



**2014 Survey on Financing and Growth of  
Small and Medium Enterprises**

**Methodology Report**

**Prepared by the  
Business Survey Methods Division  
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## 1 BACKGROUND INFORMATION

The Survey on Financing of Small and Medium Enterprises is often considered to cover the “demand” side of financing for small and medium enterprise (SMEs). Statistics Canada surveys these enterprises across the country to determine the kind of debt, capital lease and equity financing that small and medium-sized businesses are relying on, and to collect information on attempts to get new funding. Statistics Canada also conducts a separate survey on the financing of businesses, from the “supply” point of view. This paper discusses the “demand” side survey only.

In 2000, a pilot survey of approximately 2,000 businesses was conducted for reference year 1999 to assess the relevance of the approach for collecting such information, and to produce a few national estimates for some of the key questions of interest. As a result of this pilot, many recommendations were made for the implementation of a large-scale production survey. First, significant changes were made to the questionnaire to make it simpler and shorter. Second, some changes were made as to how to define the population of SMEs. Finally, the results of the pilot were used to design the sample for the first survey for reference year 2000 and the 2001 supplementary survey.

For the 2004, 2007 and 2011 surveys, the questions were similar to those in 2000 and 2001. Some questions that were not relevant to the specific objectives of the survey were removed, while others were added. These changes were in line with the secondary, yet important objective of the survey, which is to make certain improvements and some additions to the survey content and wording.

The 2014 survey was redesigned by Statistics Canada, Industry Canada and their partners, keeping the core set of questions from previous iterations, adding some questions on new topics of interest and removing others. Before the survey was conducted, the revised questionnaire was tested in the field with potential respondents to identify any problems. This led to further revisions to improve the questionnaire.

This document outlines the methodology used to conduct the Survey on Financing of SMEs in 2014.

### **Note to users**

The 2014 Survey on Financing and Growth of Small and Medium Enterprises was conducted with businesses that were active during the survey period. The survey results did not take into account businesses that had ceased operations due to a lack of financing just before the survey was conducted. Entrepreneurs who tried to launch a business but failed to do so during the survey period were also out of scope.

## **2 Target populations**

The target population is all the units of a population for which estimates must be produced. For the Survey on Financing and Growth of Small and Medium Enterprises, the target population comprises all enterprises that have between 1 and 499 employees and a minimum gross revenue of \$30,000. The following enterprises are excluded from the target population:

- 1- Non-profit organizations (e.g., schools, hospitals, charitable organizations)
- 2- Joint ventures
- 3- Government agencies
- 4- Enterprises that are not of interest according to the North American Industry Classification System (NAICS). They include utilities (22), finance and insurance (52), management of companies and enterprises (55), educational services (61), public administration (91), automotive equipment rental and leasing (5321), commercial and industrial machinery and equipment rental and leasing (5324), out-patient care centres (6214), medical and diagnostic laboratories (6215), other ambulatory health care services (6219), general medical and surgical hospitals (6221), psychiatric and substance abuse hospitals (6222), specialty (except psychiatric and substance abuse) hospitals (6223), and community food and housing, and emergency and other relief services (6242).

In addition to this large population, there was particular interest in specific sub-populations, as follows:

- Co-operatives (co-ops)
- Canadian Small Business Financing (CSBF) Program units
- Units that have signed contracts with Public Works and Government Services (PWGSC)
- Information and communications technologies (ICT).

For the latter population, units are defined as enterprises whose NAICS code appears in the list of 4-digit NAICS codes presented in Table 8 of the appendix.

With regard to the other three sub-populations, Statistics Canada does not have classifications to identify their units. As we will see in the subsequent sections, units could only be identified after the lists of units received had been matched to the Business Register (BR).

In the rest of this document, we will distinguish between the main population and the four sub-populations.

## **3 Sample design**

### **3.1 Sampling frames**

A survey's sampling frame is the list of units that correspond to the target survey population. It contains contact information for all elements in the frame as well as the stratification variables

(employment and revenue). The statistical unit for the survey is the enterprise, as defined in the BR.

In this section, we describe the creation of the sampling frame associated with each target population. The frame for the main (or base) population is constructed by selecting from the BR all enterprises that have between 1 and 499 employees and a minimum gross revenue of \$30,000. A number of enterprises are excluded from the population, as described in the section on the definition of populations of interest. The frame for the main population comprises 812,095 enterprises.

The frame for the ICT population, as described in the previous section, includes 32,071 businesses.

For the other three populations, sampling frames were essentially created in two steps. In the first step, lists of businesses provided to Statistics Canada were matched to the BR. The Centre for Special Business Projects (CSBP) carried out the matching using the business's legal name, postal code and address. This is exact matching. Once files had been matched, the second step entailed creating a sampling frame for each population. As for the main population, businesses in the frame had to have between 1 and 499 employees and a minimum gross revenue of \$30,000. The exclusions applied to the main population were also applied to the special populations. However, an exception was made for the CSBF population so that units that may have been "inactive" in the BR could be included in the frame. The concept of inactivity refers to businesses that very recently received a business number but have no information in the BR. Failure to include these units could give rise to undercoverage of the population. However, only the collection results can determine the number of in-scope units and assess the size of that particular population.

### **3.2 Estimating sample sizes and allocation**

The process used to estimate sample sizes for the main population entailed a number of steps. Sample sizes were initially estimated on the basis of Industry Canada's needs. Then, to meet the statistical needs of the survey partners, sample sizes were adjusted upward.

The sampling frame for the main population was stratified. The stratification variables selected were employment, industry, geography and type of business. The type of business refers to the "age" of the business. Businesses that had been in existence for two years and less (start-ups) were separated from businesses that had been in existence for more than two years (the general population). Precision targets also differed by type of business.

The strata were created by cross-tabulating the categories for each variable. For the general population, the employment variable was used to create four categories of enterprises: 1 to 4 employees; 5 to 19 employees; 20 to 99 employees; and at least 100 employees. For start-ups, employment was divided into two groups: enterprises with between 1 and 4 employees and enterprises with at least five employees. The industry (NAICS code) was used to create 10 economic sectors. The list of NAICS codes used to determine the industries of interest for the

survey is presented in Table 6 of the appendix. Lastly, geography was defined by the province in which the business operates. On that basis, the universe of small and medium enterprises covered the Atlantic provinces; Quebec; Ontario; Manitoba and Saskatchewan; Alberta; and British Columbia and the territories.

Estimation of sample size started with the population of start-ups. We supposed that the expected response rate was 35% in each stratum. The maximum target standard error for all proportions was set at 2.5% at the national level. We also assumed that the proportion to be estimated was set at 50%. In other words, if we assume that we wish to estimate the proportion of female business owners, then for the purposes of estimating sample size, the proportion of female business owners is set at 50%. The 50% value provides the more conservative sample size since it is the greatest sample size that can be obtained from all possible values of the proportion. In addition to these assumptions, sample sizes were estimated under the constraint of a minimum number of enterprises per stratum. All strata had to have at least 10 enterprises in the sample; otherwise, all enterprises in the stratum were identified. Sample sizes in each stratum were distributed using square-root proportional allocation method of stratum size. The final sample size for this survey was 1,603 enterprises.

The sample size for the main population was estimated based on assumptions similar to the assumptions for the population of start-ups. The final size for this population was calculated after several waves of estimation so as to reflect the specific needs of each survey partner. We began estimating sample sizes by combining the population of start-ups and the general population, starting with the assumption that the expected response rate in each stratum was 40%. The target maximum standard error for each of the categories of employment, industry and geography was 2.7%. The minimum size of each stratum was set at 10 enterprises. The square-root proportional allocation method for stratum size was used to distribute the sizes in each stratum. The initial strata were obtained by cross-tabulating the employment, industry and geography categories. After this step, the total sample size was 17,577 enterprises.

Subsequent estimation waves involved adding new stratum dimensions in the province of Ontario and the Atlantic region. For the Atlantic region, additional stratification entailed adding the “rural Atlantic” category. For Ontario, 14 census metropolitan areas (CMAs) were defined. For those CMAs, the target maximum standard error was 6.5%. Ontario was also stratified to separate the northern and southern parts of the province. The target standard error for Northern Ontario was 3.5%. The expected overall response rate was 40%. However, in contrast to the first wave of estimation, we used the proportional allocation technique for the size to allocate sample sizes in the new strata. This ensured that the level of precision for the initial strata was not reduced by the addition of new strata. Ultimately, the estimated main sample size was 19,998 (the sample of the general population and the population of start-ups).

As regards special populations, sample sizes were estimated on the assumption of a 40% response rate. The parameter of interest was once again proportion, which was set at 50%, as for the main population. There was no stratification for the ICT, co-ops and PWGSC populations. The precision targets were 4%, 2.7% and 3% respectively. Lastly, to meet the precision targets, the estimated sizes were 388 for ICT, 610 for co-ops and 673 enterprises for PWGSC.

For the CSBF population, the sampling frame was stratified in three groups of units. The first group was “active” enterprises for which all the information on employment and revenue was available in the BR. The second group included enterprises (not yet active) that had just received a Business Number (BN) or that were active but for which information on industry and employment was not available. The third and final group was composed of active units in the BR for which information on employment, but not for industry, was available. The sample size selected in this population was 1,500 enterprises.

The following table presents a summary of sample sizes and precision targets for the main population and the special populations.

**Table 1. Quality estimates**

Category	Population	Sample	No. of expected respondents	SE
Canada	812,095	19,998	7,919	0.7%
Age of business				
General population	779,386	18,395	7,358	0.7%
Start-ups	32,709	1,603	561	2.5%
Employment category				
1 to 4	470,072	8,625	3,450	1.0%
5 to 19*	243,723	5,729	2,292	1.1%
20 to 99*	76,072	3,379	1,352	1.5%
100 to 499*	10,763	1,539	616	2.5%
Region				
Atlantic	50,830	2,223	889	1.9%
Rural Atlantic*	12,715	725	295	3.0%
Quebec	175,950	3,634	1,454	1.4%
Ontario	290,676	6,451	2,580	1.3%
Northern Ontario*	16,440	757	306	3.5%
Sudbury (580)*	2,823	209	85	6.5%
Thunder Bay (595)*	2,355	203	82	6.5%
Ottawa–Gatineau (505)*	22,069	477	193	4.8%
Kingston (521)*	2,791	209	84	6.5%
Peterborough (529)*	2,410	214	86	6.5%
Oshawa (532)*	4,715	219	88	6.5%
Hamilton (537)*	13,660	252	102	6.2%
St. Catharines–Niagara (539)*	7,242	222	88	6.5%
Kitchener (541)*	9,445	224	90	6.5%
Brantford (543)*	2,518	202	82	6.5%
Guelph (550)*	3,060	213	84	6.5%
London (555)*	8,768	224	90	6.5%
Windsor (559)*	5,656	217	88	6.5%

Barrie (568)*	3,721	216	86	6.5%
Manitoba and Saskatchewan	50,661	1,925	770	2.0%
Alberta	118,383	2,832	1,133	1.7%
B.C. and territories	125,595	2,933	1,173	1.6%
<b>Industry</b>				
Accommodations	64,501	1,918	767	2.0%
Construction	126,941	2,567	1,027	1.8%
Manufacturing	44,427	1,619	648	2.3%
Other services	57,640	1,624	650	2.3%
Primary	51,931	1,725	690	2.2%
Professional	113,450	2,168	867	2.1%
Retail	94,561	2,278	911	1.9%
Transportation	52,010	1,630	652	2.4%
Wholesale	44,024	1,584	634	2.3%
All other	162,610	2,885	1,154	1.7%
<b>Other populations</b>				
ICT	32,371	388	155	4%
PWGSC	8,235	673	269	3%
Co-ops	843	610	244	2.7%
CSBF	2,240	1,500	600	3%

As opposed to the most recent iteration of the survey, no special processing was done on the knowledge-based industries (KBI) sub-population. In other words, there was no precision target to be met for this sub-population, so we did not estimate the required sample size for this specific population. Of the 812,095 units in the sampling frame, 22,599 enterprises were KBI and 409 were selected in the base sample. For the list of NAICS codes for identifying KBI, please see Table 7 in the appendix.

Enterprises in the tourism sector were also of interest in this iteration of the survey. They were not in the 2010 survey. All enterprises in the sampling frame for which the NAICS code was identified in Table 9 were of interest. Of the 812,095 enterprises in the sampling frame, 22,599 enterprises were in the tourism industry. The base sample selected was composed of 835 enterprises.

## 4 Data collection and processing

### 4.1 Collection

Collection for this survey was conducted using computer-assisted telephone interviews (CATI). The reference period for the survey was the 2014 calendar year. Interviews began in February 2015 and ended in May 2015.

A summary of collection results from the base sample (after edits) is presented in the table below. There were 10,397 survey respondents, 7,308 non-respondents and 2,293 out-of-scope units.

Similar data for the additional populations are available in the appendix (Tables 10 to 13).

**Table 2. Collection results from the main sample**

<b>Category</b>	<b>Frequency</b>
<b>Respondents</b>	<b>10,397</b>
Respondents	10,397
<b>Out of scope</b>	<b>2,293</b>
Screened out	2,004
Out of business	236
Temporarily inactive	40
Other out of scope	13
<b>Non-response</b>	<b>7,308</b>
Non-response by survey deadline	4,976
Refusal	1,623
Unable to locate	198
Change of ownership	55
Seasonal or part-time operation	0
Other non-response	456
<b>Total</b>	<b>19,998</b>

## 4.2 Data editing

CSBP analysts edited the survey data using a computer application to identify the units that did not meet the rules of internal consistency among variables. Units that did not meet the consistency rules or that were missing were imputed. The imputation step was carried out by the Business Survey Methods Division.

The questionnaire includes a number of quantitative variables. Those variables were analyzed for processing of outliers. They were identified using the technique proposed in Hidioglou-Berthelot (1986). This method is implemented using the modules in the generalized system BANFF, which was developed by Statistics Canada. All outliers are edited by CSBP analysts and Industry Canada. Processing of problematic cases is done through imputation.

## 4.3 Completion and response rates

The completion rate represents the number of respondents divided by the total sample. The completion rate for the main survey is 52%, higher than the 40% rate for the 2011 survey.

To determine the response rate, the total number of in-scope units must be determined. This figure includes all respondents, in-scope seasonal or part-time operations, and an estimate of the number of in-scope units among the remaining non-respondents. This estimate is calculated using the proportion of known in-scope units and known out-of-scope units, giving the “in-scope rate”.

The in-scope rate can be calculated as follows:

$$\frac{\text{Number of known in – scope units}}{\text{Number of known in – scope units} + \text{Number of known out – of – scope units}}$$



Using the figures in Table 2, the rate is estimated at 81.9%. On the basis of that rate, we can estimate the in-scope rate as follows:

$$\text{Total in-scope units} = 10,397 + 0 + 81.9\% * (7,308) \approx 16,384$$

The response rate is then calculated. It corresponds to the number of respondents divided by the number of estimated in-scope units:

$$\text{Response rate} = \frac{\text{Respondents}}{\text{Total in-scope units}} = 63.5\%$$

Respondents were also asked whether they wished to share the survey results with the Institut de la statistique du Québec. A breakdown of respondents, completion rate, response rate and share rate by industry is given in Table 3 for the base sample. Table 4 presents similar figures for the additional populations.

**Table 3. Completion, response and share rates for the base population**

Category	Sample	Respondents	Completion rate	Response rate	Share rate
NATIONAL	19,998	10,397	51.99%	63.46%	95.14%
1 to 4 employees	8,625	3,604	41.79%	62.04%	94.18%
5 to 19 employees	6,345	3,714	58.53%	62.93%	94.84%
20 to 99 employees	3,476	2,165	62.28%	66.08%	96.95%
100 to 499 employees	1,552	914	58.89%	67.59%	96.18%
Atlantic	2,222	1,215	54.68%	61.93%	.
B.C. and territories	2,936	1,411	48.06%	57.94%	.
Ontario	6,452	3,436	53.26%	63.56%	.
Prairies	4,756	2,565	53.93%	69.60%	.
Quebec	3,632	1,770	48.73%	60.63%	95.14%
Accommodation services	1,885	974	51.67%	57.24%	96.49%
Construction	2,561	1,373	53.61%	64.12%	96.17%
Manufacturing	1,591	962	60.47%	66.81%	94.12%
Other	3,165	1,319	41.68%	55.96%	95.00%
Other industries	1,613	853	52.88%	62.86%	97.35%
Primary	1,650	883	53.52%	64.67%	94.48%
Professional services	2,128	1,079	50.71%	71.24%	97.28%
Retail trade	2,251	1,310	58.20%	65.26%	93.97%
Transportation	1,610	765	47.52%	64.47%	92.54%
Wholesale trade	1,544	879	56.93%	66.78%	93.24%

**Table 4. Completion, response and share rates for additional populations**

Population	Category	Sample	Respondents	Completion rate	Response rate
ICT	National	388	171	44.07%	76.03%
PWGSC	National	673	419	62.26%	68.50%
Co-ops	National	610	420	68.85%	78.52%
CSBF	National	1,500	743	49.53%	55.86%

#### 4.4 Imputation

After the microdata were edited, a variable was created for each survey variable to identify those that failed to meet the edit rules or that had missing values. Two categories of units were created: total non-response cases and partial non-response cases. Total non-response units were treated through weighting, with the weights of responding units in the same stratum having been adjusted to represent non-responding units as well. Partial non-responding units were processed using imputation.

Imputation for partial non-response was done separately for each of the different target populations. For instance, complete data from the sample of co-operatives could not be used to impute missing data for units in the information and communication technologies sample. The missing variables were imputed using the nearest neighbour method. The minimax distance function was used to find the closest donor. The minimax distance function determines the closest donor as being the one with the smallest maximum absolute difference between the value of its matching variables and those of the recipient. For most variables, the matching variable used was the employment figure. Imputation was performed within groups of units referred to as imputation classes. These imputation classes were formed of units of similar size (employment) in the same geography and industry.

A minimum number of units was required in each imputation class. When the imputation classes were too small, larger classes were created by combining several classes.

To ensure internal consistency (coherence among variables of the same record), the value of missing or inconsistent variables was imputed in the order in which they appeared on the questionnaire. Using this method, a question asked at one point in the questionnaire that led to imputation may have been used as a matching variable for a question further in the questionnaire.

Most imputation of survey data was performed electronically using BANFF, a generalized system designed by Statistics Canada.

The imputation rate for a given variable is defined as follows:

$$\text{Imputation rate} = \frac{\text{Number of units imputed}}{\text{Total number of units that should respond to this question}}$$

Table 5 presents the minimum and maximum imputation rates in each section for the base population. The distribution of variables is also presented based on the imputation rates observed.

For a given section, the imputation rate is calculated on all the variables in the section. The minimum (maximum) imputation rate for the section corresponds to the lowest (highest) rate observed for all the variables for that section. For example, we can see in Table 5 that the minimum imputation rate for all 21 variables in the “General financing” section is 3.62%, while the maximum imputation rate in the same section is 20.98%.

The second part of Table 5 shows the distribution of the variables in a given section based on different intervals of imputation rates. For example, in the section on General financing, we can see that 12 of the 21 variables have an imputation rate of less than 15% and the rest of the variables have an imputation rate of between 15% and 30%.

Tables 14 to 17 present similar imputation rates for the additional populations. They are presented in the appendix.

**Table 5. Imputation rate ranges by section for the base sample**

Section	Minimum rate (%)	Maximum rate (%)	< 15%	15% to 30%	30% to 40%	40% to 50%	50% to 100%
Screening questions	0.00	0.22	6	0	0	0	0
General financing	3.62	20.98	12	9	0	0	0
Mortgages	0.61	78.89	2	1	2	0	8
Line of credit	0.88	59.80	2	1	8	0	1
Term loans	0.74	77.59	2	2	1	0	8
Business credit card	0.94	80.00	3	0	0	1	8
General debt financing	5.96	16.95	12	3	0	0	0
Lease financing	0.88	84.25	3	1	0	0	1
Trade credit financing	1.33	13.46	3	0	0	0	0
Equity financing	1.29	63.74	1	0	0	0	1
Government grants, subsidies or non-repayable contributions	1.19	27.67	1	2	0	0	0
Reasons for not requesting financing	3.32	3.32	1	0	0	0	0
General business information	4.79	62.66	46	0	23	5	1
Owner information	4.02	21.83	8	1	0	0	0

#### 4.5 Weighting (treatment of non-response by unit)

Weighting is the step in the process in which final weights are calculated. These weights are used to produce point and variance estimates.

Weighting of the general population is done in two steps. First, survey weights are calculated in each stratum, such as the quotient between stratum size and the number of units selected in the sample. Second, final weights are calculated. Non-responding units are identified and excluded from all strata. Strata with few respondents are combined. Within the new strata, final weights are calculated using the quotient of the total number of enterprises in each stratum over the number of responding enterprises in the sample.

As with the general population, weighting of special populations is also performed in two steps. In the first step, survey weights are calculated for the entire sample. In the second step, survey weights are adjusted to take non-response by unit into account. In contrast with the general population, survey weights and weights adjusted for non-response are calculated at the sample level; in other words, no stratum or re-weighting class was created.

## **5 Confidentiality**

Numerous tables are produced from the survey data. Confidentiality of quantitative variables is protected through the threshold rule and the C2 rule under the generalized confidentiality system (G-CONFID). Confidentiality of qualitative variables is protected through the threshold rule.

The threshold rule involves determining a minimum number of acceptable responding units per cell. All cells for which the number of respondents is less than the threshold are identified as being sensitive cells. The C2 rule is used to establish the contribution of all the units in each cell. Under this rule, a cell is considered sensitive when the contribution of one or more units in the cell largely dominates that of the other responding units.

The confidentiality protection methodology was developed further to consultations with the Disclosure Control Resource Centre and the CSBP.

**Bibliography**

Hidioglou, M.A. and J.-M. Berthelot. 1986. "Statistical Editing and Imputation for Periodic Business Surveys." *Survey Methodology*, 12, 73-83.

## Appendix – Additional tables

**Table 6. NAICS codes included in industry domains**

<b>Domain</b>	<b>Included NAICS codes</b>
Primary	11, 21
Construction	23
Manufacturing	31-33
Wholesale trade	41
Retail trade	44-45
Transportation	48-49
Professional services	54
Accommodations	72
Other services	81
Other	All other in-scope NAICS

**Table 7. KBI as defined by Industry Canada**

<b>NAICS</b>	<b>Description</b>
325410	Pharmaceutical and medical manufacturing
333310	Commercial and service industry machinery manufacturing
334110	Computer and peripheral equipment manufacturing
334210	Telephone apparatus manufacturing
334220	Radio and television broadcasting and wireless communications equipment manufacturing
334290	Other communications equipment manufacturing
334310	Audio and video equipment manufacturing
334410	Semiconductor and other electronic component manufacturing
334511	Navigational and guidance instruments manufacturing
334512	Measuring, medical and controlling devices manufacturing
335920	Communication and energy wire and cable manufacturing
336410	Aerospace product and parts manufacturing
511210	Software publishers
512110	Motion picture and video production
512190	Post-production and other motion picture and video industries
515210	Pay and specialty television
517111	Wired telecommunications carriers (except cable)
517112	Cable and other program distribution
517210	Wireless telecommunications carriers (except satellite)
517410	Satellite telecommunications
517910	Other telecommunications
518210	Data processing, hosting, and related services
541360	Geophysical surveying and mapping services
541370	Surveying and mapping (except geophysical)
541510	Computer systems design and related services
541620	Environmental consulting services
541690	Other scientific and technical consulting services
541710	Research and development in the physical, engineering and life sciences
541990	All other professional, scientific and technical services

**Table 8. ICTs as defined by Industry Canada**

<b>NAICS</b>	<b>Description</b>
3341	Computer and peripheral equipment manufacturing
3342	Communications equipment manufacturing
3343	Audio and video equipment manufacturing
3344	Semiconductor and other electronic component manufacturing
3346	Manufacturing and reproducing magnetic and optical media
4173	Computer and communications equipment and supplies wholesalers
5112	Software publishers
5182	Data processing, hosting, and related services
5415	Professional, scientific and technical services
8112	Electronic and precision equipment repair and maintenance



**Table 9. Tourism as identified by Industry Canada**

<b>NAICS</b>	<b>Description</b>
4811	Scheduled air transportation
4812	Non-scheduled air transportation
4821	Rail transportation
4831	Deep sea, coastal and great lakes water transportation
4832	Inland water transportation
4851	Urban transit systems
4852	Interurban and rural bus transportation
4853	Taxi and limousine service
4854	School and employee bus transportation
4855	Charter bus industry
4859	Other transit and group passenger transportation
4871	Scenic and sightseeing transportation, land
4872	Scenic and sightseeing transportation, water
4879	Scenic and sightseeing transportation, other
51213	Motion picture and video exhibition
5615	Travel arrangement and reservation services
7111	Performing arts companies
<b>7112</b>	Spectator sports
<b>7115</b>	Independent artists, writers and performers
<b>7121</b>	Heritage institutions
<b>7131</b>	Amusement parks and arcades
<b>7132</b>	Gambling industries
<b>7139</b>	Other amusement and recreation industries
<b>7211</b>	Traveller accommodation
<b>721114</b>	Hotels
<b>721198</b>	All other traveller accommodation
<b>721211</b>	Recreational vehicle (RV) parks and campgrounds
<b>721212</b>	Hunting and fishing camps
<b>7224</b>	Drinking places (alcoholic beverages)

**Table 10. Results of ICT sample collection**

<b>Category</b>	<b>Frequency</b>
<b>Respondents</b>	<b>171</b>
Respondents	171
<b>Out of scope</b>	<b>124</b>
Screened out	118
Out of business	6
Temporarily inactive	0
Other out of scope	0
<b>Non-response</b>	<b>93</b>
Non-response by survey deadline	61
Refusal	21
Unable to locate	9
Change of ownership	0
Seasonal or part-time operation	0
Other non-response	2
<b>Total</b>	<b>388</b>

**Table 11. Results of PWGSC sample collection**

<b>Category</b>	<b>Frequency</b>
<b>Respondents</b>	<b>419</b>
Respondents	419
<b>Out of scope</b>	<b>42</b>
Screened out	37
Out of business	3
Temporarily inactive	1
Other out of scope	1
<b>Non-response</b>	<b>212</b>
Non-response by survey deadline	160
Refusal	44
Unable to locate	1
Change of ownership	1
Seasonal or part-time operation	0
Other non-response	6
<b>Total</b>	<b>673</b>

**Table 12. Results of co-op sample collection**

<b>Category</b>	<b>Frequency</b>
<b>Respondents</b>	<b>420</b>
Respondents	420
<b>Out of scope</b>	<b>59</b>
Screened out	51
Out of business	7
Temporarily inactive	0
Other out of scope	1
<b>Non-response</b>	<b>131</b>
Non-response by survey deadline	97
Refusal	30
Unable to locate	0
Change of ownership	1
Seasonal or part-time operation	0
Other non-response	3
<b>Total</b>	<b>610</b>

**Table 13. Results of CSBF sample collection**

<b>Category</b>	<b>Frequency</b>
<b>Respondents</b>	<b>743</b>
Respondents	420
<b>Out of scope</b>	<b>95</b>
Screened out	89
Out of business	6
Temporarily inactive	0
Other out of scope	0
<b>Non-response</b>	<b>662</b>
Non-response by survey deadline	369
Refusal	87
Unable to locate	21
Change of ownership	0
Seasonal or part-time operation	0
Other non-response	185
<b>Total</b>	<b>1,500</b>

**Table 14. Ranges of imputation rates for ICT sample**

<b>Section</b>	<b>Minimum rate (%)</b>	<b>Maximum rate (%)</b>	<b>&lt; 15%</b>	<b>15% to 30%</b>	<b>30% to 40%</b>	<b>40% to 50%</b>	<b>50% to 100%</b>
Screening questions	0.00	0.00	6	0	0	0	0
General financing	4.68	38.46	5	7	9	0	0
Mortgages	0.00	40.00	10	0	1	1	0
Line of credit	0.00	25.00	4	8	0	0	0
Term loans	1.17	100.00	1	1	1	0	10
Business credit card	0.58	100.00	3	0	1	0	8
General debt financing	5.71	20.00	12	3	0	0	0
Lease financing	0.58	100.00	4	0	0	0	1
Trade credit financing	1.17	13.33	3	0	0	0	0
Equity financing	1.17	37.5	1	0	1	0	0
Government grants, subsidies or non-repayable contributions	0.58	10.00	3	0	0	0	0
Reasons for not requesting financing	3.96	3.96	1	0	0	0	0
General business information	6.43	33.33	46	24	5	0	0
Owner information	4.09	15.49	8	1	0	0	0

**Table 15. Ranges of imputation rates by section for the co-op sample**

<b>Section</b>	<b>Minimum rate (%)</b>	<b>Maximum rate (%)</b>	<b>&lt; 15%</b>	<b>15% to 30%</b>	<b>30% to 40%</b>	<b>40% to 50%</b>	<b>50% to 100%</b>
Screening questions	0.00	0.00	6	0	0	0	0
General financing	4.76	54.93	3	7	2	0	9
Mortgages	0.00	33.33	12	0	1	0	0
Line of credit	0.24	66.67	2	2	0	0	8
Term loans	0.24	100	4	1	0	0	8
Business credit card	0.48	100	3	0	0	1	8
General debt financing	3.03	15.38	12	3	0	0	0
Lease financing	0.48	100.00	4	0	0	0	1
Trade credit financing	0.00	8.67	3	0	0	0	0
Equity financing	0.24	13.33	2	0	0	0	0
Government grants, subsidies or non-repayable contributions	0	12.5	3	0	0	0	0
Reasons for not requesting financing	0.79	0.79	1	0	0	0	0
General business information	2.38	63.64	46	0	12	1	16
Owner information	4.76	64.86	5	3	0	0	1

**Table 16. Ranges of imputation rates by section for PWGSC sample**

<b>Section</b>	<b>Minimum rate (%)</b>	<b>Maximum rate (%)</b>	<b>&lt; 15%</b>	<b>15% to 30%</b>	<b>30% to 40%</b>	<b>40% to 50%</b>	<b>50% to 100%</b>
Screening questions	0.00	0.24	6	0	0	0	0
General financing	4.06	25.00	3	18	0	0	0
Mortgages	1.19	77.78	2	1	2	0	8
Line of credit	1.19	63.64	2	1	1	0	8
Term loans	0.72	80.00	2	3	0	0	8
Business credit card	0.95	100.00	3	0	0	1	8
General debt financing	5.39	16.56	13	2	0	0	0
Lease financing	0.95	80.00	3	1	0	0	1
Trade credit financing	1.91	17.24	2	1	0	0	0
Equity financing	1.43	66.67	1	0	0	0	1
Government grants, subsidies or non-repayable contributions	1.43	26.32	1	2	0	0	0
Reasons for not requesting financing	5.00	5.00	1	0	0	0	0
General business information	4.30	68.29	39	30	5	0	1
Owner information	4.06	24.44	8	1	0	0	0

**Table 17. Ranges of imputation rates by section for CSBF sample**

<b>Section</b>	<b>Minimum rate (%)</b>	<b>Maximum rate (%)</b>	<b>&lt; 15%</b>	<b>15% to 30%</b>	<b>30% to 40%</b>	<b>40% to 50%</b>	<b>50% to 100%</b>
Screening questions	0	0	6	0	0	0	0
General financing	2.29	11.35	21	0	0	0	0
Mortgages	0.27	55.56	4	1	1	0	7
Line of credit	1.08	42.39	3	7	0	2	0
Term loans	0.67	80.00	4	1	1	0	7
Business credit card	0.81	61.11	3	0	0	1	8
General debt financing	2.54	5.56	15	0	0	0	0
Lease financing	1.21	73.33	4	0	0	0	1
Trade credit financing	1.75	16.13	2	1	0	0	0
Equity financing	2.02	65.22	1	0	0	0	1
Government grants, subsidies or non-repayable contributions	2.15	27.94	1	2	0	0	0
Reasons for not requesting financing	6.33	6.33	1	0	0	0	0
General business information	4.17	60.61	46	0	6	7	16
Owner information	3.36	17.88	8	1	0	0	0