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# Standing Committee on Veterans Affairs

EVIDENCE

**NUMBER 019**

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Chair: Marie-France Lalonde





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Monday, February 2, 2026

• (1105)

[*Translation*]

**The Chair (Marie-France Lalonde (Orléans, Lib.)):** I call the meeting to order.

Welcome to meeting number 19 of the House of Commons Standing Committee on Veterans Affairs.

[*English*]

Colleagues, before we begin, I would like to invite all of us to observe a moment of silence for gunner Sebastian Halmagean, who passed away a few days ago while on deployment in Latvia as part of Operation Reassurance. I'm sure all of you want me to share on your behalf that our thoughts go out to his family, his friends, the entire CAF community and veterans during this very difficult time.

On behalf of all of us here, we want to start with a moment of silence.

[*A moment of silence observed*]

[*Translation*]

Thank you.

Pursuant to the motion adopted on September 18, 2025, the committee is meeting further to its study on barriers to entrepreneurship among veterans.

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 using the Zoom application.

[*English*]

Before we continue, I would ask that all in-person participants consult the guidelines written on the cards on the table. These measures are in place to help prevent audio and feedback incidents and to protect the health and safety of all our participants, including the interpreters.

[*Translation*]

Many thanks to all of you.

[*English*]

You will also notice the QR code on the card; it links to a short awareness video.

I would like to make a few comments for the benefit of the witness and our members. I know it's the first time our witness is here.

I would just say to everyone to please wait until I recognize you by name before speaking, and those participating by video conference....

I don't think we have anyone today, Mr. Clerk, so we're not going to have that issue.

For those who need interpretation, it's right in front of you, as you know. It's always available. There are the floor, English and French interpretation channels.

[*Translation*]

Members in the room wishing to speak must raise their hands first. Please don't forget.

[*English*]

It's very important that you wait for me to recognize you.

With that, I would like to welcome our witness for the first hour. Unfortunately, our second witness had to withdraw from the panel due to an unexpected obligation. We'll make sure to reinstate the witness who was scheduled for today.

However, we are very happy to have, from Morrow Consulting and Training Inc., Mr. David Morrow, chief performance officer, who is joining us in person.

It's a pleasure to welcome you.

Mr. Morrow, you have five minutes to give your opening remarks. We will then proceed to a series of questions from the members of the committee.

[*Translation*]

Thank you.

[*English*]

**David Morrow (Chief Performance Officer, Morrow Consulting & Training Inc.):** Thank you very much, Madam Chair and members of the committee.

My name is Dave Morrow. I'm a Canadian Armed Forces veteran, founder of Morrow Consulting and Training Inc. and creator of the Hard to Kill project at [hardtokill.org](http://hardtokill.org). This includes an internationally awarded podcast, the Hard to Kill podcast, a bestselling book on Amazon, *Harden the F\*ck Up* and an online "Veterans Getting Fit AF" community, which is the first to offer frontline medical coverage and plant medicine consulting through the A-Vet protocol and to receive Veterans Affairs Canada funding to improve the health and fitness of our female warriors with our world-class A.T.H.E.N.A. program.

I'm also the only Canadian veteran, as far as I know, who has co-organized an international entrepreneur conference at the largest military entrepreneurship conference in the world, the Military Influencer Conference. I've spent the last six years talking shop with some of the biggest American and Canadian veteran business leaders. I'll also slip in here that if it were not for the Hard to Kill podcast and my team, there wouldn't be nearly as many Afghan interpreters and their families here in Canada.

Let me start the way any good entrepreneur should—with an offer. My offer is simple: Work with me to map, measure and unlock the veteran entrepreneurship pipeline in Canada—not in theory and not in another glossy brochure, but through a proper, evidence-based strategy that treats veteran founders as a national economic asset rather than a side project.

I'm not going to give you a 10-point solution in five minutes; that's obvious. That would be consultant malpractice.

What I am going to do is lay out the problem, show you what we know from the United States and make it painfully clear how little we actually know about veteran entrepreneurs in Canada. If you want real answers, that's what a follow-on mandate is for.

In the United States, the picture is very clear. There are 1.6 million businesses contributing one trillion dollars' worth of revenue per year. Research has shown that American veterans are almost twice as likely to be self-employed as non-veterans and 80% more successful in their businesses than their civilian counterparts. In other words, the U.S. can actually measure both the upside and the friction in its veteran entrepreneurship ecosystem.

Now let's cross the border. In Canada, there are about 460,000 veterans. Roughly 8,500 members transition out of the Canadian Armed Forces every year.

Here's the uncomfortable question: How many of them own businesses, in what sectors and with how many employees? What are their failure rates, their capital gaps and their export potential?

No one in this room can answer these questions with confidence, because we haven't bothered to build a proper national picture. We have signals, but not a system. We have grassroots initiatives like [shopveteran.ca](http://shopveteran.ca) and programs like the Prince's Operation Entrepreneur—which is now, unfortunately, defunct.

That's the first barrier. We're flying blind.

My personal experience as an entrepreneur navigating the minefield of VAC and PCVRS programs includes being threatened with benefit suspension for not following the vocational plan of becoming a CBC radio host, even though I'm a biochemist with a master's

degree in education; having my DEC decision delayed due to the suspicion that since I hosted a podcast and coached veterans, I was making employment income and not declaring it while on the IRB; and not being eligible for a work chair from VAC for my service-related injury because I'm self-employed.

From my work with Canadian veterans and from the largest military entrepreneurship conference in the world, a few themes keep coming up. One is data and visibility. Veteran founders are invisible in our national stats. If you're not counted, you're not planned for. You're not in the procurement strategies, in the innovation funds or in the export playbook.

Another theme is capital and the benefits cliff. In the U.S., they at least know that veterans are more likely to be entrepreneurs and still face financial gaps. In Canada, a veteran weighing a start-up has to navigate a maze of VAC benefits, tax rules and provincial programs, often with a very real fear that trying to build a business will jeopardize the safety that keeps food on the table.

The fact that we prevent income growth while on disability is beyond comprehension to me. It implies that we would rather people sit at home, collect their cheque, shut up and smoke their cannabis.

The supports are fragmented. There's no clear front door for Canadian veterans who want to start and grow a business. Instead, there's a patchwork of non-profits, boot camps, short-term projects and well-meaning pilots. These are good people and good work, but from a systems perspective, it's a bag full of parts; it's not an engine.

As for culture and identity, we train people to follow orders in the Canadian Armed Forces and then drop them into a world in which success depends on breaking patterns, questioning assumptions and pitching themselves. For many, especially those who, like me, are dealing with injuries, chronic pain and operational stress injuries, entrepreneurship is both an opportunity and a psychological minefield.

• (1110)

Back home in Montreal, I'm surrounded by a friend network of veteran entrepreneurs who never mention that they're veterans because it's bad for business. Why? Canada has consistently driven home a message in the media that we are unhinged sex predators or "grumpy old man" veterans who complain about our benefits. The reality is that only veterans buy from other veteran-owned businesses. There was not a single increase in sales during my elbows-up campaign, unfortunately.

What do I want from you today? I don't want a new brochure or another pilot. I want this committee to treat veteran entrepreneurs as economic policy, not charity. It means three things at a high level.

The first is to count us. Direct the VAC, StatsCan and partners to properly identify, track and report on veteran-owned businesses as a distinct category.

Second, follow the outcomes, not the intentions. Tie funding and programs to measurable results, revenue growth, jobs created, exports and innovation, not just to seats in a workshop.

Third, stop assuming that "jobseeker" is the only postservice identity available. For a significant portion of veterans, the right question isn't, "Who will hire you?" but "What will you build, and how do we get out of your way?"

Here, my consulting offer comes in. My team and I know this landscape from the ground level—Canadian and American. We built programs, navigated VAC, secured funding as a for-profit company and worked directly with veterans who are trying to create value instead of just surviving.

I'm not here to hand you a prepackaged solution. I'm here to say that you have a massive, underused engine of economic growth sitting in your veteran community. Right now, you don't even have the dashboard wired up. Give us a mandate to build the dashboard and the road map that follows, and five years from now, we won't be guessing how many veteran entrepreneurs Canada has. We'll be arguing about how to scale them faster.

Thank you.

**The Chair:** Thank you very much, Mr. Morrow.

I would like to open the floor for questions now.

Mr. Richards.

**Blake Richards (Airdrie—Cochrane, CPC):** Thanks, Chair.

Thank you for being here, Mr. Morrow. I especially appreciate that you came here with a very clear set of ideas and recommendations for us. This is incredibly valuable, so thank you for that.

You briefly mentioned the United States. It sounded to me as though you feel they are doing a better job in terms of fostering and encouraging veteran entrepreneurship. This is what I thought I heard you imply.

Can you tell me what you know about the differences between Canada and the United States in regard to this? What could we

learn and apply here in Canada to do better to help encourage and foster our veteran entrepreneurs?

**David Morrow:** Absolutely. It's a great question.

I wouldn't be a good senior non-commissioned officer and officer of the Canadian Armed Forces if I didn't show up with solutions to a complex problem.

I've seen and learned that, in the United States, they have an office in their veterans affairs department that handles new businesses, and they can get a designator, a number, that allows them to access different types of funding. That alone would get the ball rolling, in my opinion, here in Canada. You would then have the potential to apply for preferential rates at the bank, maybe BDC. Additionally, you would be able to bid on contracts. A certain number of contracts have to be veteran-owned companies. That is policy in the United States. I think that alone would create a massive windfall for a lot of Canadian veteran-owned businesses because we don't have an entry point. We don't have a front door.

Their network of veteran businesses is vastly superior to ours. They recognize it in policy, and because of that, they are obviously the kings of entrepreneurship in that regard. Many veterans are more adept at creating businesses because—and from personal experience, it makes sense—our risk tolerance is much higher than that of the average civilian. What I did in the military compared to what I do now is kind of laughable. I sit behind a mic and do podcasts, and I coach people online. For me, the risk is financial. This is a cakewalk compared to what I did in the Canadian Armed Forces.

We would be wise to start looking at how they set up their structure, policy-wise, and to see if we can emulate it as closely as possible. The Americans are great when it comes to collaborating and working with us to help get us off the ground. That's why I do a lot of my work in the United States.

• (1115)

**Blake Richards:** I could be mistaken, but I believe this occurs in the U.S.: There is a preferred status for veteran-owned businesses in terms of procurement when it comes to government procurement. Do you think it would make a big difference for a lot of veteran-owned businesses if we were to apply something like this in Canada—give veterans a preferred status in terms of government procurement?

**David Morrow:** That's a no-brainer solution. I know one here in Ottawa already that would be first in line, in my opinion.

It's not really my wheelhouse. I offer services to individual veterans to improve their health and fitness.

Related to procurement, it's a no-brainer strategy; I think a lot of veterans would take that as a signal to start creating really good solutions. Especially in the defence industry, we see what the gaps are, so if we leave, just like in the American system, they see where the gaps are, the entrepreneurial spirit takes over and then they fill those gaps with the free market.

I think it would be an excellent idea.

**Blake Richards:** Okay.

Speaking even just generally as an entrepreneur and specifically as a veteran entrepreneur, what would you say are some of the common blockages or impediments to success that are faced by entrepreneurs in Canada? Do you have some suggestions or recommendations on those areas?

**David Morrow:** Once the mindset's established that an individual is going to be an entrepreneur, that's probably step one. I think the CAF does a great job of creating really headstrong individuals who can take on that challenge.

Then, the second most important issue to tackle is capital. Access to capital is incredibly hard. I've struggled to raise capital to help myself grow, so I'm bootstrapped. I'm too small to really garner any serious attention, and the majority of the businesses that I talk with and that I engage with are all in the exact same position.

Our market is small here in Canada; we know that. Breaking out into the general plurality of Canadians when we want to sell to everybody and have a successful business is tough as well. Finding mentorship is tough. Definitely, capital is very hard to come by; typically we have to rely on the bank or a BDC loan, and those aren't quite favourable and have no special programs just for veterans.

**Blake Richards:** Okay.

While you're here, I was going to ask if there are any other areas that you have advice on. We're here to talk about entrepreneurship, but are there any other areas of advice for VAC on what they could do better or differently, from your own experiences or the experiences of other veterans?

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

**David Morrow:** There has to be some sort of concept of a veteran becoming an entrepreneur within the back-to-work process, because it was awful for me. I don't think veterans who decide to get into entrepreneurship should be penalized for it.

• (1120)

**The Chair:** Thank you very much, Mr. Morrow.

I forgot to mention that I am the clock keeper. Just as in the military, I am extremely focused on keeping everyone on time. I apologize in advance. Thank you for your service, sir.

I will now go to Mrs. Hirtle for six minutes.

**Alana Hirtle (Cumberland—Colchester, Lib.):** Thank you, Madam Chair.

She's our drill sergeant.

**A voice:** Oh, oh!

**Alana Hirtle:** I'm sure you are.

Thank you for being with us this morning. It's lovely to have you and good to hear your information.

Talking about transitions, you mentioned something in your opening statement about the culture and identity of going from following orders to having to pitch yourself. As you were transitioning into your own consulting business, what skills do you feel were transferable from your military service that you brought with you into the business you're running?

**David Morrow:** It's a great question.

I had stubbornness, an inability to quit and a no-fail mission mentality. In all seriousness, there's the resolve that a lot of us have of leaving the military. When you enter into entrepreneurship, it is another war, just in a different battlefield. The amount of failure that we experience...and if you know the CAF as I do, you're always understaffed and undermanned; you have to just figure it out and get it done.

This is the perfect transition for me. That was me from day one in the Canadian Armed Forces. Now I just get to solve complex problems, but those complex problems are ones I actually want to solve. I get to move forward and help other veterans get healthier and fitter in the process.

I would say a very strong capacity for resilience is probably the most important skill and then just having confidence in your ability to figure things out. That's all entrepreneurship is: It's just figuring out problems day after day. We're definitely well trained and well positioned to become good entrepreneurs; we just need the landscape to help us out and not be in our way so much.

**Alana Hirtle:** Thank you.

What about skills you perhaps would have liked to use but that were more challenging, that people weren't as open to or that you struggled to communicate? Is this...?

**David Morrow:** I chose to remain in the veteran sphere for my service-related company because that's what I knew; that's what I understood. If you know veterans, or if you know the market of veterans, it's probably the worst market to stay in. We're grumpy and cheap; we need convincing, and we don't like giving up email addresses because we think the government's going to steal them from us, so it's not an easy go.

Were I to do it all over again, I probably would have chosen a different market. However, I'm in it now, and I love it.

I think the question was about what skills I wish I had.

I wish I had a better capacity to reach out for help. Entrepreneurship is essentially about working together. For me, the lone wolf kind of operator took hold for a bit too long. Now, I've seen the light, and I realize there's a lot more to entrepreneurship than just trying to work on it by yourself. Building that, asking for help and not being afraid to tell somebody, "Hey, I'm not doing so well. Could you give me a hand?" are probably important skills whose absence I suffered from at the get-go.

**Alana Hirtle:** Thank you.

I think a lot of adults struggle with that, but I can appreciate that it's even more so for veterans, absolutely.

You mentioned that access to capital was a real challenge. How did you get started? I'm sure there's a story there.

**David Morrow:** Madam Chair, how long do we have?

• (1125)

**Alana Hirtle:** You have a couple of minutes.

**David Morrow:** Funny story, I got started in the completely wrong way in entrepreneurship. I wasn't being followed by VAC at the time. Although I was released medically, I didn't realize I had pretty severe post-traumatic stress syndrome. I just decided that I couldn't carry on in my teaching career any longer because I was having panic attacks, and I didn't know why, and I just said, "I'm done."

I left, and I found a job in tech. I subsequently got fired from that job because it was a terrible fit, and then I told my wife, "I have this great idea. I'm going to start a company right now."

She said, "That is not a good idea," but I'm glad I did it because now I'm here with you today. I started with the money I had in my bank account. That's it. I had no idea how to access capital, but I knew I could do something relatively cheaply online, so I started coaching people online and started making revenue that way.

Now, trying to grow the business, access more capital and access individuals who can put me in the right rooms is where I'm starting to focus a lot of my efforts. That's the nature of pretty much all the companies I know and all the individuals I know who started companies. We all started in our basements and figured we could make money doing this. Then we all bootstrapped our companies.

**Alana Hirtle:** I hear that a lot.

I'm going to jump on networking because you made a comment about getting into the right rooms with the right people.

Are there networking organizations specifically for veterans? If not, should there be? What can we do to allow veterans better access to individuals who can aid with those challenges?

**David Morrow:** There are definitely organizations out there; it's just a matter of whether they're the right fit and whether their mission aligns with what you're doing.

We've created quasi networks that are unofficial, which I find more beneficial than the official networks out there, but there are very few of them.

Again, we don't have—as they do in the United States—veterans service organizations that are actually understood and organized

through the VA, so our organizations are a patchwork. We don't know which ones are doing well, and most are struggling, to be honest.

For my personal objectives, I don't necessarily want to be just in veteran networks; I want to be in everybody else's network and engage with the broader population.

**The Chair:** Thank you very much, Mr. Morrow.

I have some instructions. Ms. Gaudreau will be talking to you in French. Are you fluently bilingual?

[*Translation*]

**David Morrow:** Yes, Madam Chair.

**The Chair:** That's good since she'll be speaking to you in French for the next six minutes.

Ms. Gaudreau, you may go ahead.

**Marie-Hélène Gaudreau (Laurentides—Labelle, BQ):** Thank you, Madam Chair.

Thank you, Mr. Morrow, for laying out all the challenges veterans experience.

As an entrepreneur myself, I've coached executives, and I often observed a gap in terms of understanding what it takes to become an entrepreneur versus the road ahead.

I didn't come into contact with many veterans then. In the past year, I've come to understand that, in choosing their approach, a person needs to understand what others may have experienced and what the challenges are. At the same time, what preparation have they received? I say that because I did a lot of work related to employability and business development. It's one thing to learn how to access credit, manage capital, build a business in the face of hardship.

Am I wrong to say that employers or business people are not familiar enough with all the skills you have? Am I wrong, or is that the crux of the issue?

I'm very responsive to the idea of establishing a transition centre, in that, sometimes, you don't realize you're 80% ready to start a business. Do you have enough guidance and support? It's easy to say that physically, you're in good health; you're up for it. Mental health, though, combined with everyday life and the fast pace of being a business owner, or even a worker, is something else. Isn't that a piece that needs a tremendous amount of work?

**David Morrow:** If I understand correctly, you're suggesting a boot camp or training centre of sorts for those leaving the Canadian Armed Forces, to give them some formal training. Is that the idea? That's a good question.

I would say yes. Right now, there are organizations working on something similar. An organization here, in Ottawa, is partnering with the University of Ottawa. Earlier, I mentioned Operation Entrepreneur. I went through that program. Yes, learning supports for veterans who want to become entrepreneurs are lacking. In the States, they came up with a solution, an accelerator of sorts. It's called Bunker Labs, and I think it's fantastic.

When it comes to the creation of a government-designed organization or program, one of the flaws I see is that the market isn't taken into account. From my experience with Operation Entrepreneur, I can say yes, it was an excellent program. It was a week of training. I went to the University of Regina for a week. It was great, except for the fact that, at the end of the week, we all had the same questions. Where do we go for funding? What's the next step? The program was developed by a charity, so it wasn't able to provide us with that next-step support. In the States, when a company has completed its training, it has the ability to apply for funding, but it's only for investors. If investors aren't interested, the idea doesn't have full support in the marketplace. I think it would be terrific, but it doesn't exist here, in Canada, yet.

To answer your question, I think a mechanism with all the capacity and resources to provide veterans with a week of training is a good idea. It doesn't have to be a lengthy amount of training. A week-long program would be sufficient to figure out whether it's a good idea. It would be wonderful if veterans had that.

• (1130)

**Marie-Hélène Gaudreau:** A new entrepreneur starting their first business doesn't know where to turn either. They don't know any investors or have anything to offer as collateral. When it comes to accessing capital, do veterans need different follow-up support than new entrepreneurs? Is there a difference or a linkage there?

**David Morrow:** That's a good question. No, I don't think so. We're resourceful.

[*English*]

I hate feeling special.

[*Translation*]

I'm not looking for a handout. I want to work within the existing system, but right now, there isn't really....

I worked for the Canadian Armed Forces transition group. I helped develop training for people getting out of the armed forces. It covered the process of re-entering the workforce and various types of jobs. However, there isn't any training related to entrepreneurship. The idea that a veteran could be an entrepreneur is not at all common. The fact that entrepreneurship isn't seen as a normal option for our community is another problem we face. We really have to work on that.

**The Chair:** Thank you, Ms. Gaudreau.

We're now starting the second round.

Mr. Tolmie, the floor is yours for five minutes.

[*English*]

**Fraser Tolmie (Moose Jaw—Lake Centre—Lanigan, CPC):** Thank you, Madam Chair.

Thank you, Mr. Morrow, for coming and for your service. Your testimony was very enlightening.

There are a few areas I'd like to go over. I'd like to go over entrepreneurship. I'd like to go over your views on other nations. I want to cover benefits, and then I want to go back to other nations.

You mentioned entrepreneurship and that you started your business with your own bank account. What do you think VAC could have done to help you more in starting up?

**David Morrow:** That's a good question. To be honest, I don't know if I want much VAC support on the business side of things. At that point, I wanted them to focus on getting my claims done as quickly as possible, because that was my financial lifeline.

• (1135)

**Fraser Tolmie:** Okay.

**David Morrow:** If that's done, then the entrepreneur side of the house gets a lot easier.

**Fraser Tolmie:** That's interesting. Is it because you don't want them being part of your business, and you think they're going to be an obstacle as they sit and as they operate right now?

**David Morrow:** I do not want to have to go through any red tape for my company. I can tell you that much. Especially through VAC, with the wait times.... No, I don't want to deal with that.

This wasn't done on purpose, because getting to the point where I have my deck.... We call ourselves "deck daddies" at home now. The benefit is great, so I have that side of the house taken care of, but early on there was a lack of ability to make, let's say, employment income. I couldn't understand why that was the case, so I looked into it. We're one of the few nations that do this. The Americans don't do it at all. They say, "You get your disability, and if you want to make a million dollars a month, you can. That's fine."

I would say this inadvertently created a lot of entrepreneurs because we realized we could create a corporation, and then we're not getting employment income.

VAC has created the perfect entrepreneurship ecosystem by accident. I always encourage as many veterans as possible to start their own companies. Would I want VAC to actually support it? No, I just want them to recognize that this is something I want to do and not treat me differently because I'm an entrepreneur and I don't want to follow the "back to employment" plan, which basically said I should be a CBC radio host, something that made no sense.

**Fraser Tolmie:** Okay. I'm glad you're not.

I need a bit of clarity here. What you're saying is that you look at the U.S., and they have an office within VA that helps them with starting up a business but that has nothing to do with the benefits. Is that what you're...?

**David Morrow:** No. What I'm saying is that there's a capacity for you to create a business that is recognized by the VA, but they don't offer the actual coaching. They recognize that it's much better handled by the free market.

Everything I've experienced in the United States has been free market, which is the best proving ground. You can create your company and get your business number, a veteran-owned business number. They have that managed through the VA, and then you go out into the wild and do what you need to do to grow your empire.

**Fraser Tolmie:** Now I want to go to benefits.

My understanding from your testimony is that VAC dissuades you from starting up and from making money. They interfere, in the sense that if you do make money, they're going to claw back your benefits. You're saying to this committee that they should stay out of that: If you're entitled to benefits, you should be entitled to benefits, and then if you make money, you should be able to make money. Is that correct?

**David Morrow:** Yes—

**Fraser Tolmie:** I mean, they've done the service, so they deserve the benefits that they are entitled to.

**David Morrow:** Well, it's a philosophical question.

In the way we've structured our benefits now, they're no longer like my grandfather's pension from war service. It was based on your injury. You got your pension. You didn't have to deal with a case manager. That was that, and then my grandmother got it once he died.

In our case, it's all based on your rank, which determines how much you make. It's determined from how injured you are. It's determined based on how nice you are to your case managers. There are a lot of avenues by which you can end up getting your benefits cut.

The threats are the worst part, because you get threatened—"Oh, Mr. Morrow, we know you have a podcast; you're making money off this, and you're not declaring income. That's essentially fraud." That throws me for a loop, because I'm not committing fraud. My business is making money; I'm not declaring income because I'm not making employment income.

That alone is troubling for a lot of us entrepreneurs. We want to create good businesses, but we don't want to be threatened by VAC because we're doing something that's outside the mould.

**The Chair:** Thank you very much, Mr. Morrow.

Madame Auguste will be speaking to you in French for five minutes.

[*Translation*]

**Tatiana Auguste (Terrebonne, Lib.):** Thank you, Madam Chair.

Mr. Morrow, thank you for your service.

As you may know, the government has introduced a buy Canadian policy for federal procurement, to prioritize the growth of Canadian businesses across the country. Some concerns and issues have emerged, including a requirement to prioritize veteran-owned or led businesses and the risk of veterans being appointed CEOs in name

only or of veteran-owned businesses being purely performative. The idea is to maximize the ability of veterans to benefit from procurement and to make those opportunities available to veterans, while raising relevant considerations.

Here's my question for you. You are a veteran and an entrepreneur, so how would you respond to those concerns if you were advising the people in charge of procurement?

• (1140)

**David Morrow:** If I understand correctly, you're asking how I, as an entrepreneur, would position myself to go after a procurement opportunity.

I think we're very good at building businesses centred on our strengths. However, when I was in the armed forces, it was often said that we were in the dark when it came to submitting applications to organizations here, in Canada. Personally, I have no idea how to go about submitting an application to the Government of Canada. As I said earlier, it would be great if we could get some training. To answer your question, I would say, yes, it's a way to help grow our businesses.

**Tatiana Auguste:** Thank you.

You said that some veteran business owners chose not to disclose the fact that they were veterans to those they were doing business with because it was bad for business.

Do you think a culture change is needed in the private sector? Given your expertise, what is the way to initiate the change, so that veteran business owners are proud to say that they are veterans?

**David Morrow:** That's an excellent question.

I am a Quebecker. All my friends and I were born and raised in Montreal. A lot of businesses are led by veterans, but as I said, being a veteran isn't seen as a good thing. It probably has to do with the fact that Quebec isn't exactly the place where being a veteran is a source of great pride. It may be different in Alberta.

That said, yes, the culture needs to change. The best way to do that is to give successful veteran entrepreneurs a platform, to pat them on the back and say, "Here's a veteran doing excellent work, someone who is successful in their field." It's important to recognize veteran success stories. Seldom do they garner any media attention, but it would be great for people to see veteran entrepreneurs who are doing well in their fields. That would gradually help to change the culture in Canada.

**Tatiana Auguste:** Thank you for answering my question with so little time.

**The Chair:** Thank you very much, Ms. Auguste.

Ms. Gaudreau, you may go ahead. You have two and a half minutes.

**Marie-Hélène Gaudreau:** Mr. Morrow, we're having a discussion, a chat. Starting a business is tough. The greatest gift you can give an aspiring entrepreneur is information about who to turn to. That tends to be the key that unlocks helpful networks for veterans, be they young, old or highly educated. The current networks that provide support to business people are not organizations that were developed by the public service. They are chambers of commerce, business networks and such.

My sense, and I may be wrong, is that they get you ready, to a certain extent, for navigating day-to-day life when you leave the armed forces and enter the civilian world. That is one piece. Some may experience a post-traumatic reaction that the average person can't understand. Being together, being with brothers in arms, makes a major difference; it has a very positive impact. The other piece is to say that this is part of starting a business, but you need the network of contacts. My sense is that that is the only helpful piece for you, unless you face a stigma, such that you're labelled and rejected. People need to be informed about your skills, your portfolio, everything you've done; that information needs to be shared. Promoting that value can be tough because sometimes, the desire is to....

In a few seconds, can you tell me whether I'm off the mark?

• (1145)

**The Chair:** You have 20 seconds.

**David Morrow:** I spent 15 years in the armed forces, and when I got out, I didn't have a network of contacts, because I hadn't been in the business world. I built a network thanks to my podcast. We can go after the enemy, but we need some direction. Otherwise, it's very difficult.

**The Chair:** Thank you, Mr. Morrow.

[*English*]

I'll go to Mrs. Jansen for five minutes.

**Tamara Jansen (Cloverdale—Langley City, CPC):** Thank you so much, Mr. Morrow. I really appreciate your coming here to share your challenges with us.

I want to say that entrepreneurship has not been particularly popular for the last 10 years or so. I come from an entrepreneurial background, and what I love about everything you said was that, straight out, you guys have unique qualities. You have a huge risk tolerance. That's what you need as an entrepreneur. You think outside the box, and a lot of people don't like that. They're not comfortable with that. VAC probably falls into that genre. You never give up and you want to fill a need, and that's what it takes to be an entrepreneur.

Just the fact that you've come here is awesome, because I love to see, as you said, not just veterans but all Canadians seeking to become entrepreneurs, to depend on themselves.

I was just wondering. You mentioned the fact that VAC doesn't even consider it when you're talking about changing from....

Tell me a little bit more about that process, because that kind of blows my mind. It doesn't and it does.

**David Morrow:** There's VAC, and then there's PCVRS. If we include them as one big amorphous blob, from the get-go it wasn't clear what the policies were and what I had access to. I didn't realize that moving over to PCVRS meant that I couldn't access my education training benefit. This meant that I had to go through their retraining process.

The funny thing is that I had left the forces and worked for over a decade with no follow-up. I just didn't want to talk to the military; I was done with them. I didn't open any letters, and I didn't answer phone calls. I just wanted them to get away from me.

That said, when I went back to get help, I was already well into a teaching career. I had worked a bunch of different jobs that just kept falling apart. I didn't realize it was because of my service-related injuries.

That said, they get in the way essentially because they just don't have any policy guidebook to go by. That's all they do: They follow policy, but there's nothing there for anybody who decides to become an entrepreneur. They're suspicious of it because they think we're trying to commit fraud. That is 100% my experience and some of my friends' experiences. I'm speaking anecdotally here, obviously.

To improve that.... It is just that the culture here in Canada is not entrepreneurial. This bleeds into organizations that are mandated to take care of us, because they just don't....

As I said, I tried to get a chair because I have a bad back. They said, "That'd be great, but unfortunately, you don't have a job." I said that I do; I'm in a chair basically all day. I'm doing podcasts. I'm helping veterans. They said, "Well, you're self-employed. Sorry, we don't support that." This means I'm being limited in my ability to get services because I decided to be an entrepreneur, and to me that just isn't fair.

• (1150)

**Tamara Jansen:** Could you reiterate for me what the United States is doing that we should be doing? That sounded really exciting. You had some really great points.

**David Morrow:** Well, there are a lot of things, and we could do a whole hearing on them.

One of the main things I've noticed is that the Americans, as we all know, are the masters of entrepreneurship. They're willing to take risks, and their companies—I'm talking about their major corporations—are willing to take risks and build networks because they realize that this is the engine that keeps America going.

We could have the exact same thing here. We have a much smaller population, but I'm sure our numbers are relatively the same. We need to get our numbers in place. We need to know exactly how many are in entrepreneurship. We need to know how much revenue they're bringing in and then what we can do to help.

What they've done is set up amazing events. They have individuals who are willing to put up lots of funding based on a pitch, like on Dragons' Den. This is the support we need here. I'm not talking about loans; I'm talking about literal investment. Capital investment in our companies would help us grow this community significantly, and we wouldn't always have to look to the United States to help grow our companies. Unfortunately, this is what I have to do—and what a lot of our companies have to do now—to find a market that will actually help us grow.

**Tamara Jansen:** That's wonderful.

I just met Brett Wilson from Dragons' Den this weekend, so we'll have to put a little bug in his ear about this idea.

When you go to reintegrate, does it even mention the word “entrepreneur”?

**David Morrow:** Never.

To give you an idea of what I had to do physically as part of my rehabilitation—even though I'd had six or seven jobs during the time when I wasn't being followed by VAC—they had me carry heavy buckets, put pegs into pegboards and write an Excel file. Despite everything I'd told them and all of my experience, I still had to go through this process.

I said I already had gainful employment, but that doesn't have a NAICS code, so I didn't fall into anything. They just basically assumed I wasn't doing anything to help my process along, and that was unfortunate.

**The Chair:** That is appreciated, Mr. Morrow.

Mr. Casey, you have five minutes.

**Sean Casey (Charlottetown, Lib.):** Thank you, Madam Chair.

Welcome, Mr. Morrow. Thank you for your service and for your testimony. It's absolutely fascinating.

Before putting my name on the ballot, I spent some time running a family business, and I chaired an angel financing network in Atlantic Canada, so the stories of your challenges hit fairly close to home.

I want to start with the veteran and family well-being fund. Is this a fund you've been able to avail yourself of in your business?

**David Morrow:** Yes. I'm very thankful for the fund in helping get the A.T.H.E.N.A. program off the ground. It's an online program for female veterans of the Canadian Armed Forces. It's helped over 200 women get healthier and fitter since 2022. It is quite rare for a for-profit company like mine to get funding. This is something that could help companies—especially in the entrepreneurial space—that are for-profit and are putting out good programs that could potentially help the veteran community.

Since then, however, I've heard nothing from the veteran and family well-being fund. I don't know when the next application date is. It seems very opaque, unfortunately, so I don't know if I'll ever get funding from them again. I've resorted to a B2C-type model in which individuals pay to get on the program.

**Sean Casey:** Since you got the support through the program, are you aware of any other opportunities to avail yourself of it?

**David Morrow:** In Quebec, we have the Quebec Veterans Foundation, which has helped with funding. I've also reached out to my American friends to see if they're interested in building this into an international program. I'm using my entrepreneurial skills to try to build this out. The veteran and family well-being fund hasn't funded this program specifically for over a year, but there's a lot of potential for programs like it to branch out.

I'd just say one thing about the fund. I appreciate the fund, but one thing I would like to see from it is greater accountability, to know which programs that are getting funding are actually effective. If I'm doing my numbers, and I'm making sure that my program is running well and is getting results, I want to make sure that the other ones are doing that as well, so that we can rank them and determine which programs are helping veterans get the help they need and become better.

• (1155)

**Sean Casey:** At the very start of your presentation, you indicated that you organized an international veterans entrepreneur conference. Can you talk a little more about that?

**David Morrow:** Absolutely.

To be clear, I didn't organize the conference, but it is called the Military Influencer Conference. It happens every year in the United States. What I did was bring team Canada down to Atlanta two years ago, having built a really good relationship with the organizers in the United States. They said that this would be a great time to highlight a bunch of Canadian businesses. They had never done this before and wanted to branch out into Canada and the U.K. to build this brand.

I brought down six Canadian companies, including my own. We had Dallas Alexander play his own special set, so we did a very big splash. It landed really well with the Americans and with the Canadian entrepreneurs, who had never seen anything like it.

For the four days that you're there, you feel like a rock star. You get all the exposure. You have your booth, and there are tons of people asking you what you're doing in terms of your business and discussing how we can partner and collaborate.

Then there's a beautiful gala dinner. There are all kinds of stars—Jon Stewart, you name it—and they recognize all the support members of the veteran community, like milspouses and individuals who go out of their way to make sure the veteran community is strong and progressing.

I saw this as an opportunity to show other Canadians that it is possible. We can do this, not necessarily on that big a scale, but we can definitely bring something like it back home to Canada.

**Sean Casey:** Okay. I have less than a minute.

Can you tell us a bit more about the Prince's Operation Entrepreneur and the affiliation with the University of Regina, please?

**David Morrow:** Yes, the University of Regina program with Prince's Operation Entrepreneur was great for me. It helped me get my head straight as to what I wanted to do. Unfortunately, it's now defunct, as far as I can tell. I think people are trying to save it, but from what I could tell—if I could just reiterate one point—the model didn't make sense.

The reason it didn't make sense is that you have a charity that isn't bound to market forces trying to help entrepreneurs, who are bound to market forces. It doesn't matter whether they produce a bunch of really good companies, because they get their funding regardless. If, however, you have an organization like an accelerator, which is tied to the market, you could end up creating a whole bunch of really good companies that will then move out to the free market and be successful. This was my main contention with the program.

It was a great program. I learned a lot, but it had its flaws because it wasn't tied to the market dynamics.

**Sean Casey:** Thank you.

[Translation]

**The Chair:** Mr. Morrow, thank you for appearing before the committee today.

[English]

I'm sure all members really enjoyed hearing about the great work that you do. Again, thank you for your service, sir.

I will suspend so that we can welcome our next two witnesses.

Thank you.

• (1155) \_\_\_\_\_ (Pause) \_\_\_\_\_

• (1205)

[Translation]

**The Chair:** We are now starting our second hour.

Please be advised that we're having some technical issues with one of the witnesses in our second panel, so I may ask permission to check the audio at some point.

Joining us today is Basil Ryan, chief operating officer, Atlantic Association of Community Business Development Corporation.

Mr. Ryan, the floor is yours. You have five minutes.

[English]

**Basil Ryan (Chief Operating Officer, Atlantic Association of Community Business Development Corporations):** Thank you very much, Madam Chair, for the invitation to appear before your committee.

I'm the chief operating officer of the Atlantic Association of Community Business Development Corporations. We're a network of 41 non-profit corporations governed by volunteers from our local communities. Our work is primarily in community business development, with an emphasis on access to capital and business support. We form part of a larger network of 267 Community Futures corporations from coast to coast to coast.

With reference to the specific question on barriers to entrepreneurship, I'd suggest that my response is more anecdotal than based on any empirical evidence.

In my office, I recently had a veteran on staff. My chief financial officer has a son who is a recently retired member, and his wife also recently retired from the military. Lastly, my son-in-law is currently stationed in Edmonton, Alberta, and is getting close to retirement, so the subject matter is relevant to me.

I'd like to break my comments into two sections: first, the barriers, and second, possible solutions for consideration by the committee. I recognize that some of your previous witnesses have already provided you with commentary on the matter, and some of my testimony repeats what's already been heard.

Ex-military entrepreneurs face a combination of financial, psychological, structural and network-based barriers. I will note six of them.

The first barrier is challenges in a military-to-civilian transition. The military is regimented, as you know. Entrepreneurship can be anything but regimented. Transitioning from one to the other can be very challenging.

The second is access to capital and credit barriers. Individuals leaving the military would have a reduced income stream and may also lack specific collateral to post as security. Depending on their individual deployments, maybe in the navy, in another country, etc., they may not have a strong credit history.

The third is translating military skills into business competencies. Individuals may have excellent skill sets within the military environment that are applicable to entrepreneurship, but they may have a difficult time translating them into an entrepreneurial culture. Veterans may face gaps in business acumen, such as marketing, financial literacy and strategic planning.

Fourth, there are limited social and professional networks outside the military, depending on their individual deployments and/or assignments. Their social and professional network may not include access to mentors or small business networks.

The fifth is psychological health and stress-related barriers. Stress, identity shifts and mental health impacts of service can create additional hurdles. Entrepreneurship's inherent uncertainty can intensify stress for those accustomed to a clear mission structure, affecting decision-making and resilience.

Lastly, there is navigating fragmented support systems. Not unlike individuals outside the military seeking entrepreneurship, ex-military may struggle with understanding who can help and how to find that help.

In terms of possible solutions, we've been quite successful in targeting other marginalized groups with access to financing and business management skills development. In Atlantic Canada, we encourage our member corporations to be open to all individuals who want to pursue entrepreneurship.

In 2003, we recognized that women face different barriers than men do in starting businesses, and we introduced a risk mitigation fund to encourage our corporations to be more open to lending to women business owners—a loan guarantee, if you will. We also targeted young entrepreneurs and first-time entrepreneurs in the same fashion. The results were substantial increases in the volumes of business transacted with these targeted groups. We were able to leverage capital on an exponential basis. We dedicated a risk mitigation fund of \$8 million that has leveraged over \$197 million to these targeted groups.

We recently replicated this program to target other marginalized groups under equity, diversity, inclusion and accessibility. There is no reason, other than having access to financial resources, that we cannot do the same for veterans.

In contrast, we offered some direct lending support to technology-based companies back in 2004. The direct lending program had \$5.7 million for capital. It lent \$10 million. The leverageability of this was far less than doing it via a risk mitigation fund. We augmented the risk mitigation fund by offering business management skills training at a nominal cost to entrepreneurs, because we believe that better-trained entrepreneurs have better chances of success.

The work we do with Community Futures, based on analysis that's been done by Stats Canada, suggests that firms assisted by Community Futures have a higher five-year survival rate, employ more people and have higher sales.

● (1210)

That's my opening statement, Madam Chair.

**The Chair:** Thank you very much, Mr. Ryan.

We are joined by Mr. Nicholas Stroesser.

I would like to make sure that the sound tests have been done, so members, give me one minute. I'm going to suspend just to verify that everything is okay.

● (1210)

(Pause)

● (1215)

**The Chair:** Unfortunately, due to technical problems, we are still unable to welcome Mr. Stroesser. We're going to do our very best to welcome him again before we end our study.

On this note, this opens the floor for questions for Mr. Ryan. We will be starting with six minutes of questions from Mrs. Wagantall.

**Cathay Wagantall (Yorkton—Melville, CPC):** Chair, I'm setting my timer to six minutes.

Mr. Ryan, thank you so much for being here and for all that you provided to us in that short five minutes. It gives me a sense that you have a good understanding of some of the challenges our veterans face, specifically in this field. I deeply appreciate Community Futures Network of Canada and the work they do, especially rural-ly. I'm from Saskatchewan, and I know they do great work.

I hope you can assist me with this question from the previous witness. Mr. Morrow is a veteran, and he commented that when he transitioned out of the service, it took between 10 and 15 years to get to the point at which he was ready to be an entrepreneur. He has the gifts and the talents; there's no question. However, in that transition time—and those of us on this committee and at Veterans Affairs know this—there isn't a lot of focus on entrepreneurial spirit, moving forward in that area for veterans. We need that. The reality is that our veterans take a while—the majority of them—to transition to being ready for that type of thing.

Do you find this in those whom you've had the opportunity to interact with or in conversations you have had with your son, son-in-law or whomever? Do you sense when they would be ready to do that, if they have that spirit?

**Basil Ryan:** Thanks very much for the question.

It seems to me that there's always a bit of a lag when somebody's transitioning from the military to civilian life and trying to decide what they want to do. My chief financial officer's son and daughter-in-law left the military about a year and a half ago, and they're still trying to find their way in what they're going to do, whether they're going to have gainful employment or going to pursue a career in entrepreneurship. Some of that is just in transitioning to civilian life, moving back home, setting up a dwelling and then trying to sort out what options might be available to the individual. Depending on where they locate, is there a market for, perhaps, some of the entrepreneurial ventures they want to participate in?

Generally speaking, there is a lag from the time the person leaves the military until they actually get to a place at which they're ready to open a business of their own.

● (1220)

**Cathay Wagantall:** Thank you very much.

Do you have any recommendations for Veterans Affairs Canada and National Defence working together? I've been on this committee for a decade. We're still trying to figure out that transition model, it seems. What could be done to enable someone who has potential but cannot function in this area just now? Are there steps that could be taken to assist them to get there?

**Basil Ryan:** Generally in society, we don't tend to talk about entrepreneurship as a career choice. You fall into it or happen into it, or you have that entrepreneurial spirit. Our education system does not do well in providing students with options and choices around entrepreneurship.

It's no different from the military. It could be part of the off-boarding, if you will, or the exit strategy to provide that as a career option: Did you ever think about entrepreneurship as opposed to going into the trades, working for somebody else or doing some other type of work? Part of this is creating the awareness that it is a viable option for some people to go into entrepreneurship.

**Cathay Wagantall:** I can appreciate that, as I think a lot of our serving members could, because your role in the military is to do what you're told and not think for yourself.

**Basil Ryan:** That's correct.

**Cathay Wagantall:** That sounds terrible, but you know what I mean.

**Basil Ryan:** Absolutely.

**Cathay Wagantall:** We've talked about the fact that, as they're going through their military service, they should always understand that at some point, life is going to change. Do you see this as contradictory to what the military needs them to do and think about versus perhaps the potential they have in the future?

**Basil Ryan:** No, I wouldn't say it's contradictory, but the awareness needs to be created. We know that when a person enters the military, they're going to exit at some point. There are exit strategies that are generally developed. I'm not sure Veterans Affairs is doing as good a job as it could be doing in terms of providing those options around entrepreneurship for individuals who are exiting the military.

**Cathay Wagantall:** [*Technical difficulty—Editor*] provide those opportunities to learn about the potential, not to do it themselves.

**Basil Ryan:** I missed the very first part of that.

**Cathay Wagantall:** The intention there would be for Veterans Affairs not to do that themselves but to find individuals like you and others who could come and communicate on those issues.

**Basil Ryan:** Absolutely. There are resources out there. It may be targeting groups like Community Futures to provide that type of facilitation to folks who are leaving the military.

**Cathay Wagantall:** That's great. As you know, we need to clean things up and get rid of red tape as much as create more bureaucracy, so that would be very helpful.

**Basil Ryan:** That's correct.

**Cathay Wagantall:** Thank you.

I'm at four seconds, Madam Chair.

**Voices:** Oh, oh!

**The Chair:** I would say you get the gold star today, Ms. Wagantall.

[*Translation*]

We now go to Mr. d'Entremont. Welcome to the committee, Mr. d'Entremont.

You have six minutes, Mr. d'Entremont.

**Chris d'Entremont (Acadie—Annapolis, Lib.):** Thanks very much, Madam Chair.

[*English*]

Thank you so much, Mr. Ryan, for joining us today.

The experience from Nova Scotia is probably really important. We have a high participation rate from Nova Scotia in the Canadian Armed Forces. We have a number of large assets in the Canadian Armed Forces in Halifax. Of course, in my riding of Acadie—Annapolis we have Greenwood—the largest air force base—as well. We tend to see that a lot of folks who come to Nova Scotia want to retire in Nova Scotia. We have a lot of transition folks who are finding their next step in their careers in Nova Scotia. I think having the CBDCs here is extremely important for talking about what we're doing on the ground.

My first question revolves around how many clients CBDCs have right now who would be identified as veterans. Do you actually take that data in? Is that data that you keep?

• (1225)

**Basil Ryan:** No, we don't, per se. It's normally self-identification. We don't have the metrics within the statistics right now. We can start looking at that to help out veterans. Maybe we should be looking at those attributes within so that we have a better database on the number of people who are exiting the military and have entered entrepreneurship.

**Chris d'Entremont:** If we think back to the previous presenter, Mr. Morrow, and about the 8,000 retirees per year, a number of them would be in Nova Scotia, of course. A number of those would be looking for their transition, but we don't actually take that data. I don't think VAC is really taking in that data. The armed forces have an idea, I'm sure, of their retirements, but in that transition, I don't think we're doing a great job of trying to figure that part out.

That leads me to the second question. I know that we don't have the data on veterans, but if we look at the areas in which CBDCs actually reside—at the valley, for example—would we be seeing more folks accessing the programs from CBDCs in those areas? We might not exactly know if they're veterans, but at least we know there are more folks in the area than there would be in other parts of the province.

**Basil Ryan:** I can't give you numbers, but I can say anecdotally that a particular office in Hants-Kings, which services Greenwood, for example, has a number of clients who are ex-military. I can't give you the exact number, but I know they currently have somewhere around 400 clients in their database, and a number of those are ex-military people.

**Chris d'Entremont:** As we look at who is retiring, I think we have younger and younger veterans as time goes on, as well as a lot of women veterans. Do you see yourself adapting some of the programs that the CBDC or Community Futures has in order to help them in their transition?

**Basil Ryan:** Yes, I do. We target a number of groups, whether they're youth entrepreneurs, first-time entrepreneurs or those who are doing innovative types of things, as well as Black entrepreneurs, indigenous entrepreneurs and so on.

I don't think it would be too far of a stretch to say that we should be targeting veterans who are retiring as another one of those groups we could help out, if there are that many. I wasn't aware that there are 8,000 members retiring per year, so that provides a market for us to look at and say, "Okay, there are 8,000 veterans. Maybe we can help them as they transition."

**Chris d'Entremont:** In your opening presentation, you talked about the six issues that you saw. Transition is not in your hands; it's in the Canadian Armed Forces' hands. Some of the other ones are, of course, in their hands as well, but access to capital is well within your scope. Where should we be looking or how should we be supporting you in your process to access that capital?

I know you have your own funds that you deal with, but when we were talking to Mr. Morrow, he said it's also the issue of whether it is loans or grants. There's a whole thing, and we can get into a rabbit hole, but what kind of support and capital or credit could we help veterans with as they try to transition into entrepreneurship?

**Basil Ryan:** It's a combination of a number of factors.

The access to capital, in terms of... We don't do grants. We don't do contributions to any type of entrepreneur anymore, but we do provide loans.

One thing we pride ourselves on is that we don't have the rigidity of requiring a specific Beacon score, in which a client has to have a 700 Beacon score. It could be less than 600. We pride ourselves on being patient lenders. We need to advertise a bit more that we tend to be patient. We tend to be more developmental in nature, and we see ourselves as alternative lenders. This is one thing that separates us from other mainstream financing institutions.

The other side of that is helping clients gain the business management skills they need. It's great that people have the ability to do welding and so on, but they now understand how to do the books,

how to deal with HR issues and those types of things. Maybe there's some help on consultant advisory in terms of where they might want to go to ferret out an idea.

We ask the clients to participate in this with a small amount. Generally, that's a grant that's provided to them, but there needs to be some skin in the game from the entrepreneur as well, so those two pieces are—

• (1230)

**The Chair:** Thank you very much, Mr. Ryan.

I'm sorry. I forgot to mention that I am the clock keeper.

We have Madame Gaudreau next. She will be addressing you in French, so make sure you have the right setting on your computer.

[*Translation*]

It's now over to Ms. Gaudreau for six minutes.

**Marie-Hélène Gaudreau:** Madam Chair, thank you.

Thank you to the witnesses for being with us.

I'd like to share something significant that's been done in the riding of Laurentides—Labelle and throughout Quebec. This morning we've heard statements such as "I don't know where to turn" and "I have a hard time accessing capital". Those are the very same realities facing anyone who wants to start a business. We, then, need to take a closer look at the preparation piece—positioning, skills, the desire to become an entrepreneur. I like what you said about falling into entrepreneurship. I'm an entrepreneur and I knew what would happen. I didn't know I would become an MP, but I knew I would be an entrepreneur, and I am.

How does a person manage to seek out all the available tools? I have to tell you something I'm very proud of. In my riding, where I spent years working on the issue of employability, organizations, chambers of commerce, employment agencies and all the players that support businesses provincially—local development centres and the Canada Insurance Deposit Corporation, for example—decided to make their services available via a one-stop shop called Maison de l'Entrepreneur.

As a result, all those who thought they had to go to 15 different places, or who knew about the availability of repayable grants or credit with guaranteed capital, have a one-stop shop where they can access everything.

If such a model were in place everywhere, I'm sure you'd tell me what a great idea it was. However, what is missing from the equation? What is preventing the veterans you've met with from identifying as entrepreneurs? How do we encourage them to make that choice, to turn to the right places?

[English]

**Basil Ryan:** Thank you very much for the question.

It's difficult. We've been trying for years to get one-stop shopping, to go to one single door to help entrepreneurs. It doesn't matter whether you're an entrepreneur coming from the military or just coming out of high school or university. It's been a challenge, and we tend to do it in fits and starts. We'll do it for a while, and then if it doesn't measure on some productivity scale, the funding gets cut, or it gets reduced to the point at which it really is not working very well.

There needs to be sustained support for the one-stop shopping arrangement so that people can avail themselves of it. This doesn't always work either, because Canada is a large country. Coast to coast and in rural communities, it's very difficult. You may set up a one-stop shop, but that might be two hours away in terms of people being able to go in person.

There have been attempts made over the years to try to get one-stop shopping, trying to go online, but that can be a mirage for some people, to go online, to try to find out where to go. Sometimes it's just kind of hit-and-miss.

We try, within our organization, to partner with other organizations and try to be.... Part of the job we do is not just providing access to capital and business management skills—it's also pointing people in the right direction. We're trying to find a way to organize that better than what we have.

We have to keep trying. We have tried, and we haven't always been as successful as we'd like, but this should not stop us from continuing down the road.

• (1235)

[Translation]

**Marie-Hélène Gaudreau:** You've gained a lot of knowledge and expertise in working with people who want to build a business, so have you noticed differences in people's readiness to start a business? Are there differences, depending on whether someone is fresh out of university, a person looking to change careers or a veteran who has just left the armed forces?

[English]

**Basil Ryan:** I don't think there's a marked difference among the parties you talked about. The same struggles happen whether it is a young person trying to start a business, an older person who may have lost their job or somebody coming out of the military. I think the same struggles exist. A lot of times, the successful entrepreneur is the one who has the most amount of passion in terms of not giving up.

I listened to Mr. Morrow's presentation for a few minutes, and he talked about the fact that they never give up and talked about their stick-to-itiveness. They have a higher risk tolerance than others. I think those attributes, coming from the military, give them a better leg-up than perhaps a young person starting out would have.

[Translation]

**Marie-Hélène Gaudreau:** Thank you, Madam Chair.

**The Chair:** Thank you, Ms. Gaudreau.

We'll wrap up the panel with a second round. The Conservative Party and Liberal Party will each have five minutes, followed by two and a half minutes for Ms. Gaudreau.

Mr. Richards, you have five minutes. Go ahead.

[English]

**Blake Richards:** Thanks, Chair.

Mr. Ryan, do you have any experience advising, or working with, businesses looking for government contracts or procurement?

**Basil Ryan:** It's not our specialty, but I can certainly say that we've had interactions with people who are interested in government procurement, in the processes and so on. Generally, part of our work is to try to understand it ourselves and then translate that to the individuals looking for help.

**Blake Richards:** Okay. Let me ask a question. If you don't think you're qualified to answer it, that's okay, but answer if you can.

I asked Mr. Morrow about competing for government contracts. For small veteran-owned businesses, do you think there's a place and an ability for them to compete for government contracts? Do you think the scale is too great for a smaller veteran-owned business to be able to do that? I'm thinking about areas in which veterans would obviously have expertise already: resupplying bases, getting some procurement projects, consulting in relation to the military, and things like that. What are your thoughts around that? Do you think there would be a place there?

**Basil Ryan:** Absolutely. I think there's a prominent place for them.

In particular, when I was getting ready for this presentation and thinking about things a bit more.... The Government of Canada has talked about 5% of GDP going towards defence. Who is better suited to work in that field than ex-military people? They understand how the process works within the defence department and so on. There are lots of little niches within the military that an entrepreneur can make their way into. It might be a small, one-person operation, or it might be with a lot of people.

Absolutely, I think there are opportunities there, and there can be some targets set. It's no different from indigenous entrepreneurs, when a target is set for something like 3% of government procurement that goes to indigenous entrepreneurs. Why not look at something like that for ex-military people?

• (1240)

**Blake Richards:** I think that's a great suggestion.

Would there be barriers that need to be knocked down? Is there any advice you would give to Veterans Affairs, or to the government generally, on how to make that more possible?

**Basil Ryan:** I think of some of the things we do, such as having a risk mitigation fund and guaranteeing a loan for an individual, whether it's done through the small business loans regulations, now the Canada Small Business Financing Act, or whether it's done locally through the Community Futures Network of Canada or the CBDCs in Atlantic Canada. That type of thing would help the entrepreneur.

**Blake Richards:** Let me switch to another topic I want to ask you about. I wonder if you would have any advice for the government or for Veterans Affairs in this regard as well.

One of the things I think veterans often find when they leave the military and move into civilian life is that they're lacking, in some regard, something they had in the military. This is camaraderie, that sense of having a team and helping each other. When you go into entrepreneurship, that's not necessarily an obvious part of it.

Is having peer support, or networks of peer support, amongst veterans something that perhaps VAC could set up or could work on with others to try to set up? I think about someone like Dave Morrow, who was just here. I bet he would have a great network for fellow veterans looking to start a business.

What are your thoughts around this? Is it something the government could work toward?

**Basil Ryan:** I can speak to it from personal experience, actually. Before my work with the CBDCs, I was an entrepreneur. I had my own business for 17 years. One of the best things I found early on was, at the time, through the FBDB. Today it is the Business Development Bank of Canada. They had a case counselling program. Part of that was under business management skills. If you were an entrepreneur, you could join a group of other entrepreneurs. We got together on a weekly or biweekly basis over a full year. We talked about subjects relevant to all of us—legal, taxation, HR, marketing and so on.

That was an absolutely wonderful program. Today I still lean on some of those folks from many years ago. I think it's something that can be reinstated through the BDC or even through Community Futures in terms of doing those types of networking sessions to help provide more mentorship and guidance, if you will, to those who want to pursue entrepreneurship.

**The Chair:** Thank you very much, Mr. Ryan.

Mrs. Hirtle, you have five minutes.

**Alana Hirtle:** Thank you, Madam Chair.

Hello, Basil.

**Basil Ryan:** Hi there.

**Alana Hirtle:** Thanks for being with us today.

**Basil Ryan:** It's nice to see you.

**Alana Hirtle:** It's nice to see you.

Colleagues, I spent the last 10 years working for a CBDC, so I'm quite familiar with Mr. Ryan.

You mentioned the one-stop-shop component of CBDC or Community Futures. Can you expand on that a bit? I know that there's financing, training and coaching. I think you mentioned the consul-

tant advisory services. There's also the entrepreneurial training fund. Can you give us a bit more information on them?

**Basil Ryan:** Sure.

One thing we pride ourselves on is providing support to entrepreneurs. We have access to financing. We act as delivery agents for the self-employment benefit program, where somebody on EI who wants to start a business can keep their EI going for upwards of a year. We provide help on entrepreneurial training around business management skills. We provide help under the consultant advisory. Some of it may be as simple as trying to flesh out a business plan that somebody's doing, or doing diagnostics. Maybe somebody's already in business, but they're struggling, and they're trying to understand why they're not generating the revenue they would hope to. You can bring in consultants to help with that. There's a whole array of things.

Some of our corporations in Newfoundland and Labrador have a youth entrepreneurship program that they start in high school, with young people developing businesses—sometimes just for the summer, but sometimes year-round. In Prince Edward Island we have the “I want to be a millionaire” program, which targets young people.

There are various different programs available. Sometimes how broad that is depends on the creativity within the particular office. In northern New Brunswick at CBDC Restigouche, they have a lot of things whereby they're supporting not just the small business community but also the broader community around other community development-type work.

• (1245)

**Alana Hirtle:** Thank you.

You've been at this for a while—about 30 years. In that time, in terms of the veterans that the offices have dealt with, would you say there are different challenges for their getting into entrepreneurship than for anybody else off the street?

**Basil Ryan:** If there's anyplace where I see a bit of a difference—this is rearing its head more in society generally—it's in mental health in terms of the transition, depending on where they've been deployed. If they're on base for their entire career, they may not have the same kinds of issues as somebody who's been deployed in active duty overseas and so on. Generally speaking, they have a lot of the same challenges as Joe Q. Public does in terms of starting a business.

I mentioned in my presentation the lack of professional networks outside the military and the fact that they've been used to doing something for the last 20 to 25 years; all of a sudden they're changing from a regimented environment to one that's completely unregulated. This is a bit more of a challenge than it would be for somebody else.

**Alana Hirtle:** Absolutely. Yes. Thank you.

I'll switch gears a tiny bit. As you've mentioned, the CBDCs specifically are all run by boards of volunteers. How do you ensure that there are different skill sets and different professional backgrounds on those boards? Is there any specific intention or activity to bring on folks with a veteran's perspective?

**Basil Ryan:** It's difficult to say, Alana, in terms of the 41 corporations. It's all independent. We have a governance structure for all 41 of them, and that is to be forward facing, public facing and drawn from your community. We try to have diversification of folks sitting around the table.

Do we target folks with military backgrounds? No, but I remember that my chair in Guysborough for many years was Colonel Bill MacDonald, who was a retired military man. I learned a lot from Bill. He was very regimented. Meetings were on time. You stuck to the agenda. He always brought a military perspective.

We have other folks who are retired from the military who are on our boards, more by happenstance than by design, but it may be something that we should be looking at and considering in terms of broadening the scope of people and the representation on our boards.

**Alana Hirtle:** That's excellent.

Thank you very much.

**The Chair:** Thank you very much, Mr. Ryan.

We'll complete this with 2.5 minutes for Mrs. Gaudreau. She'll address you in French.

[*Translation*]

**Marie-Hélène Gaudreau:** Thank you, Madam Chair.

What I'm realizing—and this is for our analyst, among others—is the need to identify and document the resources in place. I talked about what we have, in Quebec, but the same goes for Nova Scotia. Measures are in place everywhere. When we talk about having a directory or providing access, or when someone comes into contact with a member at the end of their military career, we are talking about a tool box of sorts.

It's about identifying what is out there, because every environment has its own way of doing things. However, I think that, from the outset, when we're dealing with entrepreneurs, it's really important to make sure that the individual has everything they need, including knowledge of the pressures that go along with being an entrepreneur. Not everyone wants to put in a hundred plus hours a week to start a business. Sometimes people think that being their own boss means that things will be fine, that it won't be hard. The same is true of being an MP: you don't expect to work 80 hours a week—sometimes more—and you don't realize it until it's happening.

I'd like to hear your thoughts on this, but that's why I think it would be very useful for us to indicate in our report that numerous resources are out there and that individuals need to be able to access them. I would also say that, oftentimes, when you turn somewhere for help, you learn about a network of people who have the same vision, the same passion—not necessarily people who are stigmatized.

Am I mistaken, or on the contrary, when it comes to entrepreneurs, should everyone be working together with the desire to succeed? Am I wrong? I'd like to hear what you think. You have 30 seconds.

• (1250)

[*English*]

**Basil Ryan:** I think the approach is still fragmented. There are a lot of resources available to entrepreneurs of any stripe. The challenge is how to keep everybody heading west, as they say, and I think one of the things for Veterans Affairs to consider is part of that extra strategy.

You know that 8,000 members per year are retiring. Part of the tool kit that should be developed is to include that there's an option around entrepreneurship and to include some doors you can knock on to see where you might be able to go, whether it's access to capital, just mentorship or guidance, or something else. I think this can be a part of the work done by Veterans Affairs. It's to make a dedicated approach and to say that there should be a tool kit here that includes entrepreneurship.

**The Chair:** That concludes this part of our meeting. I will keep the last 10 minutes for some housekeeping.

On that note, Mr. Ryan, thank you very much for coming today. Thanks to your extended family for their contributions to Canada, and thank you for everything you do for individuals in Nova Scotia.

**Basil Ryan:** Actually, it's for Nova Scotia, Prince Edward Island, Newfoundland and Labrador, and New Brunswick.

Thank you very much.

**The Chair:** Excellent. It's the entire Atlantic coast. We're very happy to hear it. Thank you. Have a nice day, sir.

[*Translation*]

I'd like to spend the last few minutes of our meeting discussing a few things. I know that some of you have questions about what's coming and what we'll be doing, so I just wanted to provide an update.

Later this month, on February 11, to be exact, the committee will be starting a new study, in parallel with our study on barriers to entrepreneurship among veterans. The focus of the study is the rehabilitation services contract awarded to PCVRS.

A budget proposal for the study was distributed to committee members on January 30, 2025.

Is it the pleasure of the committee to adopt the budget?

**Some hon. members:** Agreed.

(Motion agreed to)

**The Chair:** Excellent. We have our answer, Mr. Clerk.

Go ahead, Mr. Richards.

[English]

**Blake Richards:** What about the witness list? Do we have a deadline for when we need it?

**The Chair:** Yes. Basically, the study as it was written had a very specific group of individuals whom we agreed to have come forward, and the clerk has been very hard at work.

I can confirm that on February 11, we will have Lifemark coming to meet with us, so we'll have four confirmed witnesses for two hours.

**Blake Richards:** Madame Gaudreau can correct me if I'm wrong, but the way I understood the motion was that those were witnesses she wanted to include amongst the witnesses. I didn't know these were the entirety of the witnesses. Did I misunderstand that?

**The Chair:** It's a very good point. We can certainly have other witnesses if that's the will of the committee. At this point, based on the current motion, we do have a minimum of three. We wanted to make sure that, with respect to the motion by Madame Gaudreau and at the will of this committee, we have everyone who will be able to appear within that segment of our committee time.

**Blake Richards:** I have other witnesses who would be interested, so should I submit them?

• (1255)

**The Chair:** If it is okay with all of you, you can submit names for consideration as future witnesses by February 6.

[Translation]

Ms. Gaudreau, if everyone agrees, February 6 will be the deadline to propose witnesses for the study.

[English]

I will continue because I also have a bit of an update.

Last week, the committee received a request from the Lithuanian embassy. On Monday, February 9, Madame Jekaterina Rojaka, chair of the Canada-Lithuania Friendship Group at the Seimas of the Republic of Lithuania, is here in Ottawa and will be visiting us. She has requested a meeting with the Veterans Affairs Committee. The request was circulated last week, I believe, in both official languages.

I would like to propose that the committee hold a private, in camera briefing with Mrs. Rojaka during our regular meeting on Monday, February 9. We would have the first hour for entrepreneurship, and then we would go in camera for the second hour, at the request of the Lithuanian embassy, to meet.... The chair reached out to all of us. I thought it would be very relevant to know and hear about.

Does the committee agree to this briefing?

**Some hon. members:** Agreed.

[Translation]

**The Chair:** On that note, the clerk has put together a budget for the briefing session. It was distributed to committee members on January 30, 2025. Is it the pleasure of the committee to adopt the budget?

**Some hon. members:** Agreed.

(Motion agreed to)

**The Chair:** Great.

[English]

As for February, so that all of you know, this Wednesday we will continue with the barriers to entrepreneurship among veterans. We have witnesses joining us, which is already confirmed.

As I mentioned, on February 9, we will have our first hour on barriers to entrepreneurship among our veterans community. Our second hour will be the briefing with the chair of the Canada-Lithuania Friendship Group at the Parliament of the Republic of Lithuania. That will be an in camera meeting.

On February 11, the Lifemark group will be joining us for the full two hours. We will allow them a little longer than the first five minutes, and then we'll open our two-hour session for our four witnesses. Then we will go back to our ridings.

What's very relevant for all of us is that on February 19, members should receive the report on suicide prevention.

Once we come back from our constituencies and from the great work we do in our ridings, we will continue on the 23rd with Lifemark. We are still working on witnesses for that day, but we will try very hard to secure individuals who will be able to come and join us.

On February 25, we will continue our study on the barriers for entrepreneurship among veterans.

That will bring us to the first week of March, which will be the break. When we come back from the break and from our great work in our constituencies, we will be starting our in camera...on the report writing for the consideration of the draft report for the suicide prevention among veterans, which I'm sure we all want to have completed for this session so that we can table it.

On that note—

Mr. Richards, go ahead.

• (1300)

**Blake Richards:** I had one other question—you almost got them all. To be fair, this may be a question that you won't be able to answer. Perhaps Mr. Casey will shed some light on it. I think it was in one of our last meetings before the break, but not the last one. We had a motion that asked for an apology about the monument that has the incorrect information.

I've never seen the apology. It's been two months since the motion. I'm wondering if you've heard anything, or if Mr. Casey can shed any light on what's occurred. We expect that it likely would have occurred by now.

Can anyone provide us with an update on what's happening with that?

**The Chair:** [Technical difficulty—Editor]

**Blake Richards:** Chair, I'd like to put forward a notice of motion. The motion is short, but I'll read it into the record. It says:

That this committee express its disappointment in the Government's failure to offer an apology to veterans affected by the "Presence in Absence" monument scandal as called for in the motion of this committee on November 25th 2025, and by the Ontario Legislature on October 29th 2025 and that this be reported to the House.

I plan to move it at some point.

**The Chair:** Thank you very much, Mr. Casey. I appreciate that.

[*Translation*]

Does the committee wish to adjourn the meeting?

**Some hon. members:** Agreed.

**The Chair:** Meeting adjourned.

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