

Canadian

Business Owner

Multicultural Entrepreneurs Business Community Magazine

Winter 2023 Edition



MEBCCanada.com

Canadian Business Owner

Issue 1 Winter 2023

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**Multicultural
Entrepreneurs**
Business Community

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Welcome To A New Era

Rasheed Walizada

Founder



We've entered a new era. It's the new world after the pandemic. This era challenges everything from the economy to business models. It also opens doors of opportunities like never before. The new normal opportunities to grow better and have a more valuable business.

Many Canadian business owners are trying to make sense of the current economic cycle. While there is no perfect answer, there's a predictable pattern. Every cycle generates opportunities. Businesses that are looking beyond the buzzwords are ready to capture opportunities.

AI (Artificial Intelligence) is here to stay and be part of our lives. It can be a good tool for productivity. Can AI also stand for Actual Intelligence? Human insight, connection, and belonging are the value drivers of business growth.

Last but not least, local is back! Canadians are looking for and prefer local businesses. The new era is the shift away from global to local. Businesses that create local value will grow better and become more valuable.

Welcome to a new era and to the first issue of Canadian Business Owner. Multicultural Entrepreneurs Business Community magazine.

Canadian Business Count

Canada has **1.2 Million**
employer businesses.

98% are small businesses.
75% have **1-9** employees.

Key Small Business Statistics — 2022 www.ic.gc.ca

55% of Canadian
businesses have
1-4 employees.

Key Small Business Statistics — 2021 www.ic.gc.ca

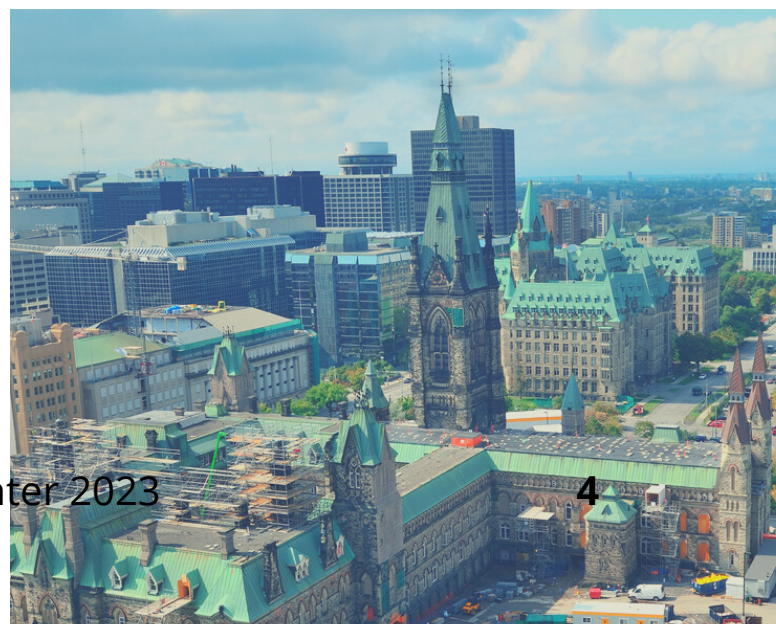
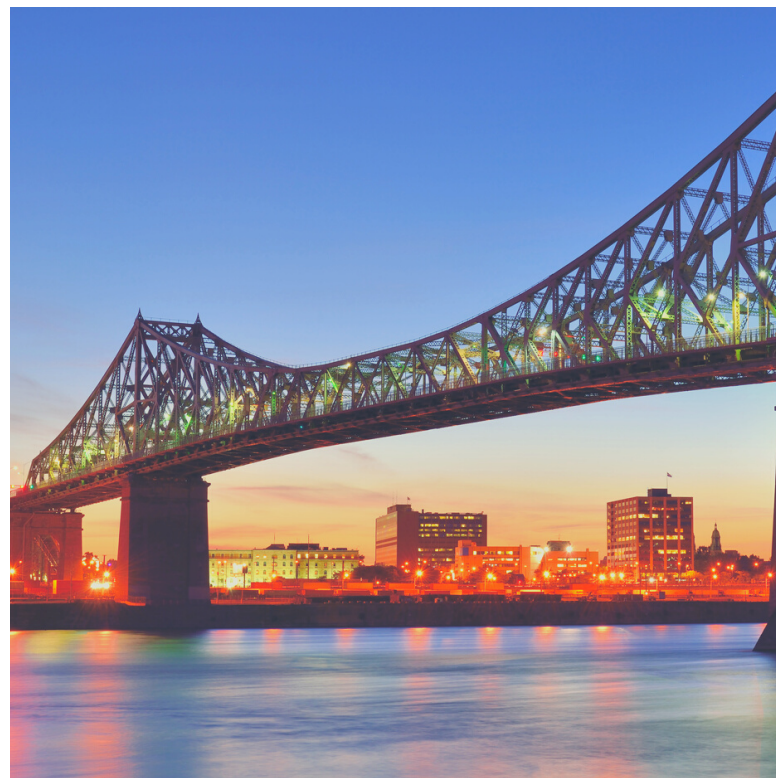
Canada has **2.95 Million**
non-employer businesses.

Canadian Business Count June 2022: www150.statcan.gc.ca

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**Multicultural
Entrepreneurs**
Business Community

• **CONNECT** • **BELONG** • **GROW**

*Multicultural Entrepreneurs Business
Community (MEBC Canada):*

- Publishes Canadian Business Owner magazine.
- Connects multicultural business owners.
- Supports multicultural entrepreneurs.
- Promotes opportunities & programs.
- Facilitates research & development.
- Offers free & premium membership.

www.MEBCCanada.com



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ONE OF CANADA'S LEADING INDEPENDENT TRADE SHOW ORGANIZERS



UPCOMING EVENTS



May 17-18, 2023
The International Centre
halalexpoCanada.com



October 25-26, 2023
Toronto Congress Centre
kbcexpo.com



October 25-26, 2023
Toronto Congress Centre
stonetechCanada.com

CONNECT WITH US

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expohut.ca

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BUSINESS BENEFIT FINDER

Visit Government of Canada's website for programs and services for Canadian Business Owners.

https://innovation.ised-isde.canada.ca/innovation/s/?language=en_CA



FULLY PROMOTED

Branded Apparel & Promotional Products

The World's Largest Retail Promotional Products Franchise system



Fully Promoted has around 300 franchises worldwide. It started operating in Canada in 2002 and currently has 31 franchises across Canada serving every sector of the economy.

Fully Promoted has franchise opportunities available in all provinces in Canada. Learn more at FullyPromoted.ca.

Yousuf Sandeela is a banker turned entrepreneur who quit banking and bought the Canadian operations of Fully Promoted in early 2021.



Yousuf Sandeela CEO of Fully Promoted Canada

In his banking career, Mr. Sandeela served in senior and top management roles in multiple geographies and as a member of the Board of Directors of some banking subsidiaries. Mr. Sandeela holds an MBA in Finance and a BBA (Honors) in Marketing.



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The Formula for Making Money and Gaining Financial Clarity in Your Business.

In *The Wealthy Entrepreneur* you'll learn the Vision to Results framework and how to turn your business's vision into a roadmap for realizing financial results.

If you are looking to implement a simple framework that will provide you with financial clarity and extraordinary results in your business, *The Wealthy Entrepreneur* will get you started on your journey toward realizing financial freedom!

As an entrepreneur, business strategist, and financial expert, author Robert Gauvreau works with over 500 entrepreneurs across North America, helping them create their vision, execute their goals, and create extraordinary financial results in their business.



Robert Gauvreau FCPA, FCA LPA

Founder and CEO of Gauvreau Accounting Tax Law Advisory, Best-Selling Author of *The Wealthy Entrepreneur*, Speaker, and Business Coach

Bob challenges the status quo within the accounting industry. Unsatisfied with the limitations of conventional accounting, Bob turned down leadership opportunities with a global accounting firm for a life of entrepreneurship.

His passion for helping entrepreneurs gain financial clarity and generate greater financial results in business led him to trade customary for creative, establishing a new and innovative firm concept.

gauvreaucpa.ca

Pitch Better

Pitch better enables Canadian entrepreneurs in underrepresented communities to tap into growth opportunities not only in Canada but globally. Through our market research work, programs and services, we equip businesses with resources and tools to grow their business and ensure that entrepreneurs are using research based insights to make data informed business decisions.



Peta-Ann Leon

Director, Memberships & Partnerships,
Toronto Ontario

Peta-Ann H. Leon started Leon Designs in 2018 after moving home from the University of Western Ontario where she studied Economics, Psychology, and Public Relations. She realized that her experiences in marketing, sales, design, and client services could be used to help entrepreneurs outside of corporate life.

Based in Markham, Ontario she now works with and invests in start-up entrepreneurs to achieve small business success and supports their growth through to 4, 5, and 6-figure sales numbers.



Cierra Madore

Board Member

Cierra is a consultant in Accenture's strategy practice with experience in consulting within various industries in the public sector, including retail and banking.

She has assisted clients with their business development and strategies, valuing business opportunities, developing customer experiences, optimizing digital processes, and designing agile operating models. She has been recognized for applying a human-centric, data driven approach to all her business strategy engagements.

Learn more about **Pitch Better** programs at www.PitchBetter.ca



Franchise



Founders :

Creating a foundation for success!



SHAH KHALID
CEO & FOUNDER

Shah Khalid born in Swabi Khyber Pakhtunkhwa, we are from the land of the hospitality; we love to cook and serve. Completed his masters from England and moved to Melbourne Australia. He worked at many restaurants around the world, where he started his own restaurant in 2016 under the name of "LETS PESHAWARI 2NITE"- Successfully ran the LETS PESHAWARI 2NITE. He moved to Canada 2018 to Cambridge Ontario. Ihtsham and Khalid started "KHAN BABA PESHAWARI" in 2021. In Cambridge with plans to open many franchise restaurants across Canada.



IHTSHAM
CEO & FOUNDER

Ihtsham is living in Canada past 23 years. He graduated as a Civil Engineer Tech in 2005. He is involved in different businesses since 2010 including food industry. He manages the food quality and kitchen process of the "KHAN BABA PESHAWARI" brand.

More Info: KhanBaBaPeshawari.com

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CANADA DIGITAL ADOPTION PROGRAM



Government
of Canada

Gouvernement
du Canada

Canada

The Canada Digital Adoption Program (CDAP) can help get your business online, give your e-commerce presence a boost or digitalize your business's operations. The program offers two grants.

The Grow Your Business Online grant helps small businesses take advantage of e-commerce opportunities.

- Access a network of e-commerce advisors for advice and support.
- Get a microgrant of up to \$2,400 to buy new e-commerce tools.

The Boost Your Business Technology grant helps small and medium-sized businesses adopt new digital technologies.

- Use a free digital assessment tool to evaluate your business's digital readiness.
- Get a grant of up to \$15,000 to consult a digital expert and develop a digital adoption plan for your business.
- Get up to \$100,000 in interest-free loans from BDC to implement your digital adoption plan.
- Leverage a subsidized work placement to bring on a recent graduate or student to help with your digital transformation.

<https://ised-isde.canada.ca/site/canada-digital-adoption-program/en>



FRANCHISE

Shawerma Plus is a family-owned business that turned into a franchise opportunity. We are always looking to add to our family. Shawerma Plus is a market-leading business in Canada, with plans for expansion in the USA by 2025.

Within 11 months of launching our franchising program, we were able to find 7 franchisees who are now part of our family. We're expanding our franchise family in 2023 by adding 5-7 new members and aim to reach 50 locations across North America by 2026.

Jawad Ghabra co-founded **Shawerma Plus** which has won over 65+ awards over the last 10 years in Canada. He is the franchising project manager at Shawerma Plus & CEO for Merit Franchising expanding the brand in North America. Avid entrepreneur with a passion for the world of F&B. Jawad has over +18 years of proven experience in restaurant operations, management consulting & retail banking focusing on overall customer experience journeys. Learn more at shawermaplusfranchise.com



Jawad Ghabra

Franchisor at Merit Franchising

Canada Business App

Your mobile business partner



Find government programs and services for your business

- Search for federal, provincial and municipal government programs and services
- Receive notifications sent directly to your phone
- New programs and services added monthly
- Access available 24/7 on your preferred device



<https://www.ised-isde.canada.ca/site/ised/en/canada-business-app>

TAX TIPS FOR BUSINESS OWNERS

EMPLOY YOUR SPOUSE AND CHILDREN

Whether you carry on your business personally or through a corporation, you should consider paying a salary to your spouse and/or children. However, you must ensure that the salary is reasonable for the services they perform for the business.

INCORPORATE YOUR BUSINESS

If your business produces more profit than you need to satisfy your personal cash flow needs, then incorporation could produce a sizeable tax deferral by accessing the lower small business tax rate for active income. This deferral benefit, however, is only available if the profits are left in the company. The longer the profits are left in the company, the larger the tax deferral. It is important to note that investment income earned on prior deferrals and rental income do not receive this lower rate. We can help determine which strategies work with your situation.

INVEST EXCESS CASH

Since personal tax deferral is accomplished by leaving profits in the company, the question becomes what to do with those profits. If paying down debt or reinvesting in the business operations are not options, then a smart investment plan is your best alternative. This strategy is most effective for active business income subject to the small business deduction.



HASH ASSAD

CFP®, RRC, EPC

EXECUTIVE FINANCIAL CONSULTANT / DIVISION DIRECTOR

With 18 years of experience as a financial advisor, Hash has been recognized and respected for his extensive experience in providing comprehensive financial planning for families, professionals, retirees, and associations.

At Assad Wealth Management, our mission is to provide comprehensive financial advice that will help you grow and sustain your wealth.

ASSADWEALTH.CA
Investors Group Securities Inc

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Retail & Hospitality Technology Experts



Whether you are one location, or a franchise expanding to its 300th, Helios resources can help you:

- Prepare your new store with cabling, wifi, network infrastructure, digital signage and POS anywhere in Canada
- Procure and configure your point of sale hardware for deployment
- Install your point of sale and self service kiosks anywhere in Canada
- Help you design and deploy digital menu boards and digital signage
- Help you with eCommerce and Custom Application Solutions
- Manage your company's technology lifecycle
- Bilingual Helpdesk Services
- Provide onsite break/fix service across Canada

Learn more at heliotech.ca

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Nith Nadarajah

Nith Nadarajah is the founder and CEO of Helios Retail Consulting Ltd. Nith has 15+ years in retail and technology experience holding Senior positions at Walmart, Loblaws, and most recently, as a Retail Leader at Deloitte Canada.

Nith is a servant leader who is passionate about maximizing adoption of new tools, achieving business benefits, and delivering results in new and innovative ways.

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"The Whole Foods of Convenience Stores"

KaleMart24



Oussama (Sam) Saoudi
CEO and Director



A fresh new concept—positioned to become “**the Whole Foods of convenience stores**”—is ready to make its market entry and tap into a new generation of on-the-go shoppers.

Forget “smokes and cokes”, **KaleMart24** is breaking the mold by offering healthier choices that cater to a mobile-savvy younger generation of c-store customers, whose shopping habits demand a new kind of product selection. Taking advantage of a shift in consumer behaviour, away from junk foods in favour of organic food and beverages; locally sourced items; plant-based options; and fresh and healthy prepared food items, Kale Mart 24 is a quality c-store experience where shoppers can source a variety of better-for-you (BFY) options.

The concept is the brainchild of **Oussama (Sam) Saoudi**, who is no stranger to the BFY consumption movement. He is the founder and CEO of Montreal-based Toro Beverages, which revolutionized the energy drink industry by introducing Canada's first matcha-powered energy drink. Toro Matcha is made in Canada with Japanese Uji matcha and only good-for-you ingredients, it's 100% natural, sugar-free, gluten-free and vegan.

Curating specialty brands and products, KaleMart24 includes all the usual sections of a c-store, along with a small personal care section, and even a small organic pet section. For more information about KaleMart24, visit www.KaleMart24.com



CANNAR CONSULTING

Cannar has expert and proficient consulting agents, particularly for every consultation assistance. We deal in a broad range of consulting services for our clients, including Business Consulting, Commercial Real Estate Advisory, Franchise Consulting, Brand Development, and Brand Management.

• Business Consulting

The aid provided through professional advice, actionable solutions and guidance to businesses experiencing issues that can't be dealt with in-house. This will be implemented through the creation of a Business Plan and feasibility report which will help secure angel investors and lenders.

• Commercial Real Estate Advisory

The aid provided through evaluation of commercial real estate, short and long-term goals, and the provision of options for the best use of any given property.

• Franchise Consulting

The coaching and assistance provided to entrepreneurs in order to help them navigate their journey to franchise ownership.

• Brand Development

The transformation of existing brands and the updating of policies and procedures according to the current market.

• Brand Management

The aid provided to brands with suitable partners and candidates/franchisees to expand and diversify into local, domestic and international markets.

CANNAR COMMERCIAL

Cannar Commercial offers great brokerage services all around the **GTA (Greater Toronto Area)**, by providing commercial real estate, profitable properties, resale of renowned franchises and businesses with good profits

1 Business Sales

In Business Sales we offer

- Business Brokerage

2 Franchise Sales

In Franchise Sales we offer.

- Franchise Development
- Franchise Resale

3 Commercial Property Sales

In Commercial Property Sales we offer

- Commercial Properties
- Development Projects
- Business with Properties
- Farms & Agricultural Land



Walizada^{.com}

Business & Real Estate Development



Rasheed Walizada

brings 20+ years of expertise in developing successful business and real estate projects.

Rasheed specializes in growing the income and value of businesses and properties.

Rasheed offers consulting, advisory, and implementation services for Canadian business owners.

647-967-2200

Rasheed@Walizada.com

Walizada.com





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The Business of Real Estate

**Canadian
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5 Reasons to Invest in Self Storage in Ontario

A Promising Opportunity for Passive Income and Long-Term Growth



Dusko Duke Lekic and Kirill Perelyguine

Self Storage Investors and Commercial Real Estate Agents.

1

Increasing demand: As the population grows and urbanization continues, there is a greater need for personal storage space. This demand is not limited to residential properties - businesses also require storage solutions for excess inventory and equipment. Self storage facilities provide a flexible and convenient solution for both individuals and organizations.

2

Passive income: One of the appealing aspects of investing in a self storage facility is the potential for passive income. Once the facility is built and fully leased, the income generated from tenant rentals can provide a consistent stream of revenue.

3

Diverse tenant base: Self storage facilities attract a diverse range of tenants, including households, small businesses, and students. This diversity helps to spread out the financial risk and can lead to a more stable investment.

4

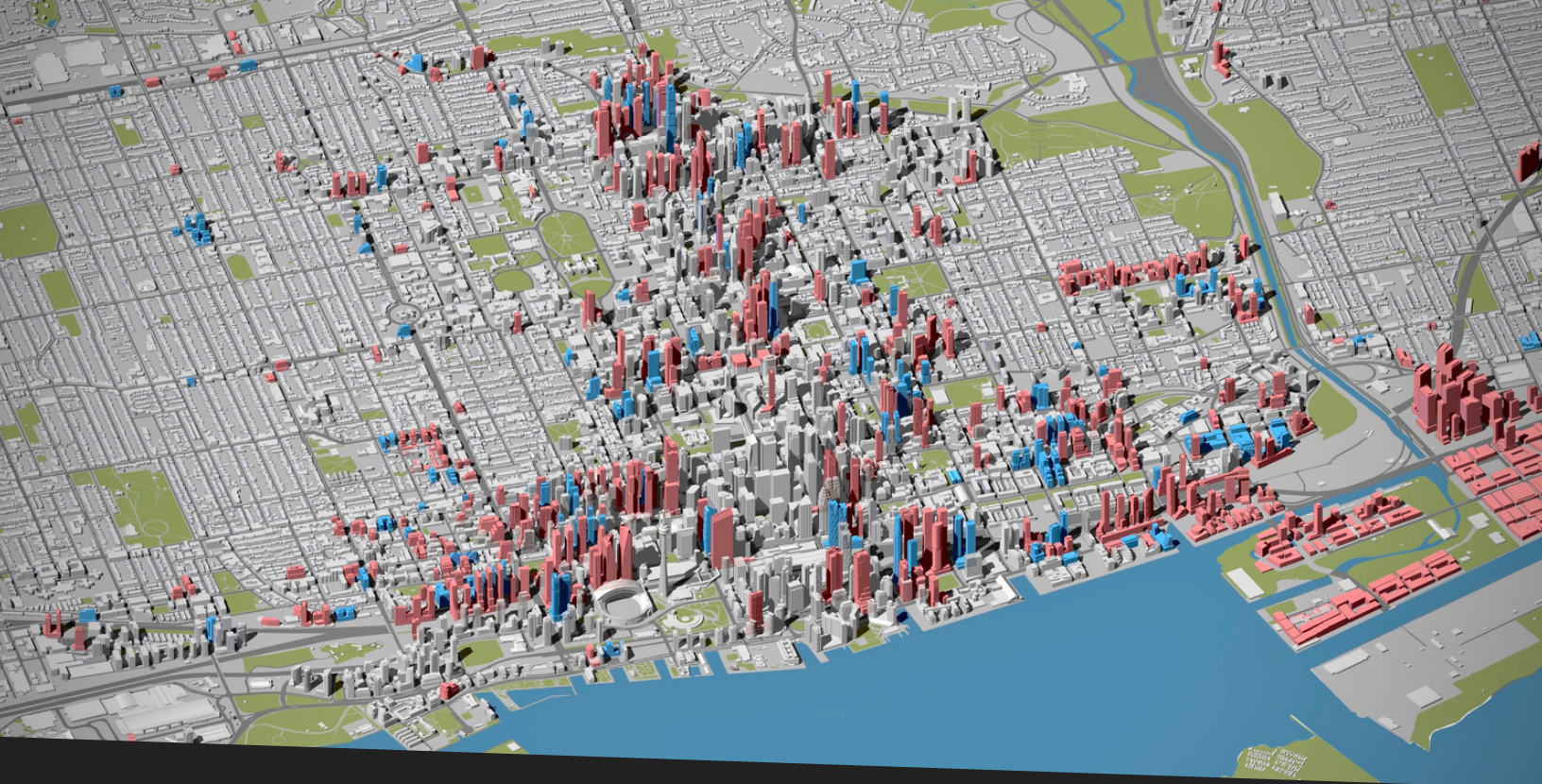
Low maintenance: Self storage facilities require minimal maintenance compared to other types of real estate investments. Tenants are responsible for the upkeep of their individual units, and the facility owner is responsible for maintaining the common areas and building infrastructure. This can result in lower operating costs and a more hands-off investment.

5

Opportunity for expansion: As the demand for self storage grows, there may be opportunities for facility owners to expand their operations by purchasing additional properties or building new facilities. This can lead to increased revenue and the potential for long-term growth.

To learn more and explore your options. Visit www.invsty.ca to get started today.

Contact: (416) 797-8747 | (647) 833-6542 | info@invsty.com



Visualizing the Future of Toronto's Urban Centres

Toronto is North America's fastest growing city.

With rapidly increasing population and demand for housing, urban growth centres throughout the city are being transformed with high-density development.

Future Model Toronto is a digital platform that helps developers, architects, urban planners, real estate advisors, local authorities and their communities understand the impacts of proposals in context with future development. Detailed 3D models and visualizations provide accurate projections of Toronto's landscape based on real-world data available today.



Stephen Velasco

www.stephenvelasco.com

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**FUTURE
MODEL
TORONTO**

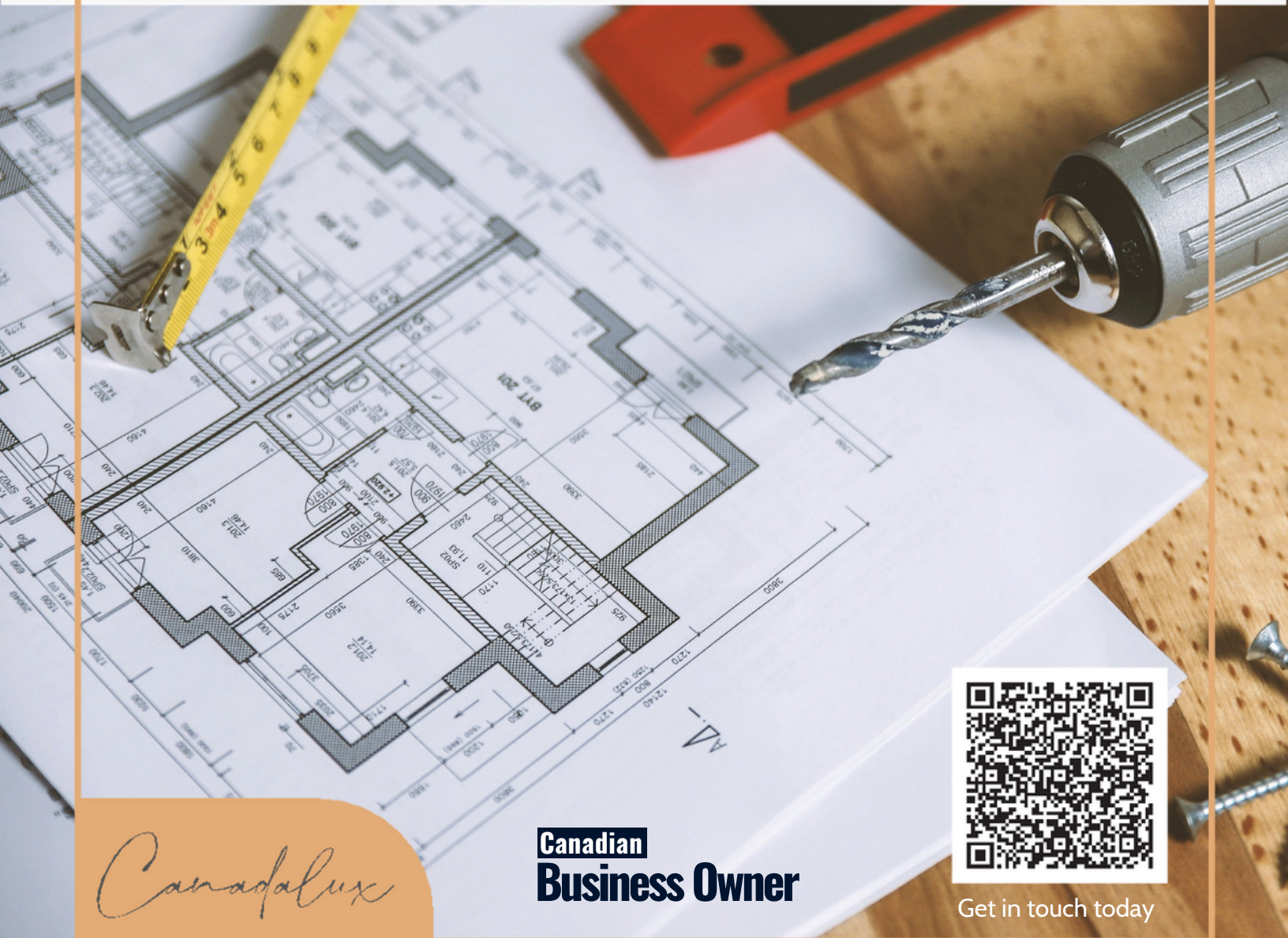
**city
plan
it.**

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Canadalux

a contractor that will make you pay less,
finish faster and enjoy the result!

Commercial contracting and unique products



Canadalux

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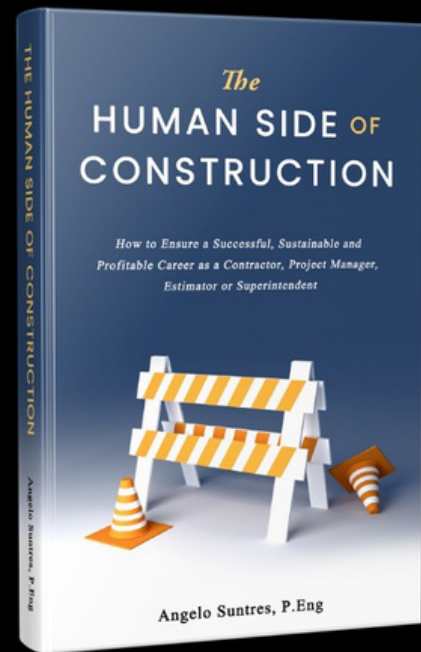


Get in touch today

www.canadalux.ca

THE HUMAN SIDE OF CONSTRUCTION

Available now on Amazon!



AUTHOR

ANGELO SUNTRES, P.ENG
Founder, AGS Group



About

AGS Group is a firm dedicated to helping construction professionals be the best they can be through developing the human principles of connection including effective communication and fostering healthy relationships - critical components to ensuring a successful future for the construction industry.


Angelo is a passionate leader in the construction industry with 17 years of experience in designing and building in the ICI sector. He has represented both contractors and owners and understands the struggles from both sides of the fence.


Contact us for more information on how we are improving the industry and the people in it

AS
ANGELO SUNTRES

Canadian
Business Owner

CONTACT

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angelo@agsgroup.ca 



Network of Industry Partnerships

Since 2007 we've built a robust network of real estate industry partnerships. We focus on serving Canadian property owners in Greater Toronto Area and Southern Ontario.

Land Development

We provide qualifying, sophisticated investors, the opportunity to participate in the ownership of high return land development projects in Southern Ontario.



Property Syndication

We offer qualifying investors, the opportunity to take part in the ownership of small-scale property development projects in Ontario, that would generally be beyond the reach of an individual investor.



Project Management

We bring 15+ years of small-scale real estate project management experience and provide custom solutions and strategies to fit your real estate investment and property development objectives.





TASTE OF THE MIDDLE EAST

WINTER FESTIVAL

17 18 19 MARCH
MISSISSAUGA CONVENTION CENTRE

Save the Date

Taste of the Middle East Foundation presents & celebrates southern Ontario and Greater Toronto Middle Eastern cultures. The Foundation's core work includes elevating public appreciation, understanding, and participation in Canada's rich multicultural traditions. Learn More at www.TasteOfTheMiddleEast.ca

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