Obstacles and Opportunities: The Importance of Small Business in Ontario
About the Ontario Chamber of Commerce

From innovative SMEs to established multi-national corporations and industry associations, the OCC is committed to working with our members to improve business competitiveness across all sectors. We represent local chambers of commerce and boards of trade in over 135 communities across Ontario, steering public policy conversations provincially and within local communities. Through our focused programs and services, we enable companies to grow at home and in export markets. The OCC provides exclusive support, networking opportunities, and access to innovative insight and analysis for our members. Through our export programs, we have approved over 1,300 applications, and companies have reported results of over $250 million in export sales.

The OCC owes a debt of gratitude to the local chambers of commerce and boards of trade from across the province which held consultations as part of our Network-wide Small Business Too Big to Ignore campaign. The opinions captured in this report reflect the feedback received throughout those consultations.

Obstacles and Opportunities:
The Importance of Small Business in Ontario, 2016

The OCC is Ontario’s business advocate.

©2016 Ontario Chamber of Commerce,
ISBN: 978-1-928052-34-0

Landmark Sponsor:
Contents

Small is the New Big ................................................................................................................................. 4
What the Leaders are Saying .................................................................................................................. 6
Escalating Costs Crowd-Out Investment Opportunities .............................................................. 8
Credential Mismatch Causes Job Vacancy ....................................................................................... 14
Support for Public Infrastructure Investment .................................................................................. 20
Next Steps ........................................................................................................................................ 26
Works Cited ...................................................................................................................................... 27
Small is the New Big
Small businesses are vital to the Ontario economy. They provide services and products that meet local needs and often serve as suppliers to larger companies. Small businesses make up 98 percent of total businesses and two-thirds of private sector employment in Ontario.\(^1\)

Canadian Small Business Week, taking place this year from October 16-22, was established as a platform to celebrate the contributions of these businesses to our communities and the economy. Earlier this year, the Ontario Chamber of Commerce (OCC), in partnership with local chambers of commerce and boards of trade, launched the Small Business Too Big to Ignore campaign to champion this vital component of Ontario’s economy.

In addition to highlighting the success of small businesses in Ontario, our objective throughout the campaign has been to identify and develop potential policy solutions to the most significant barriers to small business growth. Throughout the spring and summer we convened subject matter experts – small business owners from across the province - to share their stories and propose solutions to the challenges that they face. These consultations were informed by a report that we released earlier this year, *The Top 3 Obstacles to Small Business Success*.

Throughout our consultations, small business owners across the province expressed the concern that government, at all levels, is often slow to respond to the unique needs of businesses their size. Growth in global competition, compounded by increases in input costs, means that small businesses are being squeezed on both ends. To add to these challenges, small business owners often lack the capacity and resources required to engage government effectively.

Our members were encouraged by the recent commitments made by Premier Kathleen Wynne in the Speech from the Throne to reduce energy costs and to build strategic partnerships with businesses. We are similarly encouraged by the government’s commitment to modernize business regulations through the Red Tape Challenge. These and other actions demonstrate the government’s responsiveness to the concerns of the Ontario business community. The purpose of this report is to strategize further government actions that are targeted to the unique needs of small businesses.

*Obstacles and Opportunities* captures the feedback we received from small business owners throughout our province-wide Small Business Too Big to Ignore consultation process and provides recommendations designed to ensure the future success of small businesses in Ontario. The Ontario Chamber Network looks forward to creating opportunities for small businesses in Ontario alongside government.
What the Leaders are Saying
Kathleen Wynne  
*Premier of Ontario, Leader of the Ontario Liberal Party*

“My number one priority as Premier is growing the economy and creating good jobs. This is why we’re putting in place the right conditions for small businesses to compete and grow. To address the talent gap, we’re implementing the recommendations of our Highly Skilled Workforce Expert Panel and making postsecondary education more accessible to more young people. To efficiently connect your businesses to markets, we’re making record-breaking investments in roads, bridges and transit. To address the rising costs of doing business, we’ve launched the Red Tape Challenge to save you time and money and we’re providing relief by rebating an amount equivalent to the provincial portion of HST directly on the bills of eligible small businesses across Ontario. For businesses that use a lot of power, we’re expanding eligibility for the Industrial Conservation Initiative to help you cut electricity costs by up to 34 per cent. I want to thank the Ontario Chamber of Commerce for highlighting the top challenges small businesses face. And I especially want to thank the small business owners all across Ontario. The work you do every day is vital to our economy and our shared prosperity.”

Patrick Brown  
*Leader of the official opposition, leader of the Ontario PC Party*

“Ontario was once the driving engine behind Confederation – the best place to live, work, and raise a family, and the best place to start, build and grow a small business. Now despite the diversity and innovation of our small businesses, we are still not capturing Ontario’s full potential. The Ontario PC Party envisions a future where Ontario leads our country again, and as the backbone of our economy, it has to start with our small businesses. Over the coming year, I look forward to working together with the Ontario Chamber of Commerce and small business owners from across the province to build a better Ontario.”

Andrea Horwath  
*Leader of Ontario’s New Democrats*

“We have the potential to build a great future here in Ontario – and the success of small businesses is crucial to making that happen. When small businesses grow and prosper, so does our province. Working together to support good jobs and our local communities, we can build a more prosperous Ontario – where everyone can share in the benefits and every young person has the opportunities they need to succeed.”
Escalating Costs
Crowd-Out
Investment Opportunities
The most common and acute concern of the small business community in Ontario is rising input costs, especially those costs deriving from government initiatives. There is a feeling amongst business owners that politicians are insensitive to the cumulative financial burden of current public policy. Part of this problem is thought to have stemmed from a siloed approach to governance, whereby different levels of government and the various departments within government fail to coordinate long and short term economic data, analyses, and planning. Business owners stress that the cost escalation that results from this approach acts as a direct constraint on business’ ability to invest in the human and physical capital required for growth. Oftentimes, businesses are required to offset these costs by either increasing the cost of their services/products or reducing their workforce. Given the profile of small businesses as job creators, this trend is very concerning.

Among the particular input costs of concern, electricity prices are the greatest source of frustration. OCC survey results show that 33 percent of small businesses in the province believe that increasing energy prices will have a large impact on their organization, causing them to delay or cancel investment. 38 percent of small businesses claim that electricity prices are having the greatest impact on their ability to remain competitive.

We were encouraged by the recent commitments made by Premier Kathleen Wynne in the Speech from the Throne to reduce energy costs. The introduction of legislation that will rebate an amount equal to the provincial portion of the Harmonized Sales Tax directly on the electricity bills will realize a savings of 8 percent for residents and small business owners. We recognize this to be a step towards reducing the cost of electricity in the province and will continue to work with government to strategize solutions to further reduce these costs wherever possible.
The new cap and trade system, while laudable in its aim to reduce greenhouse gas emissions, is another source of new cost on consumers and businesses. For example, system is expected to raise gasoline prices by 4.3 cents a liter and increase home heating costs by $5 a month. Now we know that the federal government is moving forward with their own plans for a price on carbon and businesses are unsure of what that will mean for their bottom line.

Small businesses are also acutely aware that Ontario has the highest property taxes in the country, in part driven by dramatic increases in municipal emergency costs, including police and firefighter costs. In 2011, Ontarians spent $320 per capita on policing, $35 more than Albertans, $56 more than British Columbians, and $24 more than Quebecers. The 2016 pre-budget submission from the Association of Municipalities of Ontario (AMO) notes that emergency service costs have been increasing at three times the rate of inflation annually since 2002. The province would have saved $485 million had fire and police personnel received the same adjustment as other municipal employees from 2010 to 2014. The costs incurred through settlements with essential service providers are adversely impacting municipal fiscal stability and, subsequently, the competitiveness of small businesses.

Collectively, these select policies demonstrate that small businesses face input pressures from all levels. From the perspective of small business owners, government seems to be taking a piecemeal approach to program and regulatory changes with little consideration of their cumulative impact on Ontario’s business climate.

As a small business owner, it is difficult to make significant commitments to investment when either margins are tight or the predictability of input costs are lacking. We are encouraged by some of the government’s recent actions to address this concern. In particular, the Red Tape Challenge, the Business Growth Initiative, and the Regulatory Modernization Committee led by Secretary of the Cabinet Steve Orsini all demonstrate government’s commitment to reforms that will strengthen the competitiveness of Ontario’s economy.
Given these challenges, the Ontario Chamber of Commerce would recommend that the Ontario Government:

1. Ensure evidence-based decision-making: Ontario should work with the Federal and local levels of government to establish a publicly available analysis of the cost-of-doing-business (CODB) in Ontario. This analysis would aggregate all policy-induced input costs (at all three levels of government) and would be updated annually to highlight the cumulative impact of any new government policies implemented in the past year or proposed in the year ahead. Importantly, this analysis would be benchmarked against an aggregated CODB metric in comparator jurisdictions.

2. Ensure affordable energy use: A top priority for enabling economic development across the province must be meaningful attempts by government to get rising electricity rates under control for small businesses and industrial ratepayers. We were greatly encouraged by the government’s commitment to expand the Industrial Conservation initiative so that any company that consumes more than 1MW will be eligible to enroll in the program. This policy change indicates that government is listening to the concern of businesses that high electricity rates are negatively affecting their competitiveness. By lowering the threshold for participation in the conservation program, the government ensured that approximately 1000 more companies will be able to find cost savings of up to 34 percent depending on their ability to reduce peak electricity consumption.9

While this represents a meaningful step towards ensuring affordable energy use for medium-sized businesses that consume more than 1MW, many small businesses remain ineligible to participate in the program. We would encourage a concerted focus on this as part of the impending 2017 Long-Term Energy Plan. In particular, we would encourage expediting the elimination of the Debt-Retirement Charge, a burden which has been shifted entirely to industrial ratepayers. We would also encourage the government to consider the value of all of their conservation and other programs which provide incentives paid for by all ratepayers through the Global Adjustment (GA), and typically only taken advantage of by large companies. Finally, we would encourage greater transparency by the government in the composition of the GA. The GA is a complicated formula which is unique to Ontario and most consumers don’t fully understand what it is comprised of. We believe that enabling greater understanding will allow more Ontarians to contribute to a discussion about the GA, and whether more line-items can be reflected on an energy bill, rather than a single item that often buries a number of hidden costs.

3. Continue the scheduled Business Education Tax (BET) rate reductions. In 2007, government committed to reducing the BET to a target maximum rate of 1.6 percent for both commercial and industrial properties by 2014.10 These reductions would result in an estimated $540 million tax cut for businesses. However, in its 2012 budget, the government decided to freeze BET rates to avoid revenue decreases until the budget was balanced in 2017-18.11 We encourage government to adhere to that commitment by resuming BET rate reductions in 2018.

4. Reform the provincial interest arbitration system. Interest arbitration is the only legal mechanism available to Ontario municipalities for settling disputes from contract negotiations with essential service providers. We urge the government of Ontario to reform the provincial interest arbitration system to reflect the capacity of Ontario municipalities to pay increased costs. The government should ensure that pay increases for essential services are relatively consistent with non-essential public services.12 Immediate action is required to ensure the fiscal sustainability of municipalities and, in turn, the capacity of local government to invest in growth-enabling infrastructure and achieve competitive property tax rates.

5. Work with all levels of government to establish a regulatory ‘concierge service’ to assist small businesses in understanding, navigating, and achieving compliance with relevant regulatory requirements. Throughout our consultations, small business owners expressed that
they find it incredibly difficult to navigate the regulatory framework. Small business would appreciate better customer service in its dealings with government. As economic drivers of their communities, they should be able to access supports and get their questions answered in a speedy fashion.

We recommend that the provincial government work with its federal and municipal counterparts to develop a ‘concierge service’ that is easily accessible and positioned to disseminate knowledge of all regulatory requirements. An example of such a service includes the Government of Canada Concierge program that connects businesses to innovation funding, expertise, facilities and opportunities free of charge. Materials through the federal Concierge program are available online and users have the opportunity to call government for one-on-one assistance from an expert Innovation Advisor. We recommend that the government develop a similar service to assist small business owners as they navigate the regulatory framework.
Credential Mismatch Causes Job Vacancy
During our consultation process, many small business owners validated the concern that there is a serious mismatch between the nature of job vacancies and the qualifications of those seeking work. In a recent OCC survey, 39 percent of employers said they had difficulty filling a job opening over the past year and a half because they could not find someone with the right qualifications (an increase of 11 percentage points since 2014). More than half of Ontario’s small businesses think that Ontario is worse off when it comes to building a 21st century workforce as compared to 5 years ago (compared to 52.8% of medium businesses and 43.9% of large businesses). The Conference Board of Canada estimates that the skills gap costs the Ontario economy up to $24.3 billion in foregone GDP and $3.7 billion in provincial tax revenues annually.
An often cited source of employment friction is Ontario’s high secondary journeyperson-to-apprentice ratios. Under the current system, many employers in Ontario are required to have three qualified journeypersons for each secondary apprentice (a 3:1 ratio)—along with Prince Edward Island, this is the highest ratio of any province in Canada. High ratios are forcing many employers to leave apprenticeship positions vacant, since they cannot afford to hire additional journeypersons.

Additionally, Ontario’s employment standards are poised for substantial reform as a result of the Government’s Changing Workplaces Review. Some groups are pushing government to implement structural barriers to contractual employment – including the introduction of a reverse onus classification system where a worker must be presumed to be an employee unless the employer demonstrates otherwise. This kind of change could throw up barriers for employers seeking to address short-term labour needs.

Meanwhile, the Federal Government has pledged to cap the amount that employees can claim through stock option deductions. This would negatively impact Canada’s startup ecosystem, as startup companies would face more difficulty recruiting employees. This is particularly worrying for startups in the Information and Communications Technology sectors, 56 percent of whom say they are facing difficulty filling a job because they cannot find someone with the right qualifications.

Onerous rules in Canada’s immigration programs are a further deterrent to effective skill mobilization. Nowhere is this more apparent than the Temporary Foreign Worker program, whose current rules create costs, delays, and red tape for businesses. The Labour Market Impact Assessment mechanism of the Temporary Foreign Worker program, which imposes restrictions on employers’ ability to access international talent, are badly in need of reform.
Given these challenges, the Ontario Chamber of Commerce would recommend that the Ontario Government:

1. **Implement competitive apprenticeship ratios:** As the Ontario Colleges of Trades moves forward with the ratio review in 2017, it should consider lessening the journeyperson to secondary apprenticeship ratio. The existing 3:1 journeyperson to secondary apprenticeship ratio prohibits many companies from hiring secondary apprentices. This is particularly concerning given that Ontario is experiencing a major skills shortage as a tidal wave of retiring tradespeople begins.

2. **Incorporate Soft Skills Learning Opportunities into Training and Academic Programs:** Throughout our consultations, many small business owners commented that new market entrants (particularly recent secondary and post-secondary graduates) possessed strong technical skills but were weak in the ‘basics’. Soft skills such as teamwork, work ethic, time management, commitment, reliability and communication were considered by many employers to be those most critical to a new hire’s ability to contribute to the success of the team and business. We recommend that the government build a partnership with key stakeholders to identify opportunities to incorporate soft skills learning opportunities and tools into existing programs at the secondary and post-secondary levels so as to ensure that students are well positioned to transition into the workforce.

3. **Improve the Coordination of Labour Market Integration and Settlement Services:** Leverage the Municipal Immigration Information Online Program to develop a coordinated outreach strategy to retain immigrants in rural and northern communities. Rural and Northern communities experience particular challenges with respect to attracting and retaining immigrants. One of the chief challenges identified by stakeholders throughout our consultations was the tendency for newcomers to feel isolated in these communities due to the absence of social support networks. The Municipal Immigration Information Online Program was designed to address this challenge. Initially developed as part of the COIA in 2005, the program increased the online capacity, resources, and information provided to immigrants by municipalities, particularly at the pre-arrival stage. In the current framework, municipalities apply for funding under two project priorities: Municipal Immigration Information Online (MIIIO) and Innovative Immigration Initiatives. The program has led to the launch of 28 municipal immigration portals representing over 120 communities in Ontario.

4. **Help Business Match Talent to Growth:** Improve access to talent by working with the federal government to create a scale-up visa that accelerates access to qualified international candidates. As discussed in the OCC’s Breaking Barriers report, small businesses seeking to grow often require individuals with specific skill sets that can take them successfully through periods of rapid expansion. These types of individuals are currently scarce in Canada’s labour market. Government could help facilitate the growth of scale ups by making the process by which companies are able to bring on international talent quicker and less cumbersome. We recommend the creation of a scale up visa to facilitate the international talent recruitment process. This visa could be offered by creating a scale up designation via Canada’s International Mobility Program—an element of the Temporary Foreign Worker program that exempts foreign nationals from completing a labour market impact assessment before being able to work in Canada.

5. **A one window approach:** Develop a single access point for all government-funded workforce, training, and employment services. All information related to government-funded training and employment services should be available to employers through a single access point. To the extent possible, an effort should be made to ensure that the approach is consistent across all levels of
government. The province’s online government services business portal, One-Source for Business, is a positive example. This single online portal provides quick and easy access to over 5,000 services and information from all levels of government, allowing small business owners to focus on creating jobs and competing in the global economy.22

6. Reserve funding for small to medium employers and first-time program participants. Making sure funding for training is accessible to SMEs is critical. Otherwise, it is likely that large firms with human resources capacity will scoop up the majority of annual funding. According to OCC survey results, among those respondents from small firms (50 employees or less) fewer than 17 percent receive government support for employee training, compared to 25 percent of large firms (500 employees or more).23 It is also important that there is a percentage of funding dedicated to first-time program participants in order to discourage large displacement effects, similar to that encountered by the UK’s Train to Gain.24

7. Drive awareness of training programs within the business community. Ontario’s employers are often unaware of existing government-funded training and employment services. The Government of Ontario should execute an employer engagement and marketing strategy. Employer organizations, such as chambers of commerce and boards of trade, are well positioned to help.

In Ontario, the government is implementing a voucher program to provide growth-oriented firms access to specific services that align with their growth needs. The province is also piloting a project to boost government’s role as an adopter of Ontario-based innovation, and creating a centralized office to ease access to business support programs.25

Scaling Up

In terms of overall business creation, Canadians create firms at a higher per capita rate than Americans. However, evidence suggests that Canada is failing to scale up its firms at comparable levels to other nations. Canada’s failure to scale its companies is a critical gap in our nation’s business growth strategy. A focus on entrepreneurship to inject new and innovative ideas into the economy is important, but Canada foregoes the long-term economic benefits of this activity if its most promising businesses are unable to grow. This challenge is consistent with the reality in Ontario.

This is why the governments of Canada and Ontario are moving forward with strategies to encourage more companies to scale up. The federal government recently announced a new initiative to help 1,000 high-impact firms access a coordinated suite of services specific to their growth needs. The Ontario government recently invested $50 million in a venture capital fund that provides start-ups with the mentorship and capital. These and other initiatives provide support for growth-oriented small and medium-sized firms.
Support for Public Infrastructure Investment
Throughout our consultations, small business owners acknowledged the federal and provincial governments for their commitments to invest $125 billion and $160 billion in infrastructure over the next ten years and twelve years respectively. However, small business owners remain highly concerned that Ontario’s estimated $60 billion infrastructure funding gap is delaying economic recovery in all parts of the province. Approximately half of the infrastructure gap is accounted for by road and bridge assets, the repair of which is particularly costly for rural and northern communities in particular. Insufficient infrastructure congests our roads, creates delays, and impacts quality of life.

In response to this challenge, the provincial government has dedicated a significant portion of its historic twelve year investment, $31.5 billion, to the Move Ontario Forward plan. The plan involves the allocation of approximately $15 billion outside of the Greater Toronto-Hamilton Area (GTHA) and $16 billion within the GTHA to build critical infrastructure and an integrated transportation network. We recognize that these investments will make a difference in communities throughout Ontario.

Mind the $60 billion infrastructure gap
Additionally, we heard throughout our consultations that inadequate access to high-speed, broadband internet is compromising the ability of communities across Ontario to attract and retain businesses. Broadband is internet service that is always on (as opposed to dial-up, where a connection must be made each time) and offers higher speeds than dial-up service. There are communities in Ontario with access to less than the accepted standard of 5Mbps. Broadband shortcomings throughout the province are weighing on the ability of small businesses to compete in the technology-driven knowledge economy.

In response to this issue, we recommend that government build on its recent investments in broadband initiative administered by the Eastern Ontario Wardens’ Caucus (EOWC) and the Southwestern Integrated Fibre Technology (SWIFT) project to ensure that all Ontarians have adequate access to high-speed internet.

Of additional concern is the perception among Ontario businesses that they are underserved by federal infrastructure funds. The previous federal government allocated only $2.72 billion worth of New Building Canada funds, and just over $3.874 billion in federal gas tax funding, to Ontario municipalities from 2014 to 2019. We encourage the provincial government to work with the federal government to ensure that infrastructure investments are focused on trade-enabling infrastructure including roads, bridges, rail, and ports.
Given these challenges, the Ontario Chamber of Commerce would recommend that the Ontario Government:

1. **Deliver on Infrastructure and Investment Commitments:** In the 2015 Budget and Fall Economic Statement, the provincial government committed to dedicate all net revenue gains from the sale of Hydro One shares to the Trillium Trust, a fund dedicated to infrastructure projects that will create jobs and strengthen the economy. We were encouraged by the government’s recent allocation of $3.2 billion from the sale of Hydro One to the Trust. The Mowat Centre estimates that every $1 million invested in infrastructure creates an average of 16 person-years of employment and increases GDP by about $1.6 million. To maintain business confidence and to support with business planning, reporting on infrastructure investment should be robust and regular. Small business owners, and the Ontario taxpayer, are counting on government to deliver on its commitment to generate approximately $9 billion from the sale of its Hydro One shares and contribute these dollars towards much-needed infrastructure projects throughout the province.

2. **Better Align Funding Responsibilities with Fiscal Capacity:** Municipalities shoulder almost 50 percent of infrastructure costs while having the smallest fiscal capacity of all three levels of government. Research conducted by the Canadian Centre for Policy Alternatives (CCPA) reveals that “over the 50-year period, infrastructure responsibilities shifted from the level of government with the largest and most growth-responsive revenue base – the federal government – to the level of government with the smallest and least growth-responsive revenue base – local government”. This shift of responsibilities adversely affects the fiscal sustainability of municipalities. Consistent with the work presented by groups such as the CCPA and Canada2020, the OCC would suggest that the provincial and federal governments should target a higher level of investment in an effort to reduce the burden on municipalities.

3. **Use Infrastructure Investment as An Enabler of Small Business Growth:** In line with our recommendation to reduce public sector spending and innovate procurement through commissioning, we encourage the Government to structure infrastructure projects in a way that maximizes benefit to small business while complying with international trade agreements. In its 2016 budget, the provincial government committed to the creation of a pilot program to purchase successful new technologies from emerging companies. The OCC supports this shift in approach and encourages the government to quickly transition from a pilot program to
Prioritize Connecting Ontarians and Small Business Owners to the Digital Economy: With record investments being made by government in transit and transportation, we are calling upon the provincial government to recognize, through infrastructure dollars, that access to high speed internet is similarly essential for Ontario businesses to compete in the 21st century global economy. Consistent with our earlier positioning on this issue, the OCC encourages Government to:

a. Develop a robust broadband investment strategy that acknowledges that broadband is an essential infrastructure investment, and creates space for continued private-sector investment;

b. Build partnerships across all levels of government in order to leverage funding and respond to local need. Recognizing that the private sector has driven investment in broadband infrastructure, the OCC recommends an intergovernmental funds matching formula that will continue to incentivize large private sector investments; and

c. Benchmark Ontario’s internet speeds and access. In order to ensure Ontario is able to compete in a technology-driven global economy, we need to create broadband infrastructure that is equal with those of other globally-competitive jurisdictions.

While we were encouraged by the provincial and federal governments’ recent announcement to invest a total of $180 million in the SWIFT initiative, we maintain that the above actions are required to ensure that Ontarians throughout the province have access to adequate internet speeds.
Next Steps

Over the course of the coming months, chambers of commerce and boards of trade will seek to engage policy makers on the obstacles and opportunities outlined in this report.

Small businesses are the backbone of the Ontario economy. Throughout our province-wide Small Business Too Big to Ignore consultations, it became evident that small business owners are actively seeking opportunities to engage government as it works to reform the regulatory process and invest strategically in infrastructure and the provincial workforce.

The recommendations made in this report will feature prominently in our work leading up to the 2018 provincial election. At that time, we will evaluate the political platforms of each party with a particular consideration as to how their campaign commitments align with the interests of small business owners. In addition, we will showcase small businesses at our 2017 Annual General Meeting and leverage the Too Big to Ignore campaign during Small Business Week 2017.

The Ontario Chamber of Commerce (OCC) is committed to contributing to the success of small businesses throughout the province; they are the core of our communities and contribute 28 percent to the provincial GDP. We look forward to advocating on behalf of small business owners to enhance the competitiveness of the provincial business climate.
Works Cited


7. Ibid.


Works Cited


37 Brodhead, John et al. 2014.