From:

Sent: Monday, October 1, 2018 3:54 PM

To: Engages-Mobilisation (WD/DEO) <wd.engages-mobilisation.deo@canada.ca> **Subject:** Les langues nationales et autres....

Commerce, économie et multilinguisme dans l'Ouest.

Le Canada est riche en langues. Cette richesse pourrait etre utilisée pour favoriser l'expansion de l'économie. On pourrait prendre des dispositions garantissant l'emploi des langues nationales ou officielles dans le domaine économique et commercial. L'Ouest est multiculturel et multilinguiste. Les langues étant porteuses de culture, elles ne doivent être plus considérées comme des éléments neutres dans le transfert d'information....Il faut s'ouvrir et tirer profit de cette richesse par la traduction, ne plus se limiter à la langue facilement comprise. Le plurilinguisme peut être pour l'Ouest un outil considérable pour maîtriser son avenir.

Rien ne saurait me manquer où tu me conduis Seigneur. Praise the Lord!

From:

Sent: Friday, October 5, 2018 8:01 PM

To: Engages-Mobilisation (WD/DEO) <wd.engages-mobilisation.deo@canada.ca> **Subject:** More access to funding for small businesses

First of all, the government by taking this first very good decision in getting feed back through this means from regular normal every day business owners and managers is a great step forward. Thank you for this opportunity.

There are two things that I am certain without any doubt of what we need to change up.

1.) Create much more easier access for funding for small business entrepreneurs who want to start out on a new enterprises. Not everyone has a big house they can borrow against for a mortgage to support the funding for their new business. There are way too many entrepreneurs with amazing ideas who are just stifled without the opportunity to either start their business or EXPAND their current business as banks will NOT provide financing until small businesses are cashflow rich. Who needs them at this point anyway. The chartered banks frankly are in the investment and mortgage business and do not support new business unless you have a big house that is paid. The lack of Chartered institution borrowing to small business is massive. The

cost to Canada's GDP is massive. You have tens of thousands of new or existing businesses that could be created or expanded quickly only if access to funding was provided. Yes, there is risk in financing these new businesses, how when you finally add up the losses of from some of this higher risk financing, and compare it to the additional millions to billions of dollars of new business, the losses would be insignificant. What is SIGNIFICANT is that no one sees all the LOST business opportunities. We need this insight and foresight in planning to provide more funding for this. Community Futures, is a fantastic program created and supported by the Federal Govt. Great job, except, what can you do now a days with a maximum \$150,000 investment. This doesn't even buy a building let alone the inventory and equipment needed. Leasing and renting puts too much pressure on small business. Small business need to OWN their property and have these payments go towards driving equity into their business . They need to have access to borrowing. BDC is a great opportunity but we need more than just this effort.

2.) Okay, how can this additional access to funding grown tens of thousands of businesses.... Well this is how. The country of Canada, can double GDP, yes double or triple if ONLY we stop selling our raw materials and raw resources for 10 cents on the dollar. STOP selling our trees and lumber to the US, and Asia and elsewhere only to buy it back at 10 to 20 times the cost in furniture and other finished goods. Stop selling all our raw grains to the U.S. and other countries and start turning our grains into retail shelf products where we get 5 to 10 times the value then sell to the U.S. Why are we even considering shipping Bitumen through the transCanada Pipeline when we can refine this product in Canada and sell it for multiple times what it is currently worth. Canada continues to sell its raw resources at billions of dollars in revenues, yet there is little financing funding to just fund new enterprises that want to build and sell furniture not logs, and want to take five commodity ingredients and turn it into a finished consumer product for 5 to 10 times what we currently get.

Canada is one of the richest countries in the world with our raw materials. We need to stop selling them for 10 cents on the dollar, and start funding tens of thousands of small enterprises who can then take these raw materials and make them into finished goods. Lets start selling finished goods to countries in a much larger quantity than we currently do. Lets turn the billions of dollars of raw materials revenues we ship all over the world to trillions of dollars of finished goods right here at home. THEN lets ship them all over the world. I don't see anything bigger and better that the government can do than to do something of this nature in business. We need funding to support this. We need the federal government to take a chance on hardworking Canadians. Quit funding the bricks and mortar and overstaffing to make it as difficult and beaurocratic for even the few small businesses to squeeze through to get a small amount of funding. Cut the administrative aspect of government funding in half. Take that money and give it to entrepreneurs. The money is going out the window every month anyway. At least give it a chance in the hands of entrepreneurs and not the beaurocrats who and administrative staff who sit in offices only to say no, no no to so many more entrepreneurs than they say yes to. Make much more funding available to them so that we can start making furniture and pasta, instead exporting logs and wheat all the time.

Thank you for this opportunity.

Sincerely;



From:

Sent: Friday, October 5, 2018 9:10 PM

To: Engages-Mobilisation (WD/DEO) <wd.engages-mobilisation.deo@canada.ca> **Subject:** Western Canada Growth Strategies.

Dear Sir or Madam,

There are great opportunities to help Canada stay competitive in the coming years, and I believe that, it begins with Start ups and Female Entrepreneurs.

My wife and I have started a website called <u>Elletourage.com</u> that focuses on helping women connect with Mentors and engage with their community. It is also a hub for large enterprises to find

talented female employees, as the bulk of our members are tech savvy, and educated females.

We hope that the government will focus on empowering women to succeed in the coming years, and will utilize platforms like Elletourage to help create opportunities for female leadership.

Recently a Mckinsey & Company study of more than 500,000 employees revealed that, while 53% of degree holders in Canada are female, only 15% of CEOs are women, with "bottlenecks" occurring between entry-level and management positions, and between director and VP positions. Corporations that want to address this loss of female leadership need to proactively implement sustained programs for change. This is where Elletourage can help.

Elletourage promotes goodwill and wellbeing by building community. With our unique matching algorithm, colleagues have

the opportunity to connect as coffee or activity partners; and women across levels can be paired as mentormentees. These

cross-pairings do not often happen naturally in the workplace, but they can be organic and carry a tremendous impact.

This enables female executives looking to share and cultivate ideas an outlet before pitching at high level meetings, or entry level employees the opportunity to meet with C level leadership, building goodwill, loyalty

and aspirations while accelerating them into leadership roles and bridging the gap of women in leadership who will help carry the companies legacy, building trust with female customers globally. Elletourage provides a platform that encourages communication and community which addresses the anxieties of entering any workforce, especially one that has a gender bias, creating a more equal playing field.

Elletourage is a hub for highlighting corporate culture through events and team building exercises. Studies

suggest fostering an environment that promotes friendships in the workplace is a key to workforce retention and an overall boost in production.

The Harvard Business review is quoted saying "Survey after survey shows that employee engagement at work is at an all-time low. One way to help improve engagement at work is to foster friendships . Tony Hsieh, the CEO of Zappos, the online shoe retailer with over \$1 billion in sales, says "Research shows that workers are happier in their jobs when they have friendships with co-workers." Gallup found that close work friendships boost employee satisfaction by 50% and people with a best friend at work are seven times more likely to engage fully in their work.

Until recently, most companies did not look at the cost of employee satisfaction and employee retention. Recently, Josh Bersin of Deloitte looked at the actual cost of replacing existing employees and he conservative believes that the cost of losing an employee can range from tens of thousands of dollars to 1.5–2.0x the employee's annual salary. "Employees, are appreciating assets that produce more and more value to the organization over time, which helps explain why losing them is so costly" Bersin explains.

The governments continued investment in training programs and start up grants will make a great impact on the coming decade.

Our hope is that we can be a part of the economic growth of the future.

Thank you,