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Chair: Marie-France Lalonde





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Monday, February 9, 2026

• (1105)

[*English*]

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

Welcome to meeting number 21 of the House of Commons Standing Committee on Veterans Affairs.

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

[*Translation*]

Before we continue, I would like to ask all in-person participants to 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 participants, including the interpreters.

Thank you.

You will also notice a QR code on the card. It provides a link to a short awareness video.

For members in the room, if you wish to speak, please raise your hand. I don't believe any members are participating in the meeting via Zoom.

Please be assured that the clerk and I will manage the speaking order as best we can. We appreciate your patience and understanding in that regard.

[*English*]

I would now like to welcome our witnesses.

As an individual, we have Mrs. Angela Mondou, who is joining us by video conference. She is a veteran, and we look forward to hearing from her.

Thank you, Mrs. Mondou, for your service.

We also have in person Mr. Fraser Zerebecki, who is a veteran.

Thank you very much for joining us.

[*Translation*]

We also have Ms. Lisa Cyr, the owner of Café félin Ma langue aux chats Cat Café and retired corporal.

Thank you for your service to the country.

Witnesses, we will begin by giving each of you five minutes for your opening remarks. Once all the witnesses have had a chance to speak, we will have a round of questions with the committee members.

[*English*]

I would now like to invite Madame Cyr to speak.

You have five minutes.

[*Translation*]

**Lisa Cyr (Corporal (Retired) and Owner, Ma Langue Aux Chats Cat Café):** Madam Chair, members of the committee, thank you for giving me the floor today.

I'm a Canadian Armed Forces veteran and an entrepreneur. I am also the founder of the Café félin Ma langue aux chats Cat Café, located at 307 Saint-Paul Street, in Quebec City. It is a site historically linked to military recruitment during the First World War. In the 1970s, it became a tavern called Le Veteran. Today, it is a space for remembering, gathering and support for veterans and the community. When I left the armed forces, I thought the toughest part was behind me. In reality, a new battle was awaiting me, the battle of entrepreneurship.

The café is also an inclusive space, which over time has become a safe space for veterans and first responders. It also focuses on social inclusion and hires people with mental health challenges, such as autism and attention deficit hyperactivity disorder, or ADHD.

I chose entrepreneurship after my military service, not out of financial ambition but out of a need to rebuild. Following my service, I was diagnosed with post-traumatic stress disorder, or PTSD. I also have physical injuries to my knees, wrists, back and neck. With fibromyalgia, it's very hard to find a job. So I created my safe job. I also wanted to continue to serve. We still want to serve and protect, but in a different way. I have nonetheless faced significant obstacles on my entrepreneurship journey.

The first barrier is institutional. Entrepreneurship assistance programs are not designed to accommodate the reality of veterans. The administrative language is complex, the criteria are rigid, and support is often impersonal. When you have invisible injuries or anxiety, those steps quickly become frustrating. Many veterans give up, not for a lack of skills, but from administrative exhaustion.

The second barrier is access to financing. It is hard for companies with a social purpose such as mine to fit into traditional frameworks. A cat café focused on wellness, animal therapy and the veteran community is often seen as marginal, despite its real and measurable impact. I frequently had to move forward without a financial safety net. I use my savings and my pension to pay the café's bills at the end of the month and to support veterans by taking them out to a show or out for a meal. That comes out of my salary.

The third barrier is the mental and emotional toll of being a veteran. There is a high human cost to running a business and supporting veterans at the same time. There is currently no entrepreneurial support that truly reflects this reality.

Lastly, the regulatory and municipal challenges related to an atypical model such as a café with animals have added an additional layer of complexity, without suitable support.

Despite everything, I have been able to persevere because of the skills I learned in the Canadian Armed Forces: resilience, adaptability and a sense of duty. However, these qualities should not be a prerequisite for being able to receive the support provided to entrepreneurs.

I truly believe that veterans have tremendous entrepreneurial potential. To activate that potential, we need flexible, humane and specialized programs that are truly tailored to the realities that veterans face.

- (1110)

I'm not here to criticize. I'm here to improve the system so that future veterans who still want to serve their country, but as entrepreneurs this time, aren't discouraged before they even start.

Thank you for listening and for paying attention to this essential study.

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

[English]

We will now invite Mr. Zerebecki for five minutes.

**Fraser Zerebecki (As an Individual):** Good morning, Chair and honourable members of this committee. Thank you for welcoming me back to testify. I appreciate the seriousness with which this committee approaches veterans affairs.

My name is Fraser Zerebecki. I served in the Canadian Armed Forces for 10 years, from 2007 to 2017. I joined as a high school-educated private at the age of 22, and I released as a corporal and disability beneficiary. In 2009, I deployed to Afghanistan as a front-line soldier and combat engineer.

Like many veterans, my transition out of uniform was difficult, and like many veterans, it was also marked by achievement. Those two things often coexist. Veterans who complete demanding training, operational tours and leadership courses tend to share certain traits: exceptional drive, a high tolerance for risk and deeply ingrained character attributes forged under pressure, as well as discipline, accountability, mission focus and loyalty. Veterans are not short on ability. We are short on access.

As I began my transition, I started a design company to support my family while still serving and during my release period. I received no business support from Veterans Affairs or from the Canadian Armed Forces. That business ultimately folded when I reached final release. I used my education and training benefit to complete a graduate certificate in project management, and after graduating, I entered the custom homebuilding industry as a project manager.

The company I worked for struggled. An opportunity arose for me to purchase that business and become an entrepreneur. I had experience. I had a plan. What I did not have was access to capital. No lender would finance me. There were no veteran-specific pathways, no shared-risk models and no institutional support. That opportunity passed because of a lack of access.

I entered the public service, working at Service Canada and at the Canada Revenue Agency.

Recognizing gaps in my business knowledge, I later entered the Ivey Business School executive MBA program and graduated in 2022. That education led me into health care operations, where I worked in an executive role supporting independent dental practices. The experience revealed something very important to me. Dentists, like veterans, often lack formal business training, but unlike veterans, dentists have access to capital. Banks lend to them readily. Veterans, by contrast, either cannot borrow at all or are offered terms that place exceptional risk on the individual.

I'm currently building a third business. It's still in start-up mode, and it will take years to become viable. This is the reality many veterans face. We have very strong ideas. We work relentlessly, but we start from zero. We bankroll our own ventures. We discover gaps in competence, training and education only after making costly mistakes.

The reality is that repeated business failures combined with employment insecurity carry consequences far beyond the balance sheet. I lost my home. The financial strain contributed to the end of my marriage and placed sustained stress on my three daughters. I share this not for sympathy but because it reflects a pattern I have seen repeatedly among veterans: attempting entrepreneurship without institutional support.

I've been fortunate to move across sectors. I've been a college professor, a hospital board member and a leadership consultant. I worked with Pathfinder Leadership Associates, bringing military leaders into advisory and leadership development roles for organizations such as the Ivey Business School and the Business Development Bank of Canada. Through those experiences, I saw a model that does work. BDC provides funding alongside executive advisory support and education. It's a long-term relationship. It's not charity. It's investment.

This brings me to my central recommendation.

I'm not here to suggest adding another benefit through Veterans Affairs. I'm proposing the creation of a federal bank dedicated to veterans and veteran entrepreneurship. Entrepreneurship is about growth, investment and shared risk.

I envision three streams.

The first would be accessible financing for veterans willing to take risk, but it would be at terms that allow businesses to survive: low-interest lending, deferred-interest options and rates that do not cripple start-ups.

The second would be grant funding for ventures that provide broader public benefit to Canadians.

The third would be a shared-equity development stream where the bank provides capital and advisory support in exchange for equity. In this model, the government becomes a true partner with veterans. The risk is shared. The upside is shared. Canadians benefit when veteran-led businesses succeed.

• (1115)

Alongside this, education benefits must be strengthened. Veterans often take longer to determine their post-service path. Supports should remain accessible throughout a veteran's life. Successful veteran-led businesses create jobs. They strengthen families. They contribute to economic stability and community well-being.

Thank you for your time. I welcome your questions.

**The Chair:** We will now invite Mrs. Mondou for five minutes, and thank you very much for your service and for joining us this morning.

**Angela Mondou (As an Individual):** Thank you very much.

Good morning, Madam Chair and members of the committee.

Thank you for the invitation. [*Technical difficulty—Editor*] a retired captain and I served in the Canadian Forces' Europe command centre during Operation Desert Storm, as well as leading a large deployment in the former Yugoslavia, under fire.

I spent over 20 years in the tech sector, working at both Nortel Networks and [*Technical difficulty—Editor*] those years. Currently, I'm the CEO of—

**The Chair:** Madame Mondou, I'm so sorry, but I'm going to have to interrupt you.

We're having some technical problems with your connectivity. Sometimes we cannot hear you.

[*Translation*]

One of our technicians will call you to see if they can fix the issue.

[*English*]

We'll call you very shortly.

• (1115)

(Pause)

• (1120)

[*Translation*]

**The Chair:** I call the meeting back to order.

[*English*]

I apologize, Mrs. Mondou, for this delay.

Let's start from the top.

**Angela Mondou:** Thank you very much, everybody, for having me today.

Madam Chair and members of the committee, I think this is a very important discussion. I'm not sure if you heard my background. I have spent nine years in the military, and I have quite a bit of experience there, as well as 20 years in the tech sector with Nortel Networks and BlackBerry. Then, in terms of the discussion today, I had nine years as an entrepreneur myself. Right now I'm running a defence and AI company with my husband, who's also a military veteran in defence and AI.

I'm here today because I believe that Canada is leaving a significant asset on the table in terms of how we support our veterans. We have great systems that are intentionally designed to support entrepreneurs and employees, in particular from under-represented groups.

Military veterans are not receiving the same intentional focus. As a case in point, I just recently filled out an application for the regional defence investment initiative, and our company, 5GCx, was asked, would we be interested in hiring under-represented employees, including women, indigenous people and newcomers? Military veterans were not included as an option.

I believe that veterans have to be considered a national strategic asset and supported like all other Canadians. We're trained for uncertainty, highly accountable for outcomes, and used to leading under pressure, and these strengths translate directly into business and scaling companies, including the challenges of being an entrepreneur. Canada needs leaders like the military in the sectors that we're really investing in today: defence, security, cyber and technology.

I have three recommendations that I believe would reduce barriers to educating and enabling veterans and veteran-led firms.

First and foremost is to create a one-stop shop veteran entrepreneurship pathway with a 12- to 24-month navigation support.

You heard already from two other veterans of the challenges that families face in transition. I've lived that myself. We don't have the coherent pathways established after our members have served to transition into the world of entrepreneurship, as you also heard from Madame Cyr.

The goal of this national entrepreneurship pathway for veterans, as I said, would be a one-stop shop kick-start. It would connect veterans to other successful veterans who are entrepreneurs now, create communities and provide case managers for entrepreneurship, as well as providing the benefits, the training, the financing and the support that are required for these scale-up communities.

Also, I think an important area that could be led or supported through this pathway is that the government funds a significant amount of money for start-ups and scale-ups through the global innovation clusters, NGen, Scale AI, and many accelerators, MaRS, OCI, Communitech.

My second recommendation is to create a tech accelerator specifically for defence, which obviously would support the pairing of veteran leaders into this defence tech space that is being heavily invested in right now by the forces. We're obviously seeing a lot of funding right now and a rapid increase in Canada with defence tech start-ups—I'm a prime example—driven by our current global instability. At the same time, we have thousands of military veterans with deep expertise in defence.

My recommendation is to leverage the tech accelerator model that exists and really focus that in the defence tech space, where we can pair military members, members in transition, with the growing space of defence and defence technology.

Last but not least, I would use this defence tech accelerator community to help one of the biggest barriers we heard of as well from Monsieur Fraser Zerebecki.

The biggest challenge for any entrepreneur is runway. That's capital. The defence tech accelerator could play a critical role in facilitating education around scaling up a company, access to capital that exists, the BDC opportunities and the other accelerators out there. This accelerator itself perhaps could be part of that government funding as well—all of those procurement enablers.

In closing, I really would like to just emphasize that we've already invested millions of dollars in our military members. We've trained them. They are a phenomenal resource for Canada. I think right now, with our focus as a nation on the accelerated defence and security requirements in the current geopolitical space, this would make so much sense for the nation.

● (1125)

I believe the House has the power to support that kind of change.

● (1130)

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

We will now open the floor for six minutes for each member. I will start with Mrs. Wagantall for six minutes.

**Cathay Wagantall (Yorkton—Melville, CPC):** Thank you very much, Chair.

I really appreciate you all for being here. We have a great variety in the room, which is not unusual when we think of entrepreneurs. They come in many different shapes and sizes and with differing desires. We're seeing that today.

Fraser, I have a question for you. In your response, you shared your journey. You have achieved a great deal throughout that journey. You also mentioned that you'd failed as an entrepreneur. I can't help but think.... In the back of my head, I'm hearing some folks at VAC saying, "Well, you've done really well at other things. Why don't you just do that?" I would like a bit of feedback on that.

With your recommendations, you also talked about what you've lost personally in terms of losing your home and your relationship with your wife, and expressed concerns about your children. Would that have been different in your life if these other circumstances had been in place in the way you're suggesting?

**Fraser Zerebecki:** I think that's a great point.

It's so hard to say so in hindsight, but it certainly hasn't been an easy life. The military, in my 10 years, was very difficult on my family and myself—going through a heck of a lot of change and loss over the years, losing comrades and friends, and dealing with my own personal struggles with depression and anxiety. That journey doesn't stop when you leave the military. Some of those echoes of trauma are with your family too, so I appreciate everything that my family went through on this path.

Would things be different if things had clicked? Probably, actually, yeah. Changing careers multiple times and doing several different business ventures put a heck of a lot of stress on me and my family, but I think that goes to what some of the other witnesses have said in this committee so far. We have this resilience and perseverance to just keep going despite failures and losses. That's why I'm still successful today. I have a great career and a great job, and I'm still a successful entrepreneur, but it could have been a lot easier.

**Cathay Wagantall:** I appreciate that.

This idea you suggested was that these educational benefits need to be available throughout your lifetime. I often hear that when you release, for whatever reason, it takes time to get to where you see yourself being, with all of the things you mentioned having to deal with that the average person in Canada does not deal with. Let's be very frank about that.

When you hear the suggestions from Ms. Mondou and what you've suggested, are these things that you see should be available to veterans on an ongoing basis?

**Fraser Zerebecki:** In our changing climate, we're in a new world order, to quote some—

**Cathay Wagantall:** That's what I hear.

**Fraser Zerebecki:** Yes. It's the quote around the room, so why not look at continuing benefits so that it's not just a one-time thing?

We have to retrain our veterans who are already out there and have maybe already accessed their training benefit. They need to get back into the tech sector. They need to get back into defence. They need to be entrepreneurs. They need to help build the fabric of this country so that we are more resilient as a nation. That's where we should invest, absolutely.

**Cathay Wagantall:** Thank you.

Lisa, your scenario is very different. You have found a way to improve your own life by providing an opportunity for other people that you felt you needed. You really took on a great deal of that resilience and determination to provide an opportunity for other veterans to do the same. In many ways, that's called a small business, when you start out at least.

What is your goal? What would you love to see if you could see what you envisioned here grow to be something even greater?

[Translation]

**Lisa Cyr:** Thank you for that great question.

For the growth of the business, my ultimate dream is to be able to buy upstream to ensure the continuity of the business, the café. It takes a lot of money to do that because, as I told you earlier, everything I'm doing is coming out of my own salary.

Since the beginning, which will soon be seven years ago, my goal has been to be able to buy upstream to have a two-speed stream. I want to help even more people because I see far too much suffering, far too many losses and still far too many suicides.

I'll give you an example. Last year, a 79-year-old veteran took his own life. He was 79, ladies and gentlemen. He was a veteran with whom we had intervened. We have saved people's lives from suicide. There shouldn't be anyone taking their own lives.

What we want to do is twofold.

First, it's having a safe place, a second safe place, a kind of bunker. We don't know what it's going to be called, but it has to be a place where we can mitigate the crisis. We veterans know when a crisis is starting. Before the crisis breaks, as Mr. Zerebecki said, we can intervene. We do it before the crisis breaks out.

Second, it's about enabling veterans to take vacations with their families. They don't have the opportunity to stay in hotels because it makes them feel too panicked; they have too much stress.

• (1135)

**The Chair:** Thank you very much, Ms. Cyr. I deeply appreciate your testimony.

[English]

Now, for six minutes, I go to Madame Auguste.

[Translation]

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

First of all, I want to thank you all for your service to Canada. It's very important.

Ms. Cyr, you spoke before the Standing Committee on Veterans Affairs in 2023, and you said that buying your restaurant had really saved your life.

I would like you to explain how becoming an entrepreneur has really been a turning point for you.

**Lisa Cyr:** Thank you very much for the great question.

It was a turning point, because I was on the brink of committing suicide because of what I was put through in the forces. I was subjected to psychological and sexual harassment. People came to my house to harass me and called me on the phone. That led me to stop leaving my house and to isolate myself. I know all about isolation. I also know the stress and everything that comes with hypervigilance.

One morning, one of my friends took me there for coffee. I have a little service dog, and he saved my life in 2015. At first, I was far from being a girl who liked cats. Before she took me there, she told me that we were going to get a small coffee at a small place. It was tiny and beautiful. A few months later, it was up for sale. She said we should buy it. I said, "You're crazy!" I couldn't buy that. I had a hard time going home and buying groceries. She told me that it would help me with my injuries and fibromyalgia.

We don't sleep much at night, because our little hamster is running around in our heads. I started having ideas and thinking that this could be my safe space outside my house, because my house isn't my safe space anymore. It could be my space, and if it were my space, that meant it could also be a space for my brothers and sisters. It just happened one thing after another.

I put a star in my restaurant. When things aren't going well, I look at the stars outside, but they're invisible during the day. In my restaurant, I see it every day. My restaurant is open 365 days a year. For us, mental health doesn't take time off. On Christmas Eve, Christmas Day, New Year's Eve and New Year's Day, we serve dinners for veterans and families who are alone. That allows me to continue serving my country, which is why I signed a blank cheque in 2007. The hypervigilance is still there, but it's receding a bit. When I see nice messages, and I see veterans gaining momentum to move forward, I know that we're moving forward together. These are small victories.

As for our cats, we decided to have only purebred cats to be different from others. We wanted to name them after our fallen friends because we wanted to pay tribute to them. We wanted them to continue serving the country in a different way too. We wanted to give them a second chance.

Above all, we wanted citizens to have a better understanding of our experiences and who we are. Since our place was different, it forced me to talk to the people who came to see us. That forced me to explain the difference, because we have different employees. I realized something. My psychologist told me that I was doing my therapy every day by explaining to people who I am, what I do and what I used to do. I wasn't getting into too much detail, but I was doing it by focusing on the positive and the present. I don't forget the past or the harassment I experienced. I don't forget anything, but it allows me to move forward. When I'm asked to be here today, when I'm asked to come to the House, I accept.

Just recently, I received a commendation. It gave me a little pat on the back and made me realize that I'm on the right track.

We're continuing to move forward. We won't change the world overnight, but we can do little things. When you listen to us, that's already a first step. We know very well that nothing will change on a dime overnight. However, listening to us is already a first step. You see the gaps we face as veterans, and you're trying to implement choices and measures to help us continue moving forward.

Thank you very much.

• (1140)

**Tatiana Auguste:** Congratulations on your commendation from the minister.

Your café really seems to be rooted in the community you're in. I see that you help young people in foster care; you give back toys and all that.

Why did you choose a social enterprise to keep moving forward?

**Lisa Cyr:** Choosing to be a veteran can stem from our youth. When I decided to join the army at 31, I had a multidisciplinary bachelor's degree specializing in psychology, French and nursing. I had a tracheotomy at birth, and I was told I was going to die. However, I'm going to turn 50 this year.

I think about giving back. I want to give others the chance to live and the chance to give back. I think life has given me a second chance. It gave me a third with the café, and a fourth. I think we have to try to be fair. At the café, you try not to remain impassive, and we try to tell people to get help. We want differences to be accepted.

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

Ms. Gaudreau, you have the floor for six minutes.

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

I have a number of questions I'd like to ask Ms. Cyr. However, I'd first like to turn to Mr. Zerebecki to clarify something.

When it comes to financial barriers, I'd like to know what the reasons were for refusing to support you financially.

Is it because you're a veteran?

[*English*]

**Fraser Zerebecki:** No, it wasn't because I was a veteran. It's because I didn't have an established business with a year of revenue.

That's a real hurdle. There are very few people out there who are willing to sign you a cheque that's actually going to get your business started without huge costs—you know, 12% or 13% interest rates or clawbacks. It's tough. Your first step is always on your own.

I would say the difference between the veterans experience and someone who's in private enterprise is that you can build a business on the side when you're working in the private industry, and you can get it there to a point where you're ready to launch and go full time. You can't do that in the military. We're ready for deployment, and we really have to be careful about what outside interests we have—for conflict of interest and our time management. There are some veterans who have been able to start little businesses, but I would say that's the exception, not the norm.

[*Translation*]

**Marie-Hélène Gaudreau:** Thank you for your answer. It helps me understand better. I'm an entrepreneur. It has been 30 years since I was able to start building my business.

I'm looking at all the opportunities for assistance, such as Community Futures Development Corporations, or CFDCs, and the Business Development Bank of Canada, or BDC. It's true that it's difficult. I wanted to make sure that it wasn't a check mark that made you vulnerable, that you had fears. In short, I just wanted to make sure.

In terms of risk management, what I understand is that needs have to be taken into consideration. It's really important to recognize veterans' needs in particular when it comes to their access to credit. There's a difference. I have worked hard in life. I'm still working hard. We understand each other. I think it's also important to understand what has been experienced in the past.

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

That's fantastic. It's incredible. Even the minister went to meet with you just this summer. You remind me of a witness who appeared before the committee, Captain Jocelyn Démétré, who is the president of Hero Lodge. I don't know if you know him. His business enables him to connect with veterans. Obviously, you're in the national capital, so you're close by. When you go into the territories, it's more complicated.

Seriously, you're taking your money out of your pension fund. Is that correct?

You haven't had any funding, despite the proven positive effects of pet therapy, for as long as your company has existed. Why is that?

• (1145)

**Lisa Cyr:** It's because we're a private company. Some people tell me, "I'd love to give you money, but you have a private company. You're going to put it away in your pockets." Sometimes, I even get that from veterans. There's jealousy. They say, "You have a private company." Yet they see the benefits. Quite often, they're the ones who benefit. Unfortunately, we're excluded because we're a private company.

When I bought the company in 2019, just before the pandemic, I was leaving the Canadian Armed Forces at the same time. I bought it in July, and I left the forces in September. You know, when we leave the forces, we just want to get our heads above water. When it came time to do my tax return, I had to pay back \$35,000 to Manulife, the financial institution that pays us our benefits after we leave, because I was told I wasn't part of the program. I still haven't received that money, and I still have to fight over that with Veterans Affairs Canada. When you leave the forces with post-traumatic stress disorder, you shouldn't have to apply to access the additional 15% of your salary. It should be automatic.

The first year, then, I was short of 15% of my salary, and I still haven't received that money. It's still under discussion. I paid back \$35,000 to Manulife, and Veterans Affairs Canada still hasn't reimbursed me for that money, because I wasn't part of the program.

In fact, I'm not the only entrepreneur who has experienced that. That's something else that should be noted. When we leave the forces, we're told that there's no problem and that if we run out of money, Veterans Affairs Canada will reimburse us, but that isn't what happens.

In our case, we were told that we weren't members of the program. It should be automatic. We fill out so much paperwork, and we're so exhausted. We just want to get through this. For me, it was either the business or suicide, and I'm not the only one in that situation. There are many people trying to find something to continue serving their country and keep their heads above water.

They impose tons of paperwork on us even though they know we suffer from post-traumatic stress and they know the injuries we have. Put the paperwork aside. We're entitled to 15% of our salary and certain other things.

When I do something, I have to pay for it out of my own salary.

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

I'm sorry, Ms. Cyr. As I explained to you, I'm responsible for the time.

We have about eight minutes left before we go in camera to welcome our other guests. I'm going to start by giving each speaker two minutes, and then we'll see if there's any time left.

Ms. Kronis, you have the floor for two minutes.

**Tamara Kronis (Nanaimo—Ladysmith, CPC):** Thank you very much, Madam Chair.

[English]

I want to thank all the witnesses for their service and for their candour today. I had dinner the night before last with a young woman who's considering RMC after graduation. I can't help but contrast her bright-eyed optimism with the sobering testimony we've heard today.

Mr. Zerebecki, when you started in the Canadian Armed Forces, did you realize that you would be starting over again when you left?

• (1150)

**Fraser Zerebecki:** I think there's one caveat for most of us who joined the Canadian Armed Forces, especially around the time of Afghanistan: There was something a little bit wrong with us to begin with. We were putting ourselves in harm's way. For me, I didn't really have a good economic outlet at the time. I was a 22-year-old kid making \$10 an hour. I didn't know what the economic future would hold after my service. It was the best job I could get at the time.

I think many of us do join for honour and service and all those things, but it's also a paycheque at the time, too. We don't really have a plan. You sort of plan halfway through.

**Tamara Kronis:** Thank you for that.

Can you elaborate, in the short period of time we have left here, on the gaps that exist between the employment supports that VAC offers and what veterans actually need to either get hired or start a business after they're discharged?

**Fraser Zerebecki:** In my experience, the supports in place were to get me a job. We don't want homeless veterans, so it's whatever gainful employment you can get: Let's shove you in there so that we can get you off the docket and you can provide for your families.

It's not about success. It's not about growth. It's not about investment. It's not about how good you can be or how high you can achieve. It's about the minimum standard and filling that.

**Tamara Kronis:** So—

Go ahead.

**The Chair:** I promise we'll try to come back to you.

Go ahead for two minutes, Mr. Casey.

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

Thanks to our witnesses for being with us, and thank you for your service to your country.

I'd like to bring Ms. Mondou into the conversation.

In preparing for this meeting, I saw that you had written a book called—

**Angela Mondou:** *Hit the Ground Leading!*

**Sean Casey:** —*Hit the Ground Leading!* I know it was some time ago, and I must confess that I have not read it.

Can you tell us whether that forms the basis of the three very precise recommendations you gave us?

**Angela Mondou:** I guess you could say that it does, because the book is very much about the value of what we learn in the military to thrive as leaders or new recruits in wartime scenarios, the readiness, the training to lead, etc. The book was very much about what I learned in the military that I felt could be translated to the business world and was part of the company that I then built. I built leadership programming around that in the defence sector, in the tech sector, etc. after I served at BlackBerry.

I'm not sure if I'm answering your question, but certainly the value—and both Madame Cyr and Mr. Zerebecki spoke about it—of the skills we come away with is what that book translated into the business world.

**Sean Casey:** Thank you.

I appreciate the very specific recommendations. Perhaps I can touch on the very first one.

You talked about a one-stop shop. What would it look like?

**Angela Mondou:** It should particularly focus on entrepreneurship. I think an accelerator is a great model. It would be focused on military veterans transitioning into the world of entrepreneurship, just like the accelerators do for business people or younger kids coming out of university who have AI degrees and want to run companies. None of us knows how to be an entrepreneur. Very quickly, you get a master's degree in it.

**The Chair:** Thank you, Madam Mondou.

I'm so sorry. As I explained, I am a very bad clock keeper. I'm so sorry to interrupt you.

[*Translation*]

Ms. Gaudreau, you have the floor for one minute and a half.

**Marie-Hélène Gaudreau:** Madam Chair, rather than asking a question, I'd like to share my thoughts.

First, I want to address all veterans, including those listening to us: I see you and I hear you.

Seriously, it's a matter of will and recognition. For me, it's all there. It's just getting repeated. Veterans are asking us to understand them and give them a little help. It's a second battle they have to fight when they finish their service. However, it's all there.

I can see a small glimmer of hope, and this will be my last comment. The current government is talking a lot about investment, and here we're talking about something extraordinary. We're talking about entrepreneurship and investing in people who, like the witnesses, have so much talent, resilience and ability. I think even the minister is listening to us and that there may be a turnaround. It saddens me to hear that it's being talked about but that nothing is changing. That's unacceptable.

Thank you so much to the witnesses for taking the time to come here and for having the courage to share your stories.

• (1155)

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

We're ready to welcome our other guests, but I would like to give the Conservatives and Liberals one minute to complete this round.

Mr. Tolmie, you have the floor.

[*English*]

**Fraser Tolmie (Moose Jaw—Lake Centre—Lanigan, CPC):** Thank you to our witnesses, and thank you for your service.

In your testimonies today, what really stood out to me was the disparity in risk tolerance. A nation asks you to go somewhere and serve overseas and for you to put your life on the line, but when it comes to your releasing, there's zero safety net and a lack of risk tolerance in a nation willing to support you in your next venture.

I'd like for you to be able to share a bit more, Mr. Zerebecki, Fraser, of your thoughts on that, please.

**Fraser Zerebecki:** Thank you, Fraser.

**A voice:** Oh, oh!

**Fraser Zerebecki:** You're absolutely right. There is this disparity in risk tolerance.

The government definitely needs to shoulder some of the responsibility of transitioning veterans and do whatever we can, collectively, as a nation, to support those veterans.

I'm not here today for me. I'm here for all those other veterans who are transitioning in the future. They're going to need us.

**The Chair:** Go ahead for the last minute, Mr. Casey.

**Sean Casey:** I'll go back to Ms. Mondou.

In some of your writings, you're clearly a champion of DEI. In your testimony today, you indicated that DEI should be expanded to include veterans.

I'd be interested in your reflections on the current state of DEI internationally, given what's happening to our south. Is this still something that needs to take up headspace in the minds of business leaders?

**Angela Mondou:** If I could just focus specifically on the world of the military veteran, I did lead an organization that focused on military employment transition for a number of years with Canada Company. We worked with HR teams of companies across Canada. The importance of educating civilian HR leaders on the value of the military member from recruit to colonel was incredible and very powerful. We were working with big banks, from RBC to entrepreneurial organizations that wanted to hire military members.

My recommendation is that this isn't about DEI. This is about communicating. These are people of all backgrounds and sexes who have gone and served around the world, risked their lives, learned leadership, had very expensive training and are phenomenal leaders—you've just heard the two in the room today—yet it's very difficult for an HR team inside a company to understand that value.

I will leave it there.

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

That will conclude our first hour.

[*Translation*]

I will suspend the meeting so that we can go in camera.

[*English*]

Thank you to our witnesses today. Thank you for your service to our country.

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