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COMMUNITY SERVICES

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Legislative Committees Office

Entrepreneurs with Disabilities Network

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In Attendance:

Ms. Kim Langille
Legislative Committee Clerk

WITNESS

Entrepreneurs with Disabilities Network

Mr. Brian Aird,
Executive Director



HALIFAX, TUESDAY, NOVEMBER 4, 2014

STANDING COMMITTEE ON COMMUNITY SERVICES

9:00 A.M.

CHAIRMAN
Ms. Patricia Arab

MR. BRENDAN MAGUIRE (Mr. Chairman): Welcome everybody. I'd like to call this committee to order. This is the Standing Committee on Community Services. I'll get everybody to introduce themselves, and I'll start with myself. I'm Brendan Maguire, and I'm substituting as chairman for Patricia Arab.

[The committee members introduced themselves.]

Today we have a presentation from the Entrepreneurs with Disabilities Network, and I'll have Mr. Aird introduce himself.

MR. BRIAN AIRD: Thank you very much for inviting me here this morning. My name is Brian Aird and I am the Executive Director of the Entrepreneurs with Disabilities Network. I'll give you a bit of the history, a bit of the background, of where we came from, discussing our niche a little bit and then I'll talk to you about some of the services and some of the impacts we're having on Nova Scotians . . .

MR. CHAIRMAN: Before we start I'd just like to remind everybody to turn their phones off. I'm probably one of the worst offenders, so my phone is off. And just to let everybody know, we'll introduce you before you speak, for Hansard's sake.

Mr. Aird, go ahead.

MR. AIRD: Thanks very much again - sorry to have jumped in a moment go.

EDN is a small not-for-profit, very active and very unique as far as not-for-profits go because we straddle two communities. Often not-for-profits or charities focus on one specific community in society - we straddle two. We straddle the entrepreneurship or business development community, and we straddle the disability community as well. So the role we choose to take is a bridge; we try and bridge the two communities as they both serve their clients or their members or their chosen constituents.

I think in 1989 the provincial governments of the four Atlantic Provinces, and with the help of the federal government through ACOA, developed an entrepreneur initiative, and through that initiative several things happened. The impacts from 1989 are before us now. We saw the Centre for Entrepreneurship Education and Development open up; ISIS developed an immigrant program for entrepreneurship; the Black Business Initiative began; several universities started centres for business, small business service centres; and a curriculum was instituted in Grade 12 throughout the province - and some also in Grade 9, but it was the Grade 12 one that was the stronger one.

People with disabilities weren't included in any of this at that time, so a couple of years later several people with disabilities who had businesses brought the organizations that they had relationships together with Human Resources Development Canada (HRDC) to say okay, this is good, we're seeing a lot of good change in Nova Scotia, let's work on something for entrepreneurs and aspiring entrepreneurs with disabilities.

In 1995 they developed an organization which was our predecessor, called NEWD - the Network for Entrepreneurs with Disabilities. It was a very popular acronym because it evoked something, but it also made people think about things. We decided to change our name in 2004 to the Entrepreneurs with Disabilities Network, EDN, and we've been there ever since. We have the same vision, essentially. We've adjusted it over the years but the essence, the core of what was begun in 1995 is still deep in our roots, almost 19 or 20 years later. So our vision today is to have an impact on society that will ensure that the barriers faced by entrepreneurs and aspiring entrepreneurs with disabilities will be overcome.

This drives our three-fold mission. The three things we really focus on, on a daily basis, are: to promote and facilitate entrepreneurship among people with disabilities; to understand and represent the needs of entrepreneurs with disabilities; and to advise government, business service providers and others on how best to serve entrepreneurs with disabilities.

As I said before, we do that through straddling the two groups - the business service providers and the disability community. I'm going to keep repeating that because we really have stuck to our roots. In all the days when we see other organizations or businesses in general trying to expand their target base or market, we're really sticking to what we know

best and where we think we can have the best impact, and we reach out to others to help us do that.

I want to talk about the world context a little bit. I was in Ireland, there was a big conference in June and there were 700 people who work with entrepreneurs throughout the world there. There was a small component on entrepreneurs with disabilities and EDN did a presentation to around 45 people. What we learned during that process is that people with disabilities are probably the biggest minority group in the world. Approximately 15 per cent of the world's population will self-identify as having a disability.

What happens with that is the result is that people with disabilities are underrepresented in the workforce throughout the world. Also what we've seen throughout the world is that people with disabilities are perhaps more likely to start a business or become self-employed than the general population. I'll talk about why in a few minutes.

In our province, if our population is around 940,000 people, approximately 169,000 or 170,000 Nova Scotians self-identify as having a disability. That's 18 per cent of our population compared to the world that's 15 per cent but also compare that to the Canadian average which is 14 per cent. We're significantly above the Canadian average and the impact of that would be we see 37,000 more Nova Scotians self-identify as having a disability due to the fact that our percentage is 18 per cent rather than the Canadian average of 14 per cent which is a significant population. I should say approximately 30 per cent of that 169,000 people are attached to the labour force. That's a very small percentage, it's approximately 50,000 individuals.

The other key thing that's important in our Nova Scotia context is our urban-rural split, where people are living. Nova Scotia is very unique, compared to the Canadian average, the world average it's maybe more similar, but in terms of developed countries we're very unique. Approximately 57 per cent of Nova Scotians live in urban communities and 43 per cent live in rural communities. Compare that to Saskatchewan which I think is 67 per cent live in urban communities. We think of Saskatchewan as a farming province, yet they have more people living in urban communities than we do.

The other thing to note would be that in Nova Scotia, 30 per cent of our population lives in just one urban centre, we have 37 of them, but 30 per cent of our population lives in one whereas in Saskatchewan 17 per cent of the population lives in the biggest centre. That's a big difference too. I want to compare that to the Canadian average where 80 per cent of the population live in urban centres. This affects the cost of service delivery. We'll talk about that in a few minutes.

Why is EDN needed? I've worked here for seven or eight years, I've worked in other organizations serving entrepreneurs before that, I've also had businesses, had a zillion jobs and really it's essential to know why are we needed and is it still relevant after all these years? There are five reasons why we're still relevant; for one thing, for me it's

clear entrepreneurs with disabilities share many of the same obstacles and barriers that entrepreneurs without disabilities face. On the other hand, the entrepreneurs with disabilities do face additional obstacles, do face additional barriers. I'll outline five of them.

There's a correlation between initial motivation and business success. If an entrepreneur is dying to be an entrepreneur, the likelihood of them overcoming obstacles, the likelihood of that individual having a vision that can see beyond the current obstacle is much more significant which would lead to success. There are a high number of entrepreneurs with disabilities who feel like self-employment is their only option - they can't get a job so they could be deemed as reluctant entrepreneurs. If one is entering an enterprise reluctantly, along with that goes some negative feelings and some negative connotations, perhaps, which impacts their ability to succeed.

Another factor is financial. A lot of people with disabilities will have a lack of their own financial resources, perhaps higher than the population in general, due to living in poverty; perhaps their family and friends are also living in poverty; somewhere they are living, perhaps, so their network for financial access is less. They may also have poor credit history or no credit history. Perhaps they've been in an accident that has wiped out any good credit that they've had. Perhaps they've had reliance on long-term social assistance. The other thing would be - this is maybe the most enduring, the most troubling, is disinterest, discrimination and disbelief, very often on the part of funders, about that person being able to succeed.

The third factor is fear and this is very significant and this is, from an individual's perspective, the most difficult thing to overcome in my experience. That's the fear of losing the security of regular benefits, CPP, or disability from an insurance company, and fear of losing the health benefits that go along with that. And the interesting thing is, it's a poverty amount of income that people are receiving, yet the fear of leaving that to move to enhance earnings is very, very powerful. So we're always working with our governments to try to figure out how we can keep the health benefits, what we can do to impact this fear and decrease it.

The fourth thing is support. I find this is a really tough area to quantify. It's a combination of perceived and real factors, I think. You know, sometimes I've noticed some of our members have gone to business service providers and the service provider has sort of said, okay, I see you have a disability, or I surmise you have a disability, in their mind, and they try to encourage them not to start a business, based on that individual's notion of a person's ability to move ahead. We've had three people in the last year tell me that their business service provider they went to talk to said, you shouldn't do this because it's too stressful. Self-employment is too stressful.

Another thing is also information. Often it's the cost of accommodations are quite significant for individuals with disabilities. Some might need sign language interpreters,

maybe braille, maybe a note-taker. There are these ongoing costs, and I do know of EDN members who have been accepted into a program, a self-employment program - and acceptance wasn't official, say - once the costs of the accommodations were clear, it became more difficult to accept that person. Also, the business service provider might have thought once the program's over, if we can pay for some of these accommodations, that person will not have enough money the first year from the business to pay for these, so they will have a limited chance of success. There are all these things going through the minds of business service providers that are impacting, that are creating obstacles for people.

Now, there's a final one that's maybe the most interesting and it's a matter of preconceived notions or myths of what it takes to be in business, and we've all been exposed to myths. When I was a kid, there was a myth - you know, I was born in 1957 but I had heard of Roger Bannister, the runner. Before Roger Bannister did what he did, the whole world thought it was impossible for anyone to run a mile in less than four minutes. It was totally impossible. The doctors, all the scientists and everyone said it was impossible for any human to do that, so no one did. Year after year, no one did. And then in 1954 he broke the four-minute mile. Three months later, someone else did, and someone else did and there was a deluge, because he broke that myth, he broke the myth that it was impossible to do something.

We're seeing that every day, that there are people that are holding preconceived notions and so a few of the notions people hold dear that are totally incorrect, based on the entrepreneurs we see around the world. The myth of who is an entrepreneur - I've seen this change over the last several years in terms of gender and age, but I haven't seen any movement in that in terms of people with disabilities,.

What it takes to be an entrepreneur - often business service providers and lenders will think in their mind an entrepreneur needs to be robust and fit and healthy and powerful and outgoing, which is not at all the case, not at all necessary. Also, that entrepreneurship is a 24-hour a day, seven day a week commitment - your jobs are that, I would think, but entrepreneurship is not. Entrepreneurs are thinking about their businesses regularly, but they're certainly not working at their business - no one can do that.

Here's the other thing that is really interesting - and we're seeing some movement on this - is that an individual's credit rating is a clear indicator of that person's ability to manage money. When I first started here it was clear if someone had a bad credit rating, the lender wasn't even interested in the background. If their credit rating was poor, the lender wouldn't even talk to the person. Now we're beginning to see movement of, okay what is the reason behind that, let's talk about some of the factors.

The reality is if someone's living on social assistance and they're receiving \$700 a month and they're managing a child, the household, food, and all these things, but have no access to credit, no access if there is a shortage that month of getting more money - they're managing their money really, really well. They're resourceful, they're creative, and they're

using all these characteristics that are the common characteristics found in successful entrepreneurs. So that's the one myth that we're seeing some movement on; also some of the loans in the communities are getting more character-based, and that was a tough transition to see.

Talking about the services we offer, we've developed tools, some programs, we have a fair amount of expertise, but more than anything I think it's the contacts we've developed that drive our mission. We use something called "the continuum of entrepreneurship" and several organizations use this type of process, the continuum, so it's important for us to see where people are on the continuum in order to help them.

Many people come to us and say I want to start a business tomorrow and they feel they're ready to start, so we have some questions, we have a process to go to see okay really you're not really ready tomorrow - we may not say that exactly but sometimes we might. So we go through the process to see okay what do they know about entrepreneurship, what do they know about self-employment, what's their family life like in terms of are they supportive, do they have entrepreneurs in their life, what do they need to be exposed to those things.

So we use this continuum as a constant tool for us to help serve our members as they move towards economic independence, because for us it's all about movement towards economic independence. It's not all about immediate independence because it's like charging a battery. If you charge a battery really quickly it doesn't hold the charge as long; if you charge it over time it will hold the charge longer and the battery will be more enduring. It's the same concept with people starting a business - you take the small steps.

So, our services - last year we had, I think, a 570, maybe 610, one-on-one meetings and we'll meet with our members wherever they are in the province. We have an office on Spring Garden Road, we know where all the Tim Hortons are throughout the province, we'll meet them on a Saturday, a Sunday, in Yarmouth, Sydney, Amherst - we'll go to where they are on a reasonable time frame. We're here to serve our members; we're not here to serve ourselves based on a regular time clock. Entrepreneurship happens over all kinds of times.

We have selling opportunities. We have three or four selling opportunities we engage our members in and that is a way to give our members a couple things, the experience and the practise, maybe more than anything the confidence to know that they can sell something that someone has an interest in their product or service - also maybe we'll prove if there is or isn't a market for what they're doing. So we do a lot of selling experiences.

One of the key things we have conversations about is obstacle identification. Often people don't know what their true obstacle is - they might say I can't get funding and invariably when someone comes to us and say I can't get funding, they haven't even asked

a banker for a loan or asked anyone; they've just self-selected themselves. So we really spend a lot of time going through those.

We do a lot of peer work, a lot of networking events. One of our biggest strengths would be in connecting people to other voices of wisdom. We only have two full-time staff and we're servicing probably 275 active people - we have 450 people who we talk to, but 275 or so on a regular basis - so with two staff we really rely on local expertise wherever they are in that community, lawyers, accountants, shopkeepers, intellectual property people, inventors, we're really good at connecting.

So, as I was saying, we have a couple of staff, our staff have had lived experiences both with running a business and with disabilities so we're pretty comfortable with that. We also are pretty good in that we understand we don't know everything. We know some things but to really serve our members the staff are bright enough to know that we have to find other people who know a lot of things.

One of the cool things about us is we get a co-op student, three of them a year for 14 to 15 weeks. Over the last 8 years we've had 24 co-op students. I think we've had 10 or 11 international students from nine different countries so our co-op students, in general, they meet our members, they get immersed in everything. They do our banking, they'll work on our business plans, they'll do everything and they bring current skills that youth have on 57 - so they bring skills that an 18-, 19-, 21-year old will have and among the three of us we cover a lot of ages and a lot of skills.

More than anything I think what they bring is an enthusiasm, that passion and a sense that anything's possible, especially the international students, they are kind of fearless and they're amazing at networking. We expose our national students, especially to our members as much as possible because it's a benefit to both groups.

We have 17 board members, amazing, we're very fortunate for a tiny little organization with a budget of \$200,000 that we have the most terrific board imaginable. We have 17 and it's almost like - there are other organizations struggling to get six or seven and we have 17 people who are entrepreneurs, business service providers, they work with disability communities, age range - one is a former co-op student of ours - it is phenomenal. They live throughout the province, every year, probably we get people from parts of the rural communities of the province and that's one of our biggest struggles, perhaps, is getting board members from further away. We currently have two from the South Shore; we'd like to have more from other parts of the province for sure.

One of the things that we're known for is working really hard to develop collaborative partnerships. It's one of the things that we spend a fair amount of time on and we do this through being open, communicative, and sharing our stories. We have amazing collaborative partners. No one is reticent to recommend or refer one of their clients to us,

there's no fear we're going to take a client, we don't own them, and we have members, so we don't own people.

We share information, not private or privileged information, but we share information about what we're doing, we share information about our partnerships. We have a partnership with Staples, we arranged a few years ago, that gives our members 30 to 35 per cent off all printing and copying and no one else has that. That's the biggest discount in Nova Scotia. We talked to Staples and said look, we can get more, so we introduced Staples to the Centre for Entrepreneurship Education and Development, and Black Business Initiative and the Économusée and now those three organizations are all part of that group.

This is important, I think this is a big deal for government people to understand that we read in the paper about how private these not-for-profits are and secretive and not sharing, and their silos. The reality is much different, the reality really is, in our experience, people are sharing information, last night even, I had a phone call from a colleague at CEED and I had asked him about his new strategic alliance with a really interesting Nova Scotia organization, so I'd asked him some information, can we get involved, we talked and he gave me every bit of information about what the deal is, what they're doing, how they got it, who to talk with and he's going to introduce us.

It used to be, I'm not going to tell anyone anything, now it's like, how can we all be better, be strong, because we're all realizing that we have a niche and each niche working together creates something whole. That's the whole essence of what we do.

We work with universities; we work with an organization called the Collaborative Partnership Network - which is an organization of nine organizations serving people with disabilities, mostly varied employability but they have a self-employment aspect - we get referrals from almost every day. We go and see them, we're friends of theirs. We also have a great relationship with the Community Business Development Corporations throughout the province, there are 13 of those. In fact, one of the things we did a few years ago, because, as I've mentioned earlier, there are two communities we want to bring closer together, we developed a memorandum of understanding, between the Collaborative Partnership Network and the Community Business Development Corporations, which are spread throughout the province and EDN to work better and closer together to share information and to share programming and to share loans - loan ideas, spending ideas. That's really interesting.

Another part would be EDN is on the loan review committee at CEED so we're part of the lending process which impacts our members and impacts the other people on the committee. There is a multitude of the things.

The other thing I want to mention before ending would be a couple of partnerships we have. I mentioned the Staples one, and Encana has been a long-time friend of EDN's.

They operate the Deep Panuke natural gas offshore oil field off the coast of Nova Scotia and they have given us amazing insights into offshore oil and gas, which impacts our members who do some services. One of the benefits of that association would be our members have access whenever they need supplies, tenders. Also they are encouraging their suppliers to buy from our members. So even if one of their suppliers opens a new office, they need artwork, we are in on that. Our members can be part of that supply chain.

They supply us with amazing contacts with other companies as well. They've introduced us to Shell; they've introduced us to BP. These are big organizations that really are going to have an impact on the Nova Scotia economy and we are working to have them have an impact on Nova Scotia entrepreneurs as well. They opened doors for us that otherwise would never be opened.

TD Financial is the same idea. We have a really good relationship with them; they have 21 branches around the province. Each branch has a person who is available for us to talk about financial literacy to anyone who wants to in their community. They helped us with our travel costs as well.

We spend a lot of time working our government friends, working with them - I said working them - working with them, but it's kind of working them, if I'm thinking of a sales aspect, I'll be very communicative. We really seek open and honest accessibility from our government partners. We give it to them and they give it to us and the benefits are amazing. We have very stable - whatever stable means - historically we have very stable core funding. We are one of the very rare organizations - very, very rare in my experience - that has core funding still. I hope that by saying this it doesn't disappear.

It's phenomenal what it does for us because our budget is \$214,000 a year. We get \$185,000 from three areas of government: we get money from ACOA, Economic and Rural Development and Tourism, and the Department of Community Services. It is almost project funding because they see EDN as a project. For us, we see us as an organization, not a project, so we interpret it as core funding; they interpret it as project funding. It allows us to travel, to put on amazing events, to network, to serve our members and it really very good. It fluctuates every year. It might go down and if it goes down, that's part of our society; that's part of how things work. We work hard to really give value for that money and to also inform our funders of where the value lies.

There are some gaps. I want to mention quickly three big gaps and these are key things for us. We travel a lot but Nova Scotia, as I mentioned, has a big rural-urban differential. Travelling throughout the province is very expensive. We never have enough money to do the whole province as we would like to serve it, as it deserves to be served.

The other gap I see, and this applies to all the service providers, is self-employment benefit programs through LAE and Community Services, Labour and Advanced Education, and Community Services has a self-employment stream. Once the individuals

are out of those streams, there is no coaching money available. Typically our members don't have enough revenue coming in after that to pay for coaching. They have money coming in to pay for some of their own needs but not the coaching. If we can get some - we are always working to figure okay, how can we get some coaching dollars? Like \$500 for each person would go a huge way for these people, a huge impact.

The third thing is more impact on government policies. We really want to be at the table. We get invited to more government policy discussions than maybe others would think we should, based on our size, we're so small. We go to a lot of different things and we are part of a lot of really interesting things. We always want to be involved in more because we have a lot of members to serve.

Thank you very much for your time.

MR. CHAIRMAN: I want to thank you, Mr. Aird, for that very informative presentation. We are now going to open up the floor to questions.

Mr. Orrell.

MR. EDDIE ORRELL: Thank you for your presentation, Mr. Aird. You are right; I have a little connection with the CPN and a few others. In a previous life I was a physiotherapist so I dealt with a lot of people with different forms of disabilities. I could ask questions all day but I'm going to try and limit it to a few pertinent ones, if I could.

I guess the first question is, how many people in Nova Scotia are actually part of your network, Entrepreneurs with Disabilities Network?

MR. AIRD: Your question has a couple of different areas. If I think of entrepreneurs and aspiring entrepreneurs, around 430 to 440 are in our data base. Those are people we have met with or talked to in the last two years. Of that group, 270 are really active. We will meet with them at least three times in the year or they will go to at least three events or something like that - at least three solid interactions. It doesn't mean hi, how are you - it's something significant. More than an hour, say.

Part of our organizing network, too, would be our partners who are clear members, so all the business service providers - we have mentors throughout the province - so over 1,000 individuals would impact us and we would impact them somehow.

MR. ORRELL: Since I have been in politics, we hear a lot about the red tape for a person trying to develop a small business in the province, period. If it's that difficult for a person without a disability, how much more of an impact does that red tape have on a person with a disability trying to set up an organization?

MR. AIRD: In my experience, both as starting businesses or having businesses and working where I worked before and at EDN - again, this is only my perspective - the red tape often applies more to an area that is unusual. Say an unusual building permit, something where there is an environmental angle, or they want to change or is at odds with some local by-law or a real law.

To start a business is pretty simple. Most of our members can start a business tomorrow, if they were ready, with very little red tape, register the business and start finding customers. So the red tape doesn't apply at that point. If they are selling coffee cups or they are selling coffee, you can start a café. It's pretty easy to go through the Nova Scotia Department of Agriculture to get the licences, to get the building permits. There is nothing unusual, in our experience.

A lot of our members are small entrepreneurs. They are not going to be building something like the Convention Centre, for example. They are very small and maybe they will evolve to that, but at the early stages - often people will self-select not to start a business because they say there is too much red tape or the taxes are too high. If you don't make much money, you're not going to pay many taxes. I don't mean to be flippant, but those aren't reasons to not start a business.

MR. ORRELL: On Page 3 of your presentation you talked about fear being one of the factors of a person with a disability starting a business and you mentioned losing your social security or losing your community services benefits or losing your health benefits if you are already working. Is there anything we can do - as a government, as people who are politicians and lawmakers in this province - to try to alleviate that fear? Is there something that we could do very easily to help change that, to have a person maintain a benefit for a certain amount of time? What in your opinion would be the best thing? If there was one thing we could do to help, what would that be?

MR. AIRD: For me, totally, there would have to be two things? Could I say two things? (Laughter)

MR. ORRELL: I'm okay with two.

MR. AIRD: The two things would be to extend health benefits. Even if someone is off some system, how do we get to extend that benefit longer - some reasonable length of longer and usually agreed upon expectations? The other thing would be, for example, the Department of Community Services. We have a great relationship with the Department of Community Services. It is a really wonderful department for us to work with. We have good relations. It's trusting and collaborative.

They have a couple different scenarios that are based on: if someone is part of a return-to-work plan or not part of a return to work plan, and also, on top of that, if they are seeking employment or self-employment - there are these different things. So if someone is

seeking employment, they are moving along, they get to keep maybe the first \$150 or \$300, and then there is a 70/30 split after that.

However, if that same person says, I'm going to go to self-employment, for that person 100 per cent of the earnings is taken off. So there is no keeping the first \$150 or \$300 and 70/30 split. That's amazingly hard to take in that it doesn't allow the person to build up any assets, to build up any inventory, so effectively at the end of each month, in terms of a small business, they are exactly where they were at the beginning of the month in terms of their cash kind of thing.

MR. ORRELL: Now I would think that would be a relatively small amount of money for someone who is starting a business. What could that save the taxpayers by allowing those few little changes and someone to get on their feet in a small business? What would the impact of that be on the taxpayers after the fact, if we allowed someone to keep their benefits for six months or a year or whatever and have a person get their business set up. Could we calculate that or would that be something that we speculate?

MR. AIRD: Everything is calculable, I'm learning. I talked earlier about it's moving along the continuum, so some movement. One of our members now, he is getting something like \$280 less a month than he used to receive. If you think of that individual, \$280 a month for 12 months and then keep extending that, the next year will be \$312, \$500 and then he's off it. If we allow that individual - in our minds, think four years, declining, that's pretty good and then forever off. Then his family may be forever off as well; friends may be forever off - the impact is gigantic.

We see that people who are receiving social assistance, their grandmothers and grandfathers were receiving it and they're receiving it now. So, it will break that cycle, and entrepreneurship is one of the key tools for breaking that cycle.

MR. CHAIRMAN: Mr. Rowe.

MR. ALLAN ROWE: Thanks, Mr. Aird; great presentation this morning. As the chairman indicated, lots of information.

I have just a couple of questions at this point to sort of give me some context. I'm trying to get my head around a couple of things. Are you able to quantify at all the success of your work? When I say "success", I'm really thinking long term. It's what 19 or 20 years, so someone who started back in 1996, for example - are they still in business? That's what I'm trying to get a handle on - how successful people are over the long term once we get them going, get them started.

MR. AIRD: So to step back with that question - we've started having conversations with our main funder, which is ACOA, so they give us roughly 60 per cent of our funding. They've done it forever - the same with CEED, the other organization. We're all 19, 20

years older, so how is the environment different now than it was back then? For EDN, I've mentioned those myths; they were there then, they're still present now. A little bit less strident, a little bit less harsh, perhaps, but those myths are still existing within the hearts of people.

Part of this what we're going to do on the evaluation is finding out where do things stand? One of the things with EDN, and it's for sure a weakness of our organization, is that as people become more and more successful, more and more independent, less and less needing to have free supports, free coaching, free workshops, they may leave our system, they may leave our network and we may not hear from them.

We have two staff and it sounds like an excuse, it's just we have two staff and we're we are racing, so we haven't done a great job of keeping up with the people we met with nine years ago whom we haven't heard from. When we travel around the province we do our best to drop in if someone has a business. When we go to the South Shore we always go see Clarendon or Cedric Robicheau - Cedric is an EDN member, a lobster guy, and I go there to learn from him. He doesn't need anything from EDN, so he contributes back.

So no, the answer would be we haven't done a great job at seeing the economic impact over the life of our organization; it's something we are striving to do and we think we're now close to doing that for sure.

MR. ROWE: Perhaps another way then. Do you tend to see the same people come back five years later? You sort of alluded to it that you're actually losing track of a lot of people which, I would assume, is actually a very good thing. You've set them up and got them going and they're off on their own.

MR. AIRD: It is a good thing in a way but we also want them as mentors, we also want them to contribute to the other ones. Perhaps, I think, in any society there are people who are always going to want to take workshops and do things, and fear, various things, will keep them back from taking the next steps. So if we're not successful at working with those fears, they'll always be wanting to, but not really wanting to.

Regarding your question, do we see new people? There are some people who would like to see us more often perhaps than we have the time to see. They're not showing lots of signs of movement, so we keep in touch with them but we don't set up a lot of programming specifically for that person until something else clicks in. Self-employment, even given all these myths and fears, it's really about the individual taking control. We do our best to put things in place so we see the same - there are some people that we saw five or six years ago that we still see today, but on a much more limited basis.

MR. ROWE: One more, Mr. Chairman, thanks very much. The last thing, again, at this point for context, have you any sense of where most of these individuals - are they

setting themselves up in business? Do they have their own business? Are they working for someone else, or are they looking to get employment?

MR. AIRD: There used to be three signs of success for an organization like ours, and they would be: starting a business, going back to school, or getting a job. Those are indicators of success that we would report to our funders, those three things. We still see those three things through the interaction - because a lot of the self-employment or a lot of the members we're working with have a decreased level of self-confidence. They've been rejected for jobs, they haven't done well in school, they've dropped out of school, they can't read, they've been told they're dumb, whatever it is. So there's a large lack of self-confidence.

Working on starting a business is a very invigorating and enlightening exercise, even if it's only an exercise, there's something about it that impacts individuals' sense of self-worth and their abilities because building a business plan - you put your all into it, and you can see as you're developing it what you've actually accomplished over the years and what you're actually capable of doing.

So we see people doing those three things. Our focus is not on employment. We don't call an employer and say, hey, you should talk to this person. It's all about self-employment for us.

MR. CHAIRMAN: Thank you. Ms. Zann.

MS. LENORE ZANN: Good morning. Thank you very much for your presentation. That was really interesting. I just have a few different questions. For instance, with the self-employed jobs, the self-employed businesses that most of the people you've been working with do, can you give us an idea what kinds of businesses they're starting up and that interest them and that you're finding are the most successful ones?

MR. AIRD: Certainly. My general answer wherever I go to that kind of question would be twofold, because it often relates to disabilities as well. If you can dare imagine any disability, there's an EDN member who will have that amongst other disabilities. If you can imagine any type of business you've walked into, you've purchased from, you've seen, there's an EDN member who's likely doing that. They would have cafés, they'd have intellectual property, they are inventors, they have stores where they're selling, like corner stores - they're selling things. I mentioned Cedric. He's a lobster broker with fishers.

Anyone who is self-employed is - given that 18 per cent of our population, one in five almost, has a disability, you walk down Barrington Street, Spring Garden, Charlotte Street, anywhere, you're going to see EDN entrepreneurs.

MS. ZANN: And when you talk about people with disabilities, are you talking about physical disabilities or mental disabilities as well?

MR. AIRD: Anything that someone self-identifies. Again, one of the reasons we're fortunate, we don't have to - there's nothing in our contracts with our funders that says we have to only serve people with intellectual disabilities. Our market is anyone who self-identifies as having a disability.

MS. ZANN: For instance, when I first got into government about five years ago, it came to my attention in my riding - I'm in Truro-Bible Hill-Millbrook-Salmon River - that a few people were concerned. They were trying to get jobs, for instance, with different government departments and they felt that they had been, basically, pushed to the side and that people weren't very interested.

So I looked into the data, and for instance, in one particular department at that time, which was the Department of Transportation and Infrastructural Renewal, I discovered that only 2 per cent of that department, in fact, had any kind of diversity, including people with any kinds of special needs, and that also included women, so only 2 per cent of the department.

When I brought that up, they actually started to form a committee to try to look into this, and I'm just wondering - so government departments themselves - do you have any facts and figures on how much people with disabilities are hired these days?

MR. AIRD: This isn't my expertise or my area of focus by any means, but for sure it's somewhere between 2 per cent and 4 per cent. The province is not leading employing people with disabilities. The Collaborative Partnership Network has an annual symposium along with Nova Scotia Disabled Persons Commission that is happening December 2nd and 3rd and it is all about recognizing employers who are totally inclusive.

MS. ZANN: Progressive.

MR. AIRD: Yeah, progressive or just good, you know.

MS. ZANN: Right.

MR. AIRD: And there hasn't been a government department yet recognized in that area. How cool if there was.

MS. ZANN: So we are a little bit behind in that area, then, government. It's interesting that we can put pamphlets out and tell other people to do this but yet we don't necessarily do it ourselves.

MR. AIRD: And that's often indicative too, of why we are where we are. A lot of business service providers aren't self-employed. They're not entrepreneurs, so if someone with a disability approaches them for business supports, that individual, the supporting person, can't imagine themselves self-employed. If they can't imagine themselves

self-employed, their go-to position is well, you can't walk, how can you start a business? I can't imagine myself, I can't imagine - so it's a similar thing.

MS. ZANN: I know too, as a woman, it has oftentimes been hard to get loans from banks and things like that, when women have wanted to start their own businesses. As a self-employed actor, for instance, for many years, it was the same thing. If I ever went to a bank to try to get money to do a production or something like that, some people would just look at you with 10 heads and no matter how many pieces of paper you've brought to them showing all the success that you've had, their eyes would glaze over just because they couldn't wrap their heads around the idea of jobs or businesses that were outside the norm. I think that is a societal problem.

MR. AIRD: I think that's changing slowly, ever so slowly. I think it is with the youth, it used to be if someone is 21, how could they ever start a business - you're only 21? Now we are seeing 21-year-olds start all kinds of things. We're seeing way more women, women are really entrepreneurial. That is so generalized, I shouldn't even say that, that's a silly thing to say, but we're seeing way more women . . .

MS. ZANN: We don't mind, do we?

MR. AIRD: No but it's like - it's all these generalizations.

MS. ZANN: Well they're creative.

MR. AIRD: It is a generalization, for example. More women are accessing loans for start-up for sure. The market is friendlier, more receptive to youth and to women, and very little movement being receptive to people with disabilities, for sure.

MS. ZANN: So there are still some barriers there that . . .

MR. AIRD: But if I follow the women, it has taken years and years and years and years of nonstop movement.

MS. ZANN: Yes, I mean even as short as eight years ago or something I went to try to get one and they wanted to know who your husband was and was your husband going to sign. I'm like, I don't have a husband and no - my dogs might sign. It's difficult and I really commend you for all the work that you are doing on behalf of so many people.

The other thing I wanted to ask about was when you said that - okay you had a suggestion, you said the Department of Labour and Advance Education fund the Self Employment Benefit Program and DCS has a self-employment initiative and that you thought that - you said nothing comes in after that and that even \$500 a person would help. What did you mean by that exactly?

MR. AIRD: After the programs end, and there is no on-going aftercare - if I think of aftercare - there is nothing that kicks in beyond that. For example, say local CBDC, they have a self-employment benefit program that maybe lasts 40 to 48 weeks; typically 42 maybe. In that program there is coaching, workshops, building a plan for the first 10 weeks and start up week 11 and 12, there are meetings, there are peer groups organized. So the CBDC gets money to do all of those things.

By the end of the program, the 42 weeks, the CBDC has staff but the staff are busy working on the next group that comes in, so there is no - and they all will talk to someone, but it's pressuring them greatly and it's not always easy.

MS. ZANN: So the \$500 that you mentioned that would help, do you mean like a onetime only \$500 or do you mean \$500 for whatever?

MR. AIRD: For me the essence would be some coaching, so an hour to two hours every two months for a few months and that would just tether the person.

MS. ZANN: To help bridge that.

MR. AIRD: Really it's about tethering the person, I think, as much as anything. Often when people leave the program, they leave everything, and if they haven't development a solid peer group, if they haven't developed a solid network of industry professionals or industry friends, they still need some expertise for sure and it's - okay now I have to do my financials, now I have to keep updating my plan, now I have to make those sales calls, those kinds of things.

MR. CHAIRMAN: We're going to pass it on and we'll come back to you on the second round, okay?

Speaking of female entrepreneurs, Ms. Treen.

MS. JOYCE TREEN: Thank you for your presentation. I was so excited by it - an entrepreneur, which I was for 28 years and I have a son with a learning disability so this excites me a lot. Listening to your presentation you mentioned going to universities and stuff, have you ever thought about going to high schools or Bridgeway, where my son goes? Sometimes when they reach - not so much Bridgeway but in the public school system - they're so defeated by the time they are in high school and stuff. So to see a light that they could reach for, to continue on and feel like they can be successful in life, I think is important.

MR. AIRD: Absolutely, so Bridgeway is on our list. We haven't done it yet. What we did last year in May, we realized that we need to access youth because they have this energy, 14-year-olds, they can start amazing businesses for the summer, building skills and

confidence and also showing their teachers that this person has value. So we did something.

We arranged with a couple of different CBDCs - Community Business Development Corporations - both on the North Shore and in the Digby-Yarmouth area, and Amherst too, I think. So CBDCs, Collaborative Partnership Network Organizations that were there and an EDN member, Keith Gelhorn - we spoke of Keith earlier - he has a business called ADDvocacy ADHD & Life Skills Coaching.

We developed a project and we went to eight schools - oh, also working with the SchoolsPlus organization that is embedded in many of the schools, and that's growing. We developed a very small program just to test the market, just to see okay, what can our role be because we also are cognizant of CEED being aimed at youth primarily and their relationship with schools.

We talked to them; they had never done a SchoolsPlus group before. We went to seven or eight or nine high schools that had the SchoolsPlus program. Keith and one of our staff people, Archie, and someone from the CBDC and the CPN, so four people - went into the SchoolsPlus. We brought in food for the lunchtime group and we brought in snacks for the after school group, to talk about entrepreneurship, what it takes to be an entrepreneur, what it's like to be in business. It wasn't workshop-facilitated, it was just a really interesting group of discussions, engaging the group. This group we were talking to had energy. They really didn't want to sit behind a desk and just be told, they wanted to talk, so the conversations were amazing.

We met with 185 youth, high school students, during this two-week period. We went around the North Shore for four days and then the South Shore for four days. It was a test. It was fairly expensive to do and we're going to do it again because it really makes sense and we'll include Bridgeway, so thank you.

MS. TREEN: I know that in some of the high schools they have an entrepreneur course that maybe somebody with a disability wouldn't necessarily want to take but it would be a great support for that course for people with disabilities who wanted to take that course and get that as a high school credit. Maybe that could be involved in that, too.

MR. AIRD: Yes, and we try and get involved with services like CEED throughout the curriculum for that course in 1994-95. It has evolved over the years so we work closely with CEED just so that they're more cognizant, because it's like a constant reminder, I always think, are we still needed after all this? We've already talked to you about what it's like, kind of thing, but it's a constant reminder. I think we want to do more things with schools and with CEED at the same time, and Junior Achievement as well.

MS. TREEN: I think it's a good time because we just did our curriculum review so now would be a good time to get in there and influence that curriculum.

MR. AIRD: Yes, yes, 10 points to you, thank you.

MR. CHAIRMAN: Mr. Orrell.

MR. ORRELL: Brian, we talked earlier about start-up, getting a person ready to develop and start their own business. On average, how long would it take your organization to assist a person to get from start to operating a business, barring any major obstacles as far as retraining or whatever? If I was to come in your office tomorrow with any kind of disability and said I want to do this, this and this and I had an idea and it was feasible - about how long would it take for that to happen?

MR. AIRD: We would first get a sense of where we think you are, and where you think you are on that continuum. We wouldn't say this is where you are, it would be through conversations and questions. If you came in tomorrow, we would talk, and the first thing is there's a symposium coming up on December 2nd and 3rd in Halifax, and if you're in this general area, within let's say 100 kilometres, we'd say okay let's work towards selling your product or service at the symposium, get that exposure that will test you to see this is really where you are, this is really what you're liking.

You can start, depending on where you are, quickly. You could do something tomorrow - you don't even have to register your business, you don't have to go to the Registry of Joint Stocks, you don't have to do anything. Just keep track of what you're doing. You don't have to register for HST until you have the \$30,000 in revenue. It's very simple to enter.

MR. ORRELL: I think that's the stuff that people wouldn't understand. I know when you hear people want to start a business they don't understand, and even people who are just starting a regular business.

MR. AIRD: Just to interrupt, if you're doing an app or you're doing something really highly technical, the start-up, there's a long lead-in time of the development, the development time, the partnerships, all of that, so it depends on the industry you're choosing as well. If you're cutting hair, you could start tomorrow.

MR. ORRELL: We won't get into that. There's a good haircut, and then there's . . .

MR. AIRD: I wasn't meaning that but...

MR. ORRELL: Do you find that people with disabilities who have developed an entrepreneurship employ more people with disabilities and, I know my experience has been people with a disability when they get a job, are very loyal to that job and they don't leave, they don't take a lot of sick time. Yes, they have some days where they need to be accommodated for whatever reason because of their disability, but they usually work

longer and harder, are a more loyal employee - but do you find people with disabilities will hire more people with disabilities?

MR. AIRD: Two things I've noticed. People who have disabilities who are starting a business will always say two things - they'll say I'm going to hire people with disabilities, and they'll say I'll give 15 per cent of my proceeds, whatever that means to them, back to society, back to some group, to some organization. The reality I've seen is, people in the early stages aren't ready to give back 15 per cent - they need that money to build the business, so we go through that conversation and they will in time, just like anyone will in time.

In terms of hiring people, I've not seen an influx of our EDN members hiring people with disabilities. They really strive for the right person, the best person - always open to hiring someone with disabilities, they always ask and seek that person, for sure.

MR. ORRELL: You also talked about your co-op and your international students who worked with you guys - what's being done to encourage those people to stay here in the province, or to help them stay here in the province?

MR. AIRD: I was on two committees the last couple weeks - one on immigration and one on universities, because we're doing a lot of work in both those areas. So we have a pretty good experience with foreign students. That's nine or eleven in the last eight years - what's being done to keep them here? The rules are still pretty tight in terms of how much money they can make, what visa they are under to be here. Invariably they'd like to - the current one we have now, she brought her mother, lives in southern China, Mainland China, her mother came for a month to scope out the city. She can't speak English, but she came to scope it out. There's a huge opportunity because most of the students we have from outside of Canada, their parents would be self-employed, they would have a business somewhere and Nova Scotia could be part of that business that they grow.

The student could start a business here. Well, that's the other thing - many of them have businesses on the side, they're very entrepreneurial and they're very natural networkers. They want to import things; they want to export things. So they have the heart and the passion. We still need some immigration laws to be changed, and I don't know what they would be.

MR. ORRELL: You talked earlier that there's 18 per cent of Nova Scotians who have a disability, self-identified, compared to 14 per cent federally and 15 per cent worldwide. Is that because Nova Scotians are more accepting of a person with a disability as far as recognizing that and willing to work with that, or is it because of another reason?

MR. AIRD: I think that's it; I think that's a major reason. Nova Scotians are very open. We have a lot of good dialogue in the newspapers, on the radio, in offices, about disability issues. The other thing would be that historically we have a lot of mines, we have

a lot of fishers, and we have a lot of people working in the woods where there will be industrial accidents. Perhaps there are segments of the province that have certain health issues that might be related to something that I don't know, for example, because there are pockets of health issues. I think those two things would explain the higher number.

MR. CHAIRMAN: Ms. Treen.

MS. TREEN: I just want to ask you about the fair that you're having on December 2nd and December 3rd. Can you elaborate on that and where it is, and times?

MR. AIRD: It's an annual symposium that the Collaborative Partnership Network has put on. It's a group of organizations that are spread through the province. We've talked about them really briefly. There are nine of them and they serve people with disabilities, they are employment organizations for people with disabilities. They serve a huge purpose and play a really remarkable role.

They have teamed up, this Collaborative Partnership Network - which truly is collaborative - with the Nova Scotia Disabled Persons Commission to do an annual symposium. It's about abilities, and it's about education and inclusiveness. I think it's the fifth or sixth year that they've done it. We were asked by them two years ago to manage the entrepreneurship component so there's a whole education component. Then there's a selling component. It has moved to the World Trade and Convention Centre this year. There are going to be 50 entrepreneurs with disabilities in one room, selling their goods and services. I highly recommend that you go there.

Last year it was so cool. You walk into this room - I think there were 42 people last year - and the room is buzzing. There are media people there, some of our members were interviewed by TV, radio, and the print. So what great practice, having three interviews, one after the other. Interviews are difficult, they take training and skill and practice. So there are interviews happening, there are people buying over there, there are EDN entrepreneurs meeting other EDN entrepreneurs, there are people looking at the booths saying oh, I should have done this or I could do this better next year. People are giving each other hints and suggestions.

It's an amazing event to watch, not only that but the stuff to buy, the products and services that are for sale that the EDN entrepreneurs are making are really quite remarkable. There will be probably 50 people, and it's not only EDN entrepreneurs, it's entrepreneurs with disabilities. There are artists, there are craftspeople, there are some food things, and there are some singers, like the musicians. There are all kinds of things there to buy. My favourite part though is the buzz that's in the room. It is tangible, it's palpable, and it almost proves that we're on the right track.

MR. CHAIRMAN: Mr. Harrison.

MR. LARRY HARRISON: Great information, my goodness. When people come in to talk, do they know exactly where they want to go, or do they come in just generally wanting to do something, get some help, and you steer them in certain directions? Does that happen?

MR. AIRD: Yes, but not so much the steering part. We're not big on steering; we're big on discussing and doing our best to help them make good decisions that make sense, because we truly don't know exactly what they want. Even if they tell us, it may not be exactly so.

People do come in with a clear idea of where they want to go. After some questions and some testing of things, perhaps the idea isn't so clear. One of the first things we do would be to talk about their personal vision - how do they want to see their life move ahead, how do they want to see their days in the future? It sounds kind of hokey or simplistic but it's really important, though, for an entrepreneur to have their personal vision and values in line with their business vision and values.

In the early stages, even though these entrepreneurs with disabilities are just like - have you ever seen a movie where you look at a racehorse and they're about to get out of the paddock and the hooves are going? This is what people are like, they want to start a business and they're itching to get out there.

We do our best just to give people time to reflect on their visions, on their values, align it, and get a sense of where to move because it pays off in the long term. It's painful for some people. It would have killed me when I was younger to have listened to me talk about these things - okay now, Brian, talk about your personal vision, what do you want to do? It's really valuable, though, and it is effective.

MR. CHAIRMAN: We'll close it out with Mr. Rowe.

MR. ROWE: I'm just wondering, is there any comparable or equivalent organization in other parts of the country, in other provinces? I'll start with that because I've got two or three then, depending on your answers.

MR. AIRD: Not that I know of. We've looked - I was in Ireland over the summer, meeting all these people from all over the world - and there is not an organization like us that straddles these two industries like we do. There are entrepreneurship organizations that have a strong affinity to people with disabilities. They'll operate a program with specific funding. It's like a piece of it, but it's not embedded in the organization. And then there are organizations that serve people with disabilities that have an entrepreneurship or self-employment component.

Again, that's not embedded in their DNA, we'll say, because they are a disability organization first and foremost. They all operate some really good programs. There are a

lot of good programs, but I have not seen an organization like ours. That's why I'm still here; I've been here for eight years. It's really fascinating and it's unique, and it's evolving in a very interesting way.

MR. ROWE: I think where I was trying to go then was - it sprung from a couple of issues Mr. Orrell was pointing out - trying to keep people here in the province, and I was wondering even about attracting potential entrepreneurs from other parts of the country, for example, if there was some sort of co-operation or collaboration to be able to say, well, you know what? We've got a person here who is starting a business. Maybe you could come...

MR. AIRD: I think that's very, very possible. I was in Kitchener-Waterloo at the beginning of summer. There is an organization there called Lutherwood; I should have known by now but I hadn't. One of our members was here in May, she had left Halifax and moved to Ontario and had taken a program at Lutherwood. So she called me and said, you've got to come here. You've got to see what they're doing and meet these people.

So I took a vacation and I went there and met with the people there. They don't do what we do exactly. They do run interesting programs and people are mobile. So our goals now are, okay, identify the organizations throughout the country that would be amenable to talking to us, that are like us in their openness and their candor, sharing information and ideas, because people do move. So we need to get on that map. We are not on a map where new Nova Scotians would go. We're not on a map where new people would look, so we need to get on that map, somehow.

MR. CHAIRMAN: I want to thank everybody for the questions, and I'll give you a few minutes to do a closing statement.

MR. AIRD: Well, thank you all very much for your time and I love the questions. The questions remind me of what we do at EDN. It's all about the questions; it's not so much about what we have to say or, here's my presentation, kind of thing; it really is about the questions. It's about what everyone knows, and just like you all have experiences of self-employment, creative arts - the background you have is very similar to a lot of EDN entrepreneurs, and yet they don't have that same confidence, maybe, to be out in the public. So once we have a conversation, we'll talk about what we do, but invariably it goes to the questions and dialog and discussion. This reminds me exactly what we do. It's purely dialogue-based - people moving ahead and getting information.

So I really want to thank you. The province gives us amazing funding support. We get money from two different departments, different pots of money. To your question about not many people with disabilities working within government - our experience is clearly that the government is supporting us, clearly, happily. They give us reasonable expectations. They allow us to develop our own expectations; we discuss with them. Our experience with the government, both federal and provincial, has been really, really excellent.

We want to be more involved in policy, for sure; we really want to have an impact. We have a lot of people who we are representing. If you think of the report they call the Ivany Report, if you think of all these things, that didn't speak of our people with disabilities. That was a failure on our part, not to make a place there. So we didn't get that and we don't want to make that mistake again. We really want to be in your thoughts wherever you go back to your communities, back to your caucuses.

EDN will play a role in the economy of the future for Nova Scotia and it's a role that's kind of cool and very unique as well. So thank you all.

MR. CHAIRMAN: Thank you very much for coming tonight. Usually what we do here is we call a short recess. I'm not actually going to do that, because I don't think we have any business to discuss. I'm just going to move us right along so everybody can get on with their daily business. Once again, you are free to leave. I want to thank you once again for coming out today. It was very informative. We appreciate it.

For everyone else here, our next meeting is December 2nd on Housing Nova Scotia, so we'll see you all then.

The meeting is adjourned.

[The committee adjourned at 10:10 a.m.]