, the kid ends up on the street.

We know that 25% to 40% of the homeless young people in this country identify as members of the queer and trans community. If you are a homeless young person, your ability to start a business is quite a bit different from what it would be for somebody coming from a context like mine, and so the economic opportunity of those folks is immediately curtailed because they don't have a home and they aren't able to access education and they aren't able to go to university—and they're definitely not going to hear about these programs on government websites.

All of that contributes to a social and economic impact on our communities. In some cases, it will force families to leave their jobs. If you are a parent in Alberta right now and your kid needs access to gender-affirming health care, you will no longer, in the fall, be able to access that care. If your kid needs that care to survive and to make every day a little less painful from what we know is evidence-based care, that family's only choice is going to be to leave the province that they live in. That comes with a significant cost, and it comes with that kid also losing their friends.

I'm a military brat. We moved all the time. I got over it, but if you're a kid who is struggling, if you're a kid who needs health care, that is such a horrible impact on every aspect of your identity.

● (1705)

**Ms. Leah Gazan:** Thank you so much for your candour about the impact of it.

Yesterday CSIS warned that the anti-gender movement poses a threat of extreme violence. What steps can the Government of Canada and parliamentarians take to address the rise of the anti-gender movement and the anti-LGBT hate in Canada?

**Ms. Fae Johnstone:** In May 2023, we at the Society of Queer Momentum, a non-profit that I work with part time as well because I don't have enough things on my plate, we launched a call to action that urged the federal government to act for queer safety. We identified recommendations that this government could take to support queer and trans communities in the face of this surge in hateful rhetoric and policies targeting us.

What I would love to see is further investment in local queer and trans organizations that are there for parents, that are there for young folks. Those organizations are also the ones best positioned to have conversations around gender and sexuality because, shockingly, much of our society doesn't know much about queer and trans people beyond the headlines that they're seeing.

There is still this residual or latent homophobia and transphobia that is being manipulated in dangerous ways by certain politicians and in particular by certain premiers.

I think I want an update to the federal action plan on 2SLGBTQI+ issues. I would love to see investments in anti-disinformation and anti-misinformation efforts. I would love to see the unveiling of, or at least the timeline for, the national action plan on combatting hate.

**Ms. Leah Gazan:** How much time do I have?

**The Chair:** You have 45 seconds.

**Ms. Leah Gazan:** I have a quick question. I know I have a second round.

Regarding sex work, I proposed in our sex trafficking study to decriminalize sex work as a harm reduction measure. It was voted down. Why is it important to decriminalize sex work?

**Ms. Fae Johnstone:** In Canada right now, we have what I would describe as partial decriminalization. There's a little bit of wiggle room, but almost every aspect around sex work continues to be criminalized.

What that means is that folks are not able to screen their johns, their clients. If you have somebody who's.... Sex workers historically have had blacklists of the clients they avoid, but they're no longer able to share those because folks don't want to—

There's the timer. Thank you for the question.

**Voices:** Oh, oh!

**Ms. Leah Gazan:** That was on point.

**The Chair:** I apologize, because I don't know how to turn it off sometimes.

I'm looking at the time, and because we have committee business at a quarter after five, we have six minutes, divided into two, two, one and one.

You have two minutes, CPC.

**Mrs. Anna Roberts:** Thank you, Madam Chair.

Thank you both for sharing your stories with us. It was very inspiring.

My first question is to Lohifa. I'm inspired by your story, and I have a few questions for you because many female entrepreneurs are in the service industry, which was the hardest hit during the pandemic.

I have a lot of female entrepreneurs in my riding who are sales reps who can work from home and raise their families: They are able to find a balance. Unfortunately, the pandemic impacted their businesses, because during the pandemic they found that people stopped purchasing a lot of products, so they had to go out and find other jobs once the pandemic was lifted. They're having issues finding child care. The waiting list is so long for \$10-dollar-a-day child care that they can't get their child in.

Then there are other females who have small businesses selling natural health products, and they feel that the new legislation that's coming in is going to impact their businesses and they're going to have to shut down.

Have you any suggestions for the females who have called me with these concerns?

• (1710)

**The Chair:** Let's make it quick. You have 25 seconds.

**Ms. Lohifa Pogoson Acker:** Well, I can relate, because I started my business in hairstyling in November 2019, and we all know what happened in March 2020.

I became a non-essential service, but guess what? It's the magic "P" word: You pivot. I didn't like that word then and I don't like it now, but I had to find other ways to make money, so I took on speaking engagements and became more involved in community. I started to think of other businesses that I could handle, that I could take on. It's unfortunate the onus is on us to think of ways to diversify, but that's really what it ends up being.

**The Chair:** Thank you so much.

I'm now going to pass it over to Marc for two minutes.

**Mr. Marc Serré:** Thank you, Madam Chair.

Thank you so much for your testimony and for your aspirational role model for many others.

I have another role model, my beautiful nephew and a drag queen, Michel Gervais. His drag name is Jenna Seppa—

**Voices:** Oh, oh!

**Mr. Marc Serré:** He does a French... He's from the small town of West Nipissing, Sturgeon Falls. He left high school and said he would never go back there because of the hate and some of the stigma. He went to university—Ryerson—for film, for studio. He had very supportive parents, and my sister Lynne, and Rob, and both grandmas have gone to all of his drag shows. He's gone to Toronto and Montreal and all over the country, but now he's back in Sturgeon Falls. He started pride parades, but there are still a lot of threats and hate. He's 24.

Fae, I want to ask you this: What can you tell us as a federal government that can we do to continue supporting my godchild? I know you alluded to it a bit earlier. What can we do for my nephew Michel to continue his passion and his dream for being a drag queen?

**The Chair:** You have 35 seconds.

**Ms. Fae Johnstone:** In rural communities in particular, it's a whole different conversation, and in smaller towns the rights and freedoms and the space for yourself are much more constrained. I think that is why we need more public education. We need more initiatives to help folks talk about gender and sexuality.

Again, these things become such abstractions. I played 12 years of boys' hockey and I'm from two military parents. My mom went to RMC back when it was even worse to be going to RMC as a woman. We need to have these conversations in a sphere that isn't partisan and politicized. I think we can actually get through to most folks, because whether you live in a big town or a small city, you deserve the freedom to be yourself, and that's what this is really about.

**The Chair:** Fae, I don't know how you knew exactly to the second, but that's two minutes. We're done. That was perfect.

We'll move it to Andréanne for one minute, please.

[*Translation*]

**Ms. Andréanne Larouche:** I will try to be brief.

As a government and public sector employer, what should be the priority to ensure that we create a drive towards private enterprise and encourage more women to become heads of businesses, sit on boards of directors, dare to go into business and deal with bankers who will trust them?

What should be the priority?

[*English*]

**Ms. Lohifa Pogoson Acker:** I look around this room and I don't see anyone who looks like me. I'm going to walk out of this room and you're going to have discussions about me and my challenges. You're going to offer solutions. You're going to write a report. That report is going to be policy. I imagine, since there's no one who looks like me here now, that there won't be anyone who looks like me at that point.

I think representation is important. You need to prioritize that. More importantly, though, you need to engage the community in your decision-making. I know you're doing that here and now in this way, but you need to use us in the community to achieve these goals.

• (1715)

**The Chair:** Wonderful.

I'm now going to pass it over to Leah for one minute.

**Ms. Leah Gazan:** Thank you so much.

I want to talk about Canada's federal 2SLGBTQI+ action plan. With the rising hate and disproportionate impact of economic uncertainty on 2SLGBTQI+ communities, what kinds of changes or updates are required?

**Ms. Fae Johnstone:** When it was launched, it was billed as being evergreen. It was promised to the queer and trans communities as a vehicle to deliver complete equality. It did not have much on economic development. It did not have much on the role of Canada on the international stage.

These anti-gender movements are not just a local issue; they're often funded by America, but they're pushing out around the world. We need further investments in anti-hate efforts. We need further investments in local queer and trans communities.

In particular, they have to span beyond this government. What happens if government change comes? What happens to the queer and trans community organizations that need sustainable funding?

Thank you.

**The Chair:** Thanks very much.

That was perfect, once again.

I'm now letting everybody know that the bells are coming. They're on, but we're at the end of the panel.

I'm going to end by saying, Lohifa and Fae, that this was amazing. Thank you so much for bringing your voices here. I think it's really important that we hear from everybody, and that was just wonderful.

I have to get unanimous consent so that we can continue on with our committee business once we clear the room, which will also be a challenge.

Do I have unanimous consent to carry on?

**Some hon. members:** Agreed.

**The Chair:** Okay. I'm suspending the meeting.

[*Proceedings continue in camera*]





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