

Canadian

Business Owner

Multicultural Entrepreneurs Business Community Magazine

Fall 2023 Edition

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Hon. Rechie Valdez
Minister of Small Business



Barry Payne
Procurement Assistance Canada



Sam Ibrahim
Arrow Group of Companies



Shawn Allen
Matrix Mortgage Global

Canadian Business Owner

Issue 4 Fall 2023

CONTENTS

03 Small Businesses Have Big Impact

Founder's Message

05 The Honourable Minister Filomena Tassi

06 The Honourable Minister Rechie Valdez

08 Featured Multicultural Entrepreneurs

14 Featured Events

21 The Business of Manufacturing

24 Featured Articles



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**Multicultural
Entrepreneurs**

Business Community

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30 The Business of Real Estate

31 Tiny Town Association Ed. Peterson

33 City of Markham Small Business Centre

Small Businesses Have Big Impact

Rasheed Walizada
Founder / Publisher

Canadian  **Multicultural
Entrepreneurs
Business Community**
Business Owner



As we publish the Fall 2023 Edition of Canadian Business Owner magazine we are also wrapping up Small Business Month. Small businesses as the backbone of the Canadian Economy represent 98% of the economy.

When all Canadian Business Owners and Multicultural Entrepreneurs across Canada have access to growth and innovation opportunities, their contribution to Canadian GDP and the prosperity of communities they serve across Canada increases.

After participating in many conferences, and business events and speaking with business, government, and organization leaders, the impact and importance of supporting Canadian small businesses is an essential part of sustaining social and business resilience in Canada.

We would like to thank Hon. Filomena Tassi Minister responsible for the Federal Economic Development Agency for Southern Ontario for her message. We are delighted to feature Hon. Rechie Valdez, Minister of Small Business, and many other Canadian Multicultural Entrepreneurs in this edition of Canadian Business Owner magazine.



Multicultural Entrepreneurs

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- **Publish Canadian Business Owner magazine**
- **Facilitate research & development.**
- **Support multicultural entrepreneurs.**
- **Connect multicultural business owners.**
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Ottawa, Canada K1A 0H5

I am delighted to extend my heartfelt greetings to the Multicultural Entrepreneurs Business Community.

Our communities thrive when we have strong entrepreneurs behind small businesses. You are the backbone of our economy. The vitality of our cities and towns is directly linked to the diversity of Canadian business owners. It's businesses like yours that infuse energy and growth into our local economies. Your leadership creates productive and successful companies that in turn provides good jobs for Canadians.

In October, we recognize the outstanding contributions of Canadian entrepreneurs and workers. The Government of Canada is committed to supporting you so you can face challenges head on. We know that these days you are facing a lot of these challenges, such as inflation, labour costs, and workforce shortages. We're implementing measures to strengthen supply chains and boost immigration, ensuring an environment that fosters business growth. Your success remains our priority, with continued financial support and access to vital resources.



The Federal Economic Development Agency for Southern Ontario (FedDev Ontario) helps businesses reach their potential and unlock new possibilities through its funding and services:

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Learn more and connect with FedDev Ontario today: <https://FedDev-Ontario.Canada.ca>

Indigenous entrepreneurs can contact a dedicated team:
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To Canada's business owners and entrepreneurs: Your dedication and efforts are truly appreciated. Let's unite as Canadians to support local businesses and grow local economies that work for everyone.

The Honourable Filomena Tassi, P.C., M.P.

Canada

The Honourable Rechie Valdez

Minister of Small Business Government of Canada



The Honourable Rechie Valdez was elected as the Member of Parliament for Mississauga—Streetsville in 2021. She has been a member of various parliamentary committees and associations, including the Standing Committee on Veterans Affairs, the Standing Committee on Agriculture and Agri-Food, the Canadian NATO Parliamentary Association, as well as the Chair of the Canada-Philippines Parliamentary Friendship Group.

Minister Valdez is a Canadian entrepreneur, television personality, and community advocate. She is the first Filipino-Canadian woman elected as a Member of Parliament and appointed to Cabinet, and is committed to ensuring the diverse voices of her community are heard.

Before entering politics, Minister Valdez owned and operated a small business, and dedicated herself to growing her online business avenues. She was also the host of a television show that shares the stories of entrepreneurs, creators, and artists. Prior to that, she worked in corporate banking for 15 years, where she developed her expertise in change management and strategic initiatives. Drawing on her longstanding advocacy, Minister Valdez also sponsored the National Women’s Entrepreneurship Act in 2022.

A sports enthusiast, Minister Valdez has used her love for basketball to raise funds for children’s charities. She has made numerous media appearances, was a public speaker, and is a mentor dedicated to the empowerment of women, girls, youth, and diverse and marginalized groups.



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Barry Payne

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Barry Payne took his first venture Adirondack Technologies Furniture Inc. as a start-up venture in 2002, from the basement of his home on his First Nation near Peterborough, Ontario, to a nationally recognized organization with sales of more than \$20 million annually. This venture allowed him to expand into a variety of other entrepreneurial activities, including the creation of Adirondack Information Management in 2006, which provides Information Technology, Engineering, Professional, and Administrative Personnel to the private and public sectors across Canada and has become a primary supplier to the Canadian Federal Government, with sales exceeding \$25M annually.

Has personally been involved in well OVER \$200M in various Canadian Federal Government contracts. Barry Payne is a proud member of Hiawatha First Nation, started from a humble beginning growing up in a single-parent First Nations household, living in low-income housing in Toronto, with no special talents, gifts, or contacts, other than determination and a copy of a life-altering book, "Think and Grow Rich", by Napoleon Hill.

Barry was featured in the Globe and Mail's "Report on Business" in October 2007. And was also featured in the 2013 RBC Aboriginal Partnership Report. Most recently was appointed as an Expert In Residence for the Peterborough/Kawartha Innovation Cluster.

He's now taken on the new challenge of public service with a role at Public Services and Procurement Canada. Barry works with Procurement Assistance Canada, where he is a procurement specialist who assists and guides small and medium business in their federal procurement journey. Barry's specific background and experience with Indigenous people and culture allows him to help them and other equity deserving business to get properly acclimated to the specific requirements of the federal procurement system.

Sam Ibrahim

President of Arrow Group of Companies



Sam Ibrahim, a native of Scarborough, Ontario, Sam Ibrahim's family immigrated from Egypt to Canada in the 1980s. He is an alumnus of the University of Toronto Scarborough who, at the age of 26, founded the Arrow Group of Companies. The Arrow Group is a collection of more than 20 corporations with a range of interests, including scientific research, diversified finance, temporary labour, health and wellness, sports and recreation and professional basketball. A self-made business magnet, the Arrow Group has grown to become one of Canada's largest private corporations. It currently employs over 10,000 people and operates on four continents.

Beyond entrepreneurship, Mr. Ibrahim is a father of two boys, an avid basketball fan, and the owner of the largest private collection of basketball facilities in the world. The Playground started off as a passion project and has become Canada's largest employer in the sport of basketball outside of the Toronto Raptors. Performing arts is another passion for Mr. Ibrahim and he recently converted the East York Masonic Temple into a live theatre and concert venue, and an instructional facility for aspiring actors, singers and dancers.

Sam Ibrahim believes in the transformative power of entrepreneurship and its abilities to uplift a community. His recent partnership with the University of Toronto is a testament to these values. The Sam Ibrahim Centre of Inclusive Excellence in Entrepreneurship, Innovation and Leadership was established to provide students with world class access to greater opportunities in Scarborough.

His advice for success is to **"See where the crowd is moving and go the other way"**.

Shawn Allen

**President Scarborough
Business Association
Founder Matrix
Mortgage Global
& Matrix Cares
Community Projects**



Shawn Allen is a prominent figure in the Canadian financing landscape. He founded Matrix Mortgage Global, which is Canada's largest brokerage private lending brokerage, in 2008. Under his leadership, the company has achieved over \$2.3B in funded volume and over 610% growth in the past 10 years, earning a spot on the GROWTH 500 list as the fastest-growing mortgage brokerage in Canada. Shawn is a 5x Broker of the Year ('18-'22 CMP) and a 4x Top 100 Mortgage Global Professional ('19-'22 KMI: Aus, Can, UK, US) demonstrating his dedication to the industry. He is the current president of the Scarborough Business Association, where he focuses on expanding the Scarborough brand through business events and collaborative programs. In September 2023,



Shawn hosted the first Toronto Business Summit with a theme of Innovate, Educate, Empower, which was attended by over 2200 people. Shawn's contributions to the Canadian financing landscape and the Scarborough community have made him a major stakeholder in both areas. Shawn is also a 2022 Scarborough Walk Of Fame inductee.



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Dr. Mohamad Sawwaf

Founder and CEO

MANZIL



Dr. Mohamad Sawwaf is the Co-Founder & CEO of Manzil, the only Canadian Islamic FinTech that manufactures and distributes Halal financial solutions which currently include mortgages and investment funds.

Manzil offers fully compliant financial products including mortgages and investment opportunities that are locally structured and available to Muslim Canadians who are looking to build wealth and assets. At a time when financial health is at the forefront of Canadian's minds, the Manzil team is ensuring that financial advice and opportunity are ethically available for all.

Mohamad holds a Doctorate in Islamic Finance focusing on the Determinants of the Likelihood of Islamic Banking and Financial Services among Canadian Muslims". He also completed his MBA with a specialization in Finance (Rotman, Canada) and his MSc in Corporate Governance (Henley, UK).

He regularly consults the UAE government on Islamic Finance practice and teaches corporate and Islamic finance and start-up and entrepreneurship at the local business schools. He is considered one of the leading authorities of Islamic Finance in Canada.

Mohamad's most recent appointment is Chairman of the Board of Directors of the Canada Arab Business Council (CABC) where he is tasked to advise governments in Canada and Arab countries on policies to facilitate and expand two-way trade and investment.

Chandrashekar LSP

Managing Director



A Conversation with the Managing Director of Zoho Canada

History of Zoho

Zoho is a bootstrap company. We are a technology company. We make software for sales, marketing, finance, HR, email, collaboration, and so on and so forth. We make over 50 applications. We have been around the block for the last 27 years. Not many people have known about us, but we have been here for a long time, and have been investing in technology all along. We actually have Zoho Canada headquarters in Cornwall in Ontario. We have a team that helps our customers here locally.

Choosing Cornwall as Zoho Canada's head office

We are a company that believes in giving opportunities and taking opportunities to places, to communities, where there is talent. Zoho as a company has always had conviction about being a part of local communities, going to rural towns, and providing opportunities.

Zoho's Advantage for Canadian Business Owners

At Zoho, like our philosophy about growing in smaller towns, in a similar way, when we started the first cloud application in 2005, it became a part of our constitution saying that we will not do ads on our platform and we will not sell our customers' information. We promise our customers, even if you use the free edition of our software, you will not get ads, your information is not being tracked. You are our customer. You pay money to use our software service. You are not our product.

To listen to the full conversation visit mebccanada.com/conversations

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14

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Lunch & Learn. Venture X Richmond Hill & Canadian Business Owner.

Small Business Summit 2023

Powered by  **CANADIAN**SME
BUSINESS MAGAZINE

The Small Business Summit 2023 in celebration of Small Business Month focused on empowering Canadian SMBs with innovation, efficiency, and growth as its guiding theme and subject of discussion this year.

SME Summit stands as a testimony to the relentless spirit of small and medium-sized business owners and aims to support their drive further.

The speakers and panel discussions covered a wide range of topics with opportunities and strategies to support the growth and innovative efforts of SMBs across industries in Canada.

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TORONTO GLOBAL FORUM 2023

Fostering Economic Resilience

At a time of great uncertainty worldwide, the conference examined how we can adapt in order to encourage innovation and resilience. The speakers discussed opportunities in diverse industries and sectors including, electric vehicle (EV), agriculture, energy, healthcare, AI and more. The importance of small businesses as the backbone of the Canadian economy and the need to create better structures to encourage and support all entrepreneurs to participate in the economy were among the highlights of the conference. [TorontoGlobalForum.com](https://torontoglobalforum.com)



ELEVATE 2023



Canada's Tech + Innovation Festival

Elevate Festival returned to Toronto in 2023 to reunite world-class innovators and industry leaders who are building a more sustainable future that includes everyone.

Some of the many inspiring speakers and conversations of Multicultural Entrepreneurs and business leaders discussed success stories and opportunities of embracing diversity in business and its impact on Canada's GDP, economic growth, and the well-being of Canadian communities. ElevateFestival.ca



**Canadian
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The Business of Manufacturing

**Canadian
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Fall 2023

21

Canadian Manufacturing Technology Show



Canada's national manufacturing event was back in 2023 with an extensive showcase of Canadian manufacturing technologies, innovation, and opportunities. The speakers discussed topics including the future of Canadian manufacturing, Industrial AI, transforming the manufacturing Industry, how Canada can lead the next transportation revolution and more. cmts.ca



ONTARIO MADE



Ontario Made brings together manufacturers and makers, retailers, and consumers to celebrate and promote the many world-class products that are made in Ontario. Ontario Made was created and is managed by Canadian Manufacturers & Exporters (CME). SupportOntarioMade.ca



Why Sustainability Matters For Your Business

The United Nations defines sustainability as “**meeting the needs of the present without compromising the ability of future generations to meet their own needs**”. In other words, leave something for your children to enjoy. This is the underlying aim of most entrepreneurs, to create a thriving business that can support their families for years to come. So whether you have thought about sustainability before or not, you’re most likely working towards creating something that can bring long-term success.

If your product uses water, you need to ensure that the water supply does not get contaminated or run out. If your product relies on workers, you want to promote employee well-being and job satisfaction so that employees stay with you and mitigate the costs of hiring and training new personnel. Sustainability goes well beyond plastic-free packaging. It is a concept at the core of every business decision.

In 2021 an Ernst & Young survey found that 66% of Canadians expect companies to solve sustainability issues. Consumers and investors are increasingly more interested in whether companies produce environmentally-friendly products, treat workers fairly, and demonstrate genuine goodwill and responsibility.

Sustainability topics are commonly categorized under the Environmental, Social, and Governance pillars (ESG). In response to market expectations, large companies have started reporting their ESG performance voluntarily. But this landscape is rapidly changing. By the end of 2024, federally regulated banks and insurers will be required to provide ESG disclosure. In other parts of the world, including the EU, Australia, and the US, ESG reporting is becoming mandatory. This trend highlights three compelling reasons why you should prioritize sustainability:

1. Your customers and investors expect to see your commitment to sustainability.
2. Incorporating sustainability can enhance your company’s competitiveness in the market.
3. Preparing for sustainability reporting now, instead of waiting for it to become mandatory, allows you to stay ahead of the competition.



Anna Okorokov

**Co-Founder of
Bridge Sustainability**
Female-led sustainability
consulting company
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<https://www.ised-isde.canada.ca/site/ised/en/canada-business-app>

Estate Taxes Demystified: Navigating Your Impending Tax Burden

Estate taxes – perhaps the most substantial financial burden you’ll ever encounter. But where does this imposing tax obligation stem from? In the eyes of the taxman, your passing triggers a financial event as if you’ve sold all your possessions, both personal and corporate, even though you haven’t. This mechanism, known as a “deemed disposition”, is the reason why many individuals face a substantial tax bill upon their demise.

For those fortunate enough to have a spouse, there’s a ray of hope: assets can transition seamlessly on a tax-deferred basis to your spouse upon your passing. However, this article series delves into the scenario of individuals who lack a spouse or must navigate the complex terrain after the passing of the second spouse, when assets transfer down to the children.

Can you minimize this tax bill and cushion the financial blow? Yes, you can, but it’s crucial to understand that the tax bill might not be entirely eradicated, even if you’ve diligently employed strategies like leveraging the Lifetime Capital Gains Exemption, establishing trusts, implementing a Donor-Advised Fund (DAF), or orchestrating an estate freeze. The tax bill may still linger.

So, what’s the next step?

The silver lining is that this tax obligation only materializes after your passing. You don’t need to scramble for funds during your lifetime; you only need to ensure the resources are in place to settle the tax bill when the time comes. The objective, therefore, revolves around crafting a comprehensive plan that equips your estate with the necessary financial means to efficiently cover the impending tax burden.

When it comes to paying estate taxes, there are avenues both fantastic and frightfully expensive. Fortunately, the Canada Revenue Agency (CRA) isn’t concerned about the source of your payment – whether it’s a loan, a remortgage on your home, cash on hand, life insurance proceeds, or even a windfall from a casino. As long as you pay, the CRA remains content. This flexibility allows you to strategize and find a cost-effective solution to this predicament. ***We will explore strategies with examples in the next edition.***



Michael Dutra

TEP, CLU, CFP

**CEO at Michael Dutra
Estate Planning
& Insurance**

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The Soft Side of Business Entrepreneurship

The Gradient Scale of Communications

In the **Previous Edition of Canadian Business Owner**, I referred to the importance of True Rapport in building Relationships which are essential to support and sustain business entrepreneurship. I also identified 3 critical elements of building True Rapport.

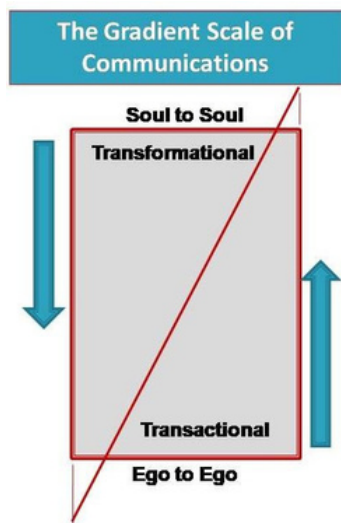
In this edition, I want to share my decades of experience and observation that communications (especially verbal communication) between people generally occur on a gradient scale. At the top of the spectrum, it occurs between souls. At the bottom of the spectrum, it occurs between egos. In between these two extremes, there are countless combinations when we communicate with each other. Communications become more transformative as we move up the scale and more transactional as we move down the scale.



Ahmad-Shah Duranai

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These dynamics are governed by certain rules and criteria that we need to master if we want to communicate effectively and enjoy fulfilling relationships. These rules and criteria can be divided into the following three Categories:



1. 5 Levels of Intentions – Interactive Objectives:

- a. Gain
- b. Gain / Pain
- c. Pain / Gain
- d. Pain / Pain

e. Gain / Gain

2. 7 Laws of Effective Communications:

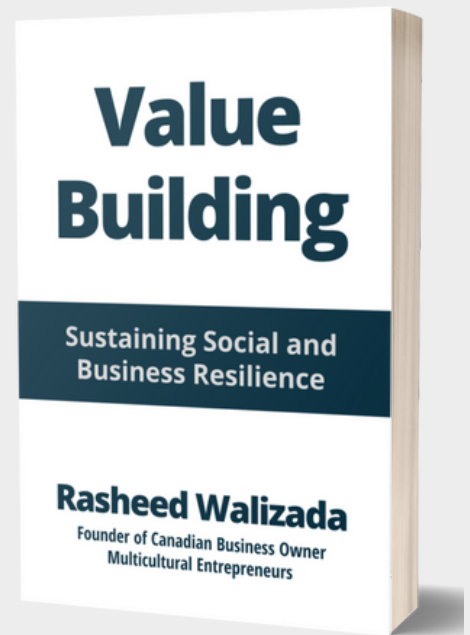
- a. The Law of Space
- b. The Law of Presence
- c. The Law of Assumptions
- d. The Law of State
- e. The Law of Empathy
- f. The Law of Acknowledgement
- g. The Law of Truth

3. 6 Ego States:

- a. Critical Parent Ego State
- b. Nurturing Parent Ego State
- c. Adult Ego State
- d. Spontaneous Child Ego State
- e. Angry Child Ego State
- f. Withdrawn Child Ego State

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29

An aerial photograph of an industrial and urban area. A river flows through the center, with a multi-lane highway bridge crossing it. To the left, there are industrial buildings, silos, and a large open lot. To the right, there are more industrial buildings, parking lots, and a residential area with houses and trees. The sky is clear and blue.

**Canadian
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The Business of Real Estate

Ed Peterson

Founder & Director



Ed Peterson is an experienced business professional with a strong track record of conceiving, creating, launching, and developing all sizes and types of businesses. He has had forty years of experience spanning construction, renovation, landscaping, renewable energy, off-grid living, systems design, manufacturing, B2B services, computer technologies, programming, marketing, sales, admin, and relationship building. His experience in managing social programs, has taught him how to utilize new technologies to meet a project's needs.

Known as a strong leader and being a generalist, he has worked to develop relationships with people who are specialists in every field. It is these relationships that allow projects to come together quickly and pivot to address any challenges that may arise.

To date, all his business activities have been profit-motivated, but he has chosen to use his lifetime of experience to develop the Tiny Town Association as a social enterprise. The scope and magnitude of the need for affordable housing drove him to imagine a new housing model that could be forever affordable while designing a plan that enables the homeless to reintegrate into society.

Ed formed the Tiny Town Association in September 2017, a Canadian not-for-profit association with a mandate to make places where tiny homeowners could legally and affordably live across Canada. The cooperatively owned tiny home communities will provide a sustainable, green, off-grid tiny living lifestyle.

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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 across Ontario with **small-scale projects**.

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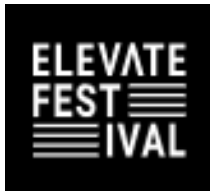


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Public Services and Procurement Canada

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CANADIAN MANUFACTURERS & EXPORTERS

