



Statistics Statistique
Canada Canada

SURVEY ON FINANCING OF SMALL AND MEDIUM ENTERPRISES, 2007

Data tables

Released in March, 2009

Small Business and Special Surveys Division

Statistics Canada



Survey on Financing of Small and Medium Enterprises, 2007

This document contains tabulations of estimates produced from the Survey on Financing of Small and Medium Enterprises (SMEs).

Target population

These estimates were generated from the responses of enterprises that in 2007 employed fewer than 500 employees and generated an annual gross revenue of less than \$50 million.

Financing and leasing companies, co-operatives, subsidiaries, non-profit organisations, government offices, schools, hospitals and other public sector organisations are not covered by this survey. Users should visit www.statcan.ca - and consult - Definitions, data sources and methods ref. # 2941 for more information.

Data collection

The sample size for this survey was 35 055 enterprises. The estimates were generated from the responses obtained from 15 808 SMEs. The response rate, as a percentage of in-scope businesses, is 45%. The survey collection took place between September 2007 and March 2008.

Weighting

Sampling weights have been applied in compiling the estimates. That is, the individual enterprises in the sample are weighted according to their representation in the target population.

Data accuracy

Since all the Survey on Financing of SME estimates are based on sample results, they are subject to sampling error. This error can be expressed as a margin of error. The tables follow statistical convention by expressing the margin of error as twice the standard error in order to obtain 95% confidence intervals for each estimate. For example, the proportion of firms in the target population that would respond YES to a given question is estimated to be 50%, with a margin of error of 0.04. In repeated sampling, the estimate would be expected to fall between 46% and 54%, nineteen times out of 20.

The Coefficient of Variation (CV) and the Margin of Error (ME) are statistical measures of the sampling error associated with a given estimate. The quality of the estimate increases as its CV or ME decreases. For percentage estimates, the ME is the indicator of the sampling error, while for values expressed in dollars, the CV is the indicator of the sampling error. The published tables show the sample estimates together with the CV or ME. In order to calculate a confidence interval around the sample estimate, a margin of error must be added and subtracted from the sample estimate. In these tables, CVs of 25% or less are unqualified, and similarly MEs of 25% or less are unqualified. Estimates which have higher CVs or MEs have been replaced with an "x" in cases where the estimate was considered to be subject to an elevated risk of misinterpretation.

Survey estimates may also contain non-sampling error. Non-sampling errors are not related to sampling and may occur for many reasons. Population coverage errors, differences in the interpretation of questions, incorrect information from respondents, and mistakes in recording, coding and processing data are examples of non-sampling errors. Non-response is an important source of nonsampling error.

Confidentiality

A number of cells in these tables have been suppressed to protect the confidentiality of individual survey respondents. The suppressions are indicated by an "x" in the data tables.

For further information about the concepts, methods of estimation used, or data quality of the estimates contained in this report, please contact:

Klaus Kostenbauer

Small Business and Special Survey Division

Statistics Canada

(613) 951-2904

klaus.kostenbauer@statcan.ca



Table

1	Employment counts -- TO COME
2	SMEs that requested financing and future requests
3	Last 12 months' debt financing requests : number of credit suppliers and type
4	Reasons for choosing credit supplier
5	Intended purpose of debt financing requested
6	BLANK
7	Nature of the financing application
8	Amount of financing requested and authorized by type
8a	Average amount of financing requested and authorized by type
9	Credit authorization status for businesses that made a loan request within the past 12 months
9a	Credit authorization status for businesses that made their latest loan requests 12-36 months ago
10	Reasons given by credit suppliers for turning down requests
11	Credit terms
12	Collateral, co-signatures, and government guaranties
13	Type of documentation required for credit application
14	Requests for capital lease financing
15	Intended use of the capital lease financing
16	Capital lease financing authorization rates and amounts
17	Request for equity financing
18	Equity financing requests by type of financier approached
19	Equity financing acceptance and amounts of investment provided
20	Government financing requests and authorization
21	Request for trade credit
22	Percentage of revenues derived from exporting goods or services
23	Investments in other businesses
24	Characteristics of majority owners' private investments in other businesses
25	Age of business
26	Expenditure on R&D as a percentage of total business expenditure
27	Demographic characteristics of the majority ownership
28	SME business expansion plans
29	Obstacles to business growth
30	Age of owners and experience in owning or managing a business
31	Intent to sell, transfer or close the business in the next 5 years
32	Net worth of the majority business owner, including all private and business assets
33	Type of financing instruments used by businesses for ongoing operations
34	Means of acquisition of the business by current owners
35	Type of financing instruments used during start-up
36	Financial Statements -- TO COME

Survey on Financing Small and Medium Enterprises, 2007

Table 2
SMEs that requested financing and future requests

Survey question(s): A.1 When did the business make its most recent request for financing? This includes any request for borrowing, capital leases, government grants and equity financing; regardless if your request was approved, withdrawn or declined. Was your most recent financing request during? E.13 Do you plan to make a loan request over the next 12 months?	Requested external financing [C3596]				Never requested external financing	Loan request over the next 12 months
	The last 12 Months	1-3 years ago	More than 3 years ago	Total		
A.1 & E.13 are applicable to all SMEs.						
Percentage						

SMEs by ↓	All SMEs →	Estimate	18%	13%	24%	54%	46%	14%
		<i>Margin of error</i>	1%	1%	1%	1%	1%	1%
Employment by size group	non-employer	Estimate	14%	10%	22%	46%	54%	13%
		<i>Margin of error</i>	1%	1%	2%	2%	2%	1%
	1 to 4	Estimate	18%	15%	23%	56%	44%	14%
		<i>Margin of error</i>	2%	2%	2%	2%	2%	2%
	5 to 19	Estimate	29%	16%	30%	75%	25%	15%
		<i>Margin of error</i>	3%	2%	3%	3%	3%	2%
	20 to 99	Estimate	39%	18%	27%	84%	16%	25%
		<i>Margin of error</i>	5%	4%	4%	4%	4%	4%
Industry	100 to 499	Estimate	46%	14%	25%	85%	15%	26%
		<i>Margin of error</i>	7%	3%	6%	4%	4%	7%
	Agriculture/Primary	Estimate	31%	16%	30%	77%	23%	20%
		<i>Margin of error</i>	3%	2%	3%	3%	3%	2%
	Manufacturing	Estimate	26%	14%	26%	66%	34%	19%
		<i>Margin of error</i>	2%	2%	2%	2%	2%	2%
	Wholesale and retail	Estimate	16%	14%	29%	59%	41%	14%
		<i>Margin of error</i>	2%	2%	3%	3%	3%	2%
Region	Professional services	Estimate	10%	8%	19%	38%	62%	8%
		<i>Margin of error</i>	1%	1%	2%	2%	2%	1%
	Knowledge-based industries	Estimate	11%	7%	12%	30%	70%	11%
		<i>Margin of error</i>	2%	1%	2%	2%	2%	2%
	Accommodations and food services	Estimate	15%	19%	33%	66%	34%	17%
		<i>Margin of error</i>	2%	3%	3%	3%	3%	2%
	Other industries	Estimate	18%	12%	22%	53%	47%	14%
		<i>Margin of error</i>	2%	2%	2%	3%	3%	2%
Rural or urban location	Atlantic	Estimate	21%	14%	29%	65%	35%	14%
		<i>Margin of error</i>	3%	2%	3%	3%	3%	3%
	Quebec	Estimate	21%	14%	27%	62%	38%	16%
		<i>Margin of error</i>	2%	2%	2%	3%	3%	2%
	Ontario	Estimate	15%	11%	22%	49%	51%	13%
		<i>Margin of error</i>	2%	2%	2%	3%	3%	2%
	Prairies	Estimate	22%	13%	24%	59%	41%	15%
		<i>Margin of error</i>	2%	2%	3%	3%	3%	2%
	British Columbia	Estimate	15%	12%	20%	47%	53%	12%
		<i>Margin of error</i>	2%	2%	2%	3%	3%	2%
	Territories	Estimate	X	12%	X	X	X	15%
		<i>Margin of error</i>	X	24%	X	X	X	21%
Export and non-export activities	Rural	Estimate	26%	15%	27%	68%	32%	17%
		<i>Margin of error</i>	2%	2%	2%	3%	3%	2%
	Urban	Estimate	16%	12%	22%	50%	50%	13%
		<i>Margin of error</i>	1%	1%	1%	2%	2%	1%
Year that they started selling goods and services	Exporter	Estimate	27%	15%	22%	64%	36%	20%
		<i>Margin of error</i>	3%	3%	3%	4%	4%	3%
	Non-exporter	Estimate	17%	12%	24%	53%	47%	13%
		<i>Margin of error</i>	1%	1%	1%	1%	1%	1%
	2006-2007	Estimate	22%	18%	6%	46%	54%	18%
		<i>Margin of error</i>	4%	3%	2%	4%	4%	3%
Female ownership	2005-2000	Estimate	18%	12%	16%	46%	54%	17%
		<i>Margin of error</i>	2%	1%	2%	2%	2%	2%
	Prior to 2000	Estimate	18%	12%	30%	60%	40%	12%
		<i>Margin of error</i>	1%	1%	2%	2%	2%	1%
	0%	Estimate	17%	12%	25%	53%	47%	14%
		<i>Margin of error</i>	2%	2%	2%	2%	2%	2%
	1 to 50%	Estimate	21%	13%	30%	64%	36%	19%
		<i>Margin of error</i>	2%	2%	3%	3%	3%	2%
Majority owner by age group	51 to 99%	Estimate	21%	8%	41%	69%	31%	11%
		<i>Margin of error</i>	9%	3%	12%	9%	9%	5%
	100%	Estimate	16%	9%	22%	47%	53%	16%
		<i>Margin of error</i>	4%	2%	4%	5%	5%	4%
	< 30	Estimate	22%	15%	11%	49%	51%	26%
		<i>Margin of error</i>	6%	6%	6%	8%	8%	7%
	30-39	Estimate	22%	17%	15%	54%	46%	19%
		<i>Margin of error</i>	3%	3%	3%	4%	4%	3%
Innovation	40-49	Estimate	21%	14%	22%	57%	43%	17%
		<i>Margin of error</i>	2%	2%	2%	3%	3%	2%
	50-64	Estimate	17%	12%	25%	54%	46%	12%
		<i>Margin of error</i>	1%	1%	2%	2%	2%	1%
	≥ 65	Estimate	13%	7%	31%	51%	49%	9%
		<i>Margin of error</i>	3%	2%	4%	4%	4%	2%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	17%	13%	24%	54%	46%	13%
		<i>Margin of error</i>	1%	1%	1%	2%	2%	1%
	R&D Expenditure = 1% to 19%	Estimate	21%	12%	24%	57%	43%	17%
		<i>Margin of error</i>	2%	2%	3%	3%	3%	2%
	R&D Expenditure equal or greater than 20%	Estimate	24%	10%	15%	49%	51%	26%
		<i>Margin of error</i>	5%	3%	4%	6%	6%	6%

Survey on Financing Small and Medium Enterprises, 2007

Table 3

Last 12 months' debt financing requests : number of credit suppliers and type

Survey question(s): A.2 Over the past 12 months, did the business apply for new or additional loans, lines of credit or credit cards? A.3 How many credit suppliers did the business approach to obtain financing? A.4/A.12 Did any of these suppliers refuse financing? A.5 What was the last financial institution or credit supplier that the business approached to request new or additional credit?		Applied for new or additional loans over the past 12 months	How many credit suppliers did the business approach [C3600]			Suppliers that refused financing	Last financial institution or credit supplier that the business approached			
A.2-A.5 applicable to SMEs that made its most recent request for financing in the last 12 months.			1 credit supplier	2 credit suppliers	3 or more credit suppliers		Bank	Credit union/Caisse populaire	Government institution	Other
Percentage										

SMEs by		Estimate	13%	68%	21%	11%	2%	68%	19%	6%	7%
All SMEs	→	Estimate	13%	68%	21%	11%	2%	68%	19%	6%	7%
		Margin of error	1%	3%	3%	2%	1%	3%	3%	1%	2%
Employment by size group	non-employer	Estimate	10%	68%	20%	12%	4%	66%	18%	9%	7%
		Margin of error	1%	6%	5%	4%	3%	6%	4%	3%	3%
	1 to 4	Estimate	13%	69%	22%	9%	1%	66%	21%	5%	8%
		Margin of error	2%	6%	6%	4%	1%	6%	5%	2%	4%
	5 to 19	Estimate	20%	68%	21%	11%	1%	73%	20%	4%	4%
		Margin of error	3%	8%	7%	5%	1%	7%	6%	1%	4%
	20 to 99	Estimate	27%	62%	25%	13%	2%	73%	14%	6%	7%
		Margin of error	4%	8%	8%	5%	3%	8%	6%	3%	5%
	100 to 499	Estimate	30%	65%	19%	16%	X	79%	6%	4%	10%
		Margin of error	6%	12%	11%	7%	X	8%	4%	4%	5%
Industry	Agriculture/Primary	Estimate	24%	73%	19%	8%	0%	51%	28%	15%	7%
		Margin of error	3%	5%	5%	3%	0%	6%	5%	5%	3%
	Manufacturing	Estimate	19%	70%	19%	11%	2%	65%	22%	9%	4%
		Margin of error	2%	6%	5%	4%	2%	6%	5%	4%	3%
	Wholesale and retail	Estimate	12%	69%	19%	12%	1%	72%	18%	6%	4%
		Margin of error	2%	8%	7%	6%	1%	8%	7%	4%	3%
	Professional services	Estimate	8%	74%	14%	13%	X	80%	15%	4%	1%
		Margin of error	1%	7%	6%	5%	X	6%	6%	3%	2%
	Knowledge-based industries	Estimate	8%	59%	23%	18%	5%	77%	11%	5%	6%
		Margin of error	1%	9%	8%	7%	4%	8%	6%	3%	5%
	Accommodations and food services	Estimate	10%	61%	19%	21%	6%	67%	17%	5%	11%
		Margin of error	2%	10%	7%	9%	5%	10%	8%	4%	7%
	Other industries	Estimate	12%	66%	25%	10%	3%	72%	17%	2%	8%
		Margin of error	2%	7%	6%	4%	3%	6%	5%	2%	4%
Region	Atlantic	Estimate	15%	69%	21%	11%	2%	69%	14%	12%	5%
		Margin of error	3%	8%	7%	5%	2%	9%	7%	7%	3%
	Quebec	Estimate	15%	76%	18%	5%	0%	50%	38%	8%	4%
		Margin of error	2%	5%	5%	2%	1%	6%	6%	3%	3%
	Ontario	Estimate	10%	63%	24%	14%	3%	84%	5%	4%	7%
		Margin of error	2%	8%	7%	5%	2%	6%	3%	3%	4%
	Prairies	Estimate	17%	66%	23%	10%	4%	62%	23%	8%	7%
		Margin of error	2%	7%	6%	4%	4%	7%	6%	3%	4%
	British Columbia	Estimate	10%	68%	18%	14%	1%	74%	15%	1%	10%
		Margin of error	2%	9%	7%	6%	2%	8%	7%	2%	6%
Territories	Estimate	11%	X	X	X	X	X	1%	X	X	
	Margin of error	24%	X	X	X	X	X	4%	X	X	
Rural or urban location	Rural	Estimate	18%	70%	22%	8%	2%	53%	31%	11%	6%
		Margin of error	2%	5%	5%	2%	2%	6%	5%	3%	3%
	Urban	Estimate	11%	67%	21%	12%	2%	76%	13%	4%	7%
		Margin of error	1%	5%	4%	3%	2%	4%	3%	2%	3%
Export and non-export activities	Exporter	Estimate	21%	60%	27%	14%	1%	69%	20%	8%	4%
		Margin of error	3%	8%	8%	5%	1%	7%	6%	4%	3%
	Non-exporter	Estimate	12%	69%	20%	10%	2%	68%	19%	6%	7%
		Margin of error	1%	4%	3%	3%	1%	4%	3%	2%	2%
Year that they started selling goods and services	2006-2007	Estimate	17%	69%	23%	8%	5%	75%	14%	4%	7%
		Margin of error	3%	10%	10%	4%	6%	9%	7%	3%	7%
	2005-2000	Estimate	14%	66%	20%	14%	3%	67%	18%	8%	7%
		Margin of error	2%	7%	6%	5%	3%	6%	5%	3%	3%
	Prior to 2000	Estimate	12%	69%	22%	9%	1%	67%	21%	5%	6%
		Margin of error	1%	4%	4%	3%	1%	4%	4%	2%	2%
Female ownership	0%	Estimate	11%	71%	16%	13%	0%	66%	20%	6%	8%
		Margin of error	2%	6%	5%	5%	0%	7%	6%	3%	6%
	1 to 50%	Estimate	16%	73%	15%	12%	0%	71%	20%	4%	5%
		Margin of error	2%	6%	5%	3%	0%	5%	5%	2%	2%
	51 to 99%	Estimate	10%	96%	4%	0%	X	X	X	X	0%
		Margin of error	6%	9%	9%	0%	X	X	X	X	0%
	100%	Estimate	13%	56%	16%	28%	0%	83%	6%	2%	9%
		Margin of error	4%	19%	22%	16%	1%	17%	4%	2%	17%
Majority owner by age group	< 30	Estimate	19%	76%	17%	8%	11%	43%	26%	12%	19%
		Margin of error	6%	17%	16%	8%	16%	17%	17%	8%	17%
	30-39	Estimate	16%	68%	21%	11%	3%	67%	20%	9%	5%
		Margin of error	3%	9%	8%	6%	4%	8%	6%	5%	4%
	40-49	Estimate	14%	65%	23%	12%	3%	68%	22%	5%	5%
		Margin of error	2%	7%	6%	5%	2%	6%	5%	3%	3%
	50-64	Estimate	12%	72%	19%	10%	1%	73%	17%	6%	5%
		Margin of error	1%	5%	4%	3%	1%	5%	4%	2%	2%
	≥ 65	Estimate	8%	55%	32%	13%	X	59%	16%	7%	19%
		Margin of error	2%	12%	13%	9%	X	12%	8%	4%	12%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	12%	70%	19%	11%	2%	69%	19%	5%	7%
		Margin of error	1%	4%	3%	3%	1%	4%	3%	2%	2%
	R&D Expenditure = 1% to 19%	Estimate	14%	69%	23%	9%	2%	62%	23%	8%	7%
		Margin of error	2%	6%	6%	3%	1%	6%	5%	3%	4%
R&D Expenditure equal or greater than 20%	Estimate	17%	45%	41%	14%	7%	74%	13%	6%	7%	
	Margin of error	5%	14%	16%	8%	11%	10%	6%	5%	5%	

Table 4
Reasons for choosing credit supplier

Survey question(s): A.6 Why did the business choose this credit supplier?	Regular financial institution	Only credit supplier in the area	Other credit suppliers would reject the application	Credit supplier would offer the lowest interest rate	Credit supplier would offer the best credit terms and conditions
A.6 applicable to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.	Percentage				

SMEs by ↓	All SMEs →	Estimate Margin of error	80% 3%	5% 1%	11% 2%	42% 4%	58% 4%
Employment by size group	non-employer	Estimate Margin of error	78% 5%	4% 2%	14% 5%	41% 6%	52% 6%
	1 to 4	Estimate Margin of error	78% 5%	6% 3%	11% 5%	44% 6%	62% 6%
		5 to 19	Estimate Margin of error	85% 5%	4% 3%	7% 3%	41% 8%
	20 to 99	Estimate Margin of error	83% 7%	6% 4%	5% 4%	43% 9%	64% 8%
		100 to 499	Estimate Margin of error	85% 7%	2% 2%	3% 3%	55% 13%
	Industry	Agriculture/Primary	Estimate Margin of error	81% 5%	9% 3%	6% 3%	48% 6%
Manufacturing			Estimate Margin of error	79% 5%	3% 2%	12% 4%	35% 6%
Wholesale and retail		Estimate Margin of error	81% 6%	6% 4%	13% 6%	41% 9%	60% 9%
		Professional services	Estimate Margin of error	82% 6%	2% 2%	11% 5%	43% 8%
Knowledge-based industries		Estimate Margin of error	76% 8%	2% 4%	13% 6%	24% 9%	45% 10%
		Accommodations and food services	Estimate Margin of error	73% 9%	14% 8%	22% 9%	36% 11%
Other industries		Estimate Margin of error	79% 6%	3% 2%	11% 5%	43% 7%	56% 7%
Region	Atlantic	Estimate Margin of error	77% 8%	4% 3%	12% 6%	42% 9%	55% 9%
		Quebec	Estimate Margin of error	78% 5%	8% 3%	8% 3%	44% 6%
	Ontario	Estimate Margin of error	82% 6%	4% 3%	13% 5%	39% 8%	55% 8%
		Prairies	Estimate Margin of error	79% 6%	4% 2%	12% 5%	45% 7%
	British Columbia	Estimate Margin of error	78% 8%	5% 4%	10% 5%	41% 9%	59% 9%
		Territories	Estimate Margin of error	X X	X X	X X	X X
	Rural or urban location	Rural	Estimate Margin of error	79% 5%	8% 3%	9% 3%	44% 6%
Urban			Estimate Margin of error	80% 4%	4% 1%	12% 3%	41% 5%
Export and non-export activities	Exporter	Estimate Margin of error	78% 7%	5% 3%	10% 4%	41% 8%	60% 8%
		Non-exporter	Estimate Margin of error	80% 3%	5% 2%	11% 3%	42% 4%
Year that they started selling goods and services	2006-2007	Estimate Margin of error	72% 10%	6% 3%	13% 7%	38% 11%	47% 11%
		2005-2000	Estimate Margin of error	81% 5%	3% 2%	15% 5%	40% 7%
	Prior to 2000	Estimate Margin of error	81% 4%	6% 2%	8% 2%	45% 5%	61% 5%
Female ownership	0%	Estimate Margin of error	81% 5%	6% 4%	14% 5%	40% 7%	59% 7%
		1 to 50%	Estimate Margin of error	82% 5%	9% 4%	8% 4%	40% 7%
	51 to 99%	Estimate Margin of error	96% 9%	X X	0% 1%	X X	X X
		100%	Estimate Margin of error	89% 7%	2% 1%	11% 7%	x x
Majority owner by age group	< 30	Estimate Margin of error	74% 17%	8% 7%	x x	x x	x x
		30-39	Estimate Margin of error	78% 7%	4% 3%	13% 6%	36% 9%
	40-49	Estimate Margin of error	78% 6%	4% 2%	13% 5%	42% 7%	57% 7%
		50-64	Estimate Margin of error	82% 4%	6% 3%	9% 3%	44% 5%
	≥ 65	Estimate Margin of error	80% 10%	7% 5%	8% 9%	48% 12%	68% 10%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate Margin of error	79% 4%	5% 1%	10% 3%	42% 4%	57% 4%
		R&D Expenditure = 1% to 19%	Estimate Margin of error	82% 5%	6% 3%	12% 5%	41% 7%
	R&D Expenditure equal or greater than 20%	Estimate Margin of error	77% 12%	8% 10%	17% 12%	47% 15%	55% 14%

Survey on Financing Small and Medium Enterprises, 2007

Table 5
Intended purpose of debt financing requested

Survey question(s): A.7 How did the business intend to use the financing that was requested? Was it for:	Land and buildings	Vehicles/rolling stock	Computer hardware and software	Other Machinery and equipment	Working capital/operating capital such as inventory or paying suppliers	Research and development	Debt consolidations	Intangibles	Purchase a business	To grow the business
A.7 applicable to SMEs that approached at least one credit supplier for debt financing in the last 12 months.	Percentage									

SMEs by	All SMEs	Estimate	20%	24%	11%	32%	45%	5%	8%	6%	8%	36%
	→	Margin of error	2%	2%	2%	2%	3%	1%	1%	1%	1%	3%
Employment by size group	non-employer	Estimate	23%	24%	12%	35%	44%	7%	8%	6%	7%	38%
		Margin of error	4%	4%	3%	4%	5%	3%	3%	2%	2%	5%
	1 to 4	Estimate	17%	28%	10%	31%	41%	4%	9%	6%	9%	34%
		Margin of error	3%	4%	2%	4%	4%	2%	3%	2%	2%	4%
	5 to 19	Estimate	19%	20%	11%	30%	51%	5%	8%	6%	7%	37%
		Margin of error	5%	5%	3%	5%	6%	2%	3%	3%	2%	5%
	20 to 99	Estimate	22%	17%	14%	34%	50%	1%	4%	2%	9%	35%
		Margin of error	5%	6%	5%	6%	7%	1%	3%	1%	3%	6%
	100 to 499	Estimate	22%	21%	17%	36%	50%	8%	6%	6%	7%	41%
		Margin of error	8%	8%	5%	8%	10%	5%	4%	5%	4%	10%
Industry	Agriculture/Primary	Estimate	25%	25%	4%	45%	40%	2%	9%	3%	4%	34%
		Margin of error	4%	4%	2%	5%	5%	1%	3%	2%	2%	5%
	Manufacturing	Estimate	13%	12%	12%	44%	52%	10%	7%	5%	7%	40%
		Margin of error	4%	3%	3%	5%	5%	3%	3%	2%	3%	5%
	Wholesale and retail	Estimate	21%	21%	14%	26%	57%	5%	9%	8%	13%	39%
		Margin of error	5%	5%	4%	5%	6%	3%	4%	3%	4%	6%
	Professional services	Estimate	12%	10%	27%	20%	57%	8%	5%	10%	5%	35%
		Margin of error	4%	4%	5%	5%	6%	3%	2%	3%	3%	6%
Knowledge-based industries	Estimate	9%	16%	31%	25%	55%	22%	5%	6%	3%	36%	
	Margin of error	4%	5%	7%	6%	7%	6%	3%	3%	2%	7%	
Accommodations and food services	Estimate	26%	7%	11%	38%	42%	4%	13%	5%	25%	30%	
	Margin of error	6%	3%	4%	6%	6%	2%	4%	3%	5%	6%	
Other industries	Estimate	20%	31%	9%	30%	39%	4%	8%	5%	6%	37%	
	Margin of error	4%	5%	3%	5%	5%	2%	3%	2%	2%	5%	
Region	Atlantic	Estimate	22%	21%	8%	36%	47%	4%	10%	4%	6%	40%
		Margin of error	5%	5%	3%	6%	6%	2%	4%	3%	2%	6%
	Quebec	Estimate	14%	26%	10%	30%	39%	6%	7%	2%	10%	26%
		Margin of error	3%	4%	3%	4%	4%	2%	2%	1%	3%	4%
	Ontario	Estimate	20%	24%	15%	29%	52%	7%	9%	9%	6%	44%
		Margin of error	4%	5%	4%	5%	6%	3%	3%	3%	2%	6%
	Prairies	Estimate	27%	23%	8%	41%	42%	3%	6%	5%	8%	36%
		Margin of error	5%	4%	2%	5%	5%	2%	2%	2%	3%	5%
British Columbia	Estimate	19%	22%	10%	28%	42%	4%	10%	5%	8%	35%	
	Margin of error	5%	6%	4%	6%	6%	2%	4%	3%	4%	6%	
Territories	Estimate	X	X	X	X	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	X	X	X	X	
Rural or urban location	Rural	Estimate	20%	27%	6%	42%	39%	3%	9%	5%	8%	33%
		Margin of error	3%	4%	2%	4%	4%	1%	2%	2%	2%	4%
	Urban	Estimate	20%	23%	13%	28%	48%	6%	8%	6%	8%	38%
	Margin of error	3%	3%	2%	3%	3%	2%	2%	2%	2%	3%	
Export and non-export activities	Exporter	Estimate	14%	19%	14%	33%	55%	11%	10%	9%	4%	44%
		Margin of error	4%	6%	4%	6%	7%	3%	4%	4%	2%	7%
	Non-exporter	Estimate	21%	25%	11%	32%	44%	5%	8%	5%	8%	35%
	Margin of error	2%	3%	2%	3%	3%	1%	2%	1%	1%	3%	
Year that they started selling goods and services	2006-2007	Estimate	26%	21%	21%	42%	44%	12%	6%	12%	21%	34%
		Margin of error	7%	7%	7%	8%	7%	7%	2%	5%	5%	8%
	2005-2000	Estimate	18%	20%	12%	31%	48%	7%	11%	6%	8%	40%
	Margin of error	4%	4%	3%	4%	5%	2%	3%	2%	2%	5%	
Prior to 2000	Estimate	20%	27%	9%	31%	44%	3%	7%	5%	5%	35%	
	Margin of error	3%	3%	2%	3%	3%	1%	2%	2%	1%	3%	
Female ownership	0%	Estimate	19%	23%	8%	30%	50%	3%	8%	4%	6%	34%
		Margin of error	4%	5%	2%	5%	5%	1%	3%	1%	2%	5%
	1 to 50%	Estimate	24%	21%	7%	35%	38%	3%	10%	6%	10%	35%
		Margin of error	5%	4%	2%	5%	5%	2%	3%	2%	3%	5%
51 to 99%	Estimate	3%	x	4%	x	x	0%	4%	4%	12%	44%	
	Margin of error	2%	x	4%	x	x	1%	3%	4%	8%	18%	
100%	Estimate	15%	5%	16%	25%	69%	11%	17%	9%	16%	48%	
	Margin of error	11%	3%	6%	7%	11%	10%	10%	5%	6%	11%	
Majority owner by age group	< 30	Estimate	12%	22%	13%	46%	40%	4%	8%	4%	15%	35%
		Margin of error	6%	13%	7%	14%	13%	4%	7%	5%	8%	12%
	30-39	Estimate	14%	26%	17%	35%	44%	9%	8%	8%	12%	40%
		Margin of error	4%	6%	6%	6%	6%	5%	3%	4%	4%	6%
	40-49	Estimate	20%	22%	11%	32%	47%	5%	9%	6%	8%	36%
	Margin of error	4%	4%	3%	4%	5%	2%	3%	3%	2%	5%	
50-64	Estimate	22%	26%	10%	31%	45%	4%	8%	6%	6%	36%	
	Margin of error	3%	4%	2%	4%	4%	1%	2%	2%	1%	4%	
≥ 65	Estimate	27%	16%	2%	30%	41%	3%	9%	1%	7%	34%	
	Margin of error	8%	6%	1%	9%	9%	2%	6%	1%	7%	9%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	20%	26%	10%	31%	43%	2%	8%	4%	8%	33%
		Margin of error	3%	3%	2%	3%	3%	2%	2%	1%	1%	3%
	R&D Expenditure = 1% to 19%	Estimate	21%	19%	12%	38%	47%	10%	9%	6%	8%	44%
		Margin of error	5%	5%	4%	6%	6%	4%	3%	2%	3%	6%
R&D Expenditure equal or greater than 20%	Estimate	18%	17%	31%	29%	69%	34%	9%	x	10%	59%	
	Margin of error	8%	11%	11%	11%	9%	10%	7%	x	6%	10%	

Table 7
Nature of the financing application

Survey question(s):			
A.9 How did the business first request the financing from the credit supplier?	Application filled in at the branch	Application by phone	Application over the Internet or email
A.9 is applicable to SMEs that approached at least one credit supplier for debt financing in the last 12 months.	Percentage		

SMEs by ↓	All SMEs →	Estimate	48%	33%	4%
		<i>Margin of error</i>	4%	4%	1%
Employment by size group	non-employer	Estimate	51%	34%	3%
		<i>Margin of error</i>	6%	6%	2%
	1 to 4	Estimate	55%	27%	3%
		<i>Margin of error</i>	6%	6%	2%
	5 to 19	Estimate	43%	37%	5%
		<i>Margin of error</i>	8%	8%	3%
Industry	20 to 99	Estimate	28%	45%	8%
		<i>Margin of error</i>	8%	9%	6%
	100 to 499	Estimate	27%	43%	8%
		<i>Margin of error</i>	10%	13%	5%
	Agriculture/Primary	Estimate	54%	33%	3%
		<i>Margin of error</i>	6%	6%	2%
Region	Manufacturing	Estimate	49%	32%	3%
		<i>Margin of error</i>	6%	6%	2%
	Wholesale and retail	Estimate	56%	22%	7%
		<i>Margin of error</i>	9%	7%	6%
	Professional services	Estimate	41%	36%	8%
		<i>Margin of error</i>	8%	8%	4%
	Knowledge-based industries	Estimate	46%	30%	9%
	<i>Margin of error</i>	10%	9%	5%	
Rural or urban location	Accommodations and food services	Estimate	61%	24%	4%
		<i>Margin of error</i>	10%	9%	4%
	Other industries	Estimate	44%	38%	3%
		<i>Margin of error</i>	7%	7%	2%
	Atlantic	Estimate	49%	31%	6%
		<i>Margin of error</i>	9%	8%	4%
	Quebec	Estimate	46%	40%	2%
	<i>Margin of error</i>	6%	6%	2%	
Export and non-export activities	Ontario	Estimate	50%	31%	6%
		<i>Margin of error</i>	8%	8%	3%
	Prairies	Estimate	52%	30%	3%
		<i>Margin of error</i>	7%	7%	2%
	British Columbia	Estimate	43%	32%	6%
		<i>Margin of error</i>	9%	9%	4%
Year that they started selling goods and services	Territories	Estimate	X	X	X
		<i>Margin of error</i>	X	X	X
Female ownership	Rural	Estimate	53%	31%	4%
		<i>Margin of error</i>	6%	5%	2%
Majority owner by age group	Urban	Estimate	46%	34%	4%
		<i>Margin of error</i>	5%	5%	2%
Innovation	Exporter	Estimate	41%	35%	6%
		<i>Margin of error</i>	8%	8%	3%
	Non-exporter	Estimate	50%	33%	4%
		<i>Margin of error</i>	4%	4%	1%
Year that they started selling goods and services	2006-2007	Estimate	52%	23%	6%
		<i>Margin of error</i>	12%	11%	5%
	2005-2000	Estimate	48%	32%	3%
		<i>Margin of error</i>	7%	7%	1%
	Prior to 2000	Estimate	48%	36%	4%
		<i>Margin of error</i>	5%	4%	2%
Female ownership	0%	Estimate	47%	32%	5%
		<i>Margin of error</i>	7%	7%	2%
	1 to 50%	Estimate	49%	35%	5%
		<i>Margin of error</i>	7%	7%	2%
Majority owner by age group	51 to 99%	Estimate	x	1%	x
		<i>Margin of error</i>	x	1%	x
	100%	Estimate	51%	34%	4%
		<i>Margin of error</i>	18%	17%	3%
	< 30	Estimate	52%	x	0%
	<i>Margin of error</i>	18%	x	1%	
Majority owner by age group	30-39	Estimate	47%	35%	5%
		<i>Margin of error</i>	9%	9%	3%
	40-49	Estimate	48%	32%	5%
		<i>Margin of error</i>	7%	7%	2%
	50-64	Estimate	51%	32%	4%
	<i>Margin of error</i>	6%	5%	2%	
Innovation	≥ 65	Estimate	37%	43%	4%
		<i>Margin of error</i>	11%	12%	5%
	Non-innovative (R&D Expenditure 0%)	Estimate	49%	33%	4%
		<i>Margin of error</i>	4%	4%	2%
Innovation	R&D Expenditure = 1% to 19%	Estimate	46%	35%	5%
		<i>Margin of error</i>	7%	7%	2%
	R&D Expenditure equal or greater than 20%	Estimate	53%	38%	2%
	<i>Margin of error</i>	15%	15%	2%	

Survey on Financing Small and Medium Enterprises, 2007

Table 8
Amount of financing requested and authorized by type

Survey question(s): A.11 What was the amount of financing requested for: A.12 Was any credit authorized as a result of this request?		Total financing requested		Term loan or mortgage		Operating line (short terms loans, lines of credit, credit cards)	
A.11-A.12 applicable to SMEs that approached at least one credit supplier for debt financing in the last 12 months.		Amount requested	Amount authorized	Amount requested C4030	Amount authorized	Amount requested	Amount authorized
		Millions of dollars					

SMEs by ↓	All SMEs →	Estimate	59,424	50,830	35,700	30,235	23,724	20,596
		Margin of error	9,528	8,788	7,877	7,429	4,805	4,150
Employment by size group	non-employer	Estimate	14,811	12,631	9,377	7,946	5,434	4,685
		Margin of error	4,037	3,857	3,213	3,031	2,166	2,115
	1 to 4	Estimate	12,235	8,954	7,496	5,797	x	x
		Margin of error	4,047	2,976	2,213	1,924	x	x
	5 to 19	Estimate	17,399	15,675	x	x	6,734	6,346
		Margin of error	6,668	6,439	x	x	2,148	2,138
	20 to 99	Estimate	12,906	11,545	6,961	5,992	5,945	5,552
		Margin of error	3,723	3,494	2,717	2,409	1,966	1,950
	100 to 499	Estimate	2,073	2,025	1,202	1,171	871	854
		Margin of error	554	550	389	387	371	370
Industry	Agriculture/Primary	Estimate	10,266	9,731	5,677	5,273	4,590	4,457
		Margin of error	2,795	2,757	1,672	1,609	2,017	2,015
	Manufacturing	Estimate	5,367	4,826	3,132	2,938	2,235	1,888
		Margin of error	1,548	1,500	1,075	1,031	875	857
	Wholesale and retail	Estimate	8,327	7,621	3,850	3,435	4,477	4,186
		Margin of error	2,357	2,301	1,342	1,300	1,602	1,586
	Professional services	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
	Knowledge-based industries	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
Accommodations and food services	Estimate	x	x	x	x	x	x	
	Margin of error	x	x	x	x	x	x	
Other industries	Estimate	26,371	21,698	16,871	14,287	9,500	7,411	
	Margin of error	7,901	7,339	6,885	6,729	3,697	2,814	
Region	Atlantic	Estimate	3,343	2,739	2,151	1,723	x	x
		Margin of error	1,097	1,003	794	680	x	x
	Quebec	Estimate	13,298	12,103	8,487	7,584	4,811	4,519
		Margin of error	3,181	2,958	2,427	2,243	1,630	1,606
	Ontario	Estimate	19,196	17,335	x	x	9,164	8,227
		Margin of error	6,922	6,886	x	x	2,807	2,763
	Prairies	Estimate	13,603	12,667	8,327	7,779	5,275	x
		Margin of error	4,013	3,993	2,819	2,800	2,489	x
	British Columbia	Estimate	9,818	5,829	6,594	3,934	x	1,895
		Margin of error	3,952	2,053	3,011	1,882	x	662
Territories	Estimate	x	x	x	x	x	x	
	Margin of error	x	x	x	x	x	x	
Rural or urban location	Rural	Estimate	15,040	13,284	9,210	7,883	5,830	5,401
		Margin of error	3,317	3,074	2,164	1,890	2,023	2,005
	Urban	Estimate	44,384	37,546	26,490	22,352	17,894	15,195
		Margin of error	8,964	8,261	7,588	7,195	4,371	3,647
Export and non-export activities	Exporter	Estimate	13,536	11,771	6,821	5,801	6,716	5,970
		Margin of error	3,538	3,323	2,308	2,103	2,091	2,061
	Non-exporter	Estimate	45,888	39,060	28,879	24,433	17,008	14,626
		Margin of error	8,889	8,177	7,545	7,136	4,348	3,626
Year that they started selling goods and services	2006-2007	Estimate	6,706	x	x	x	x	x
		Margin of error	3,183	x	x	x	x	x
	2005-2000	Estimate	14,769	11,329	9,734	6,993	5,035	4,336
		Margin of error	3,763	3,214	3,184	2,555	1,570	1,513
	Prior to 2000	Estimate	37,949	33,756	20,600	18,632	17,349	15,124
		Margin of error	8,211	7,701	6,557	6,431	4,476	3,794
Female ownership	0%	Estimate	24,899	21,925	15,778	13,575	9,121	8,350
		Margin of error	5,433	4,910	4,252	3,602	2,694	2,671
	1 to 50%	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
	51 to 99%	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
100%	Estimate	x	x	x	x	x	x	
	Margin of error	x	x	x	x	x	x	
Majority owner by age group	< 30	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
	30-39	Estimate	5,636	4,743	3,495	2,761	x	x
		Margin of error	2,014	1,907	1,263	1,114	x	x
	40-49	Estimate	18,325	15,334	10,355	9,070	7,970	6,265
		Margin of error	4,815	3,929	3,359	3,161	3,166	2,085
	50-64	Estimate	25,167	21,639	15,003	12,506	10,165	9,133
		Margin of error	4,793	4,241	3,545	2,805	2,957	2,928
	≥ 65	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	40,320	34,421	23,273	20,020	17,047	14,402
		Margin of error	6,647	5,806	4,575	4,143	4,323	3,584
	R&D Expenditure = 1% to 19%	Estimate	15,547	14,289	x	x	5,484	5,174
		Margin of error	6,630	6,606	x	x	2,070	2,064
	R&D Expenditure equal or greater than 20%	Estimate	x	2,120	x	x	1,193	x
		Margin of error	x	923	x	x	522	x

Survey on Financing Small and Medium Enterprises, 2007

Table 8a

Average amount of financing requested and authorized by type

Survey question(s): A.11 What was the amount of financing requested for: A.12 Was any credit authorized as a result of this request?	Total financing requested	Term loan or mortgage			Operating line (short terms loans, lines of credit, credit cards)	
	Average Amount requested	Average Amount requested	Average Amount authorized	Average Amount requested	Average Amount authorized	
A.11-A.12 applicable to SMEs that approached at least one credit supplier for debt financing in the last 12 months. The average was calculated over all businesses that made a loan request. (An alternative average, over all businesses that were authorised, is available upon request.)						
Dollars						

SMEs by ↓	All SMEs →	Estimate	290,196	310,102	296,175	197,331	189,985
		Margin of error	43,511	62,643	60,043	38,175	36,919
Employment by size group	non-employer	Estimate	189,060	229,053	215,738	113,328	107,552
		Margin of error	45,539	63,708	61,017	42,754	40,855
	1 to 4	Estimate	192,059	198,413	187,085	X	X
		Margin of error	58,901	52,309	49,368	X	X
	5 to 19	Estimate	379,386	X	X	251,715	246,665
		Margin of error	136,356	X	X	76,562	75,092
	20 to 99	Estimate	836,944	738,254	737,800	679,473	658,858
		Margin of error	209,954	242,649	242,510	199,589	193,718
	100 to 499	Estimate	1,432,029	1,239,104	1,236,524	1,132,546	1,132,546
		Margin of error	345,256	330,315	330,469	460,685	460,685
Industry	Agriculture/Primary	Estimate	252,681	220,342	219,718	215,137	214,614
		Margin of error	62,684	58,208	58,039	85,510	85,308
	Manufacturing	Estimate	404,907	383,677	356,314	288,214	281,612
		Margin of error	101,912	111,868	105,250	95,172	93,523
	Wholesale and retail	Estimate	289,480	273,774	258,716	248,895	239,728
		Margin of error	74,984	83,008	78,658	79,288	76,757
	Professional services	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	Knowledge-based industries	Estimate	254,333	X	X	X	X
		Margin of error	124,518	X	X	X	X
Accommodations and food services	Estimate	X	X	X	X	X	
	Margin of error	X	X	X	X	X	
Other industries	Estimate	289,213	320,938	306,066	179,550	169,657	
	Margin of error	81,290	119,603	114,529	68,349	64,802	
Region	Atlantic	Estimate	233,247	263,759	247,442	X	X
		Margin of error	71,114	90,794	84,988	X	X
	Quebec	Estimate	271,564	293,574	279,302	167,800	165,811
		Margin of error	58,550	72,227	69,237	52,656	52,044
	Ontario	Estimate	299,871	X	X	216,710	207,642
		Margin of error	102,425	X	X	64,253	61,928
	Prairies	Estimate	250,588	250,226	243,491	190,606	180,360
		Margin of error	66,902	71,384	70,315	86,028	81,926
	British Columbia	Estimate	430,011	505,849	465,134	X	X
		Margin of error	161,690	213,950	197,880	X	X
Territories	Estimate	X	X	X	X	X	
	Margin of error	X	X	X	X	X	
Rural or urban location	Rural	Estimate	208,337	206,184	201,483	150,590	144,746
		Margin of error	42,067	41,933	41,060	48,433	46,910
	Urban	Estimate	334,769	375,984	354,022	219,532	211,526
		Margin of error	63,118	98,422	93,061	51,620	49,922
Export and non-export activities	Exporter	Estimate	475,877	477,422	450,743	346,393	344,484
		Margin of error	112,028	135,787	128,736	101,105	100,509
	Non-exporter	Estimate	260,242	286,395	273,985	168,671	161,403
		Margin of error	47,141	68,858	66,100	41,078	39,481
Year that they started selling goods and services	2006-2007	Estimate	300,010	426,667	396,522	X	X
		Margin of error	120,938	191,974	179,757	X	X
	2005-2000	Estimate	214,748	247,365	235,688	118,853	113,223
		Margin of error	50,957	73,345	70,233	36,025	34,598
	Prior to 2000	Estimate	333,922	325,968	313,529	264,107	257,860
		Margin of error	67,495	95,932	92,531	63,798	62,348
Female ownership	0%	Estimate	256,378	343,106	317,379	135,055	133,535
		Margin of error	53,541	84,775	78,470	39,217	38,729
	1 to 50%	Estimate	291,557	X	X	210,026	210,009
		Margin of error	138,507	X	X	85,992	85,985
	51 to 99%	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	100%	Estimate	105,701	X	X	X	X
		Margin of error	48,238	X	X	X	X
Majority owner by age group	< 30	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	30-39	Estimate	181,786	199,475	190,663	X	X
		Margin of error	57,888	58,529	55,904	X	X
	40-49	Estimate	285,469	283,478	268,491	212,754	205,055
		Margin of error	64,778	71,711	69,186	79,055	76,875
	50-64	Estimate	294,778	320,295	307,974	207,088	201,746
		Margin of error	55,380	73,786	70,848	59,464	57,939
	≥ 65	Estimate	X	X	X	379,049	378,764
		Margin of error	X	X	X	166,375	166,250
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	266,178	273,124	263,663	192,057	184,448
		Margin of error	40,552	46,892	45,335	46,709	45,091
	R&D Expenditure = 1% to 19%	Estimate	382,811	X	X	241,513	233,555
		Margin of error	147,813	X	X	80,848	78,337
	R&D Expenditure equal or greater than 20%	Estimate	X	X	X	136,235	132,994
		Margin of error	X	X	X	65,631	63,798

Survey on Financing Small and Medium Enterprises, 2007

Table 9a

Credit authorization status for businesses that made a loan request within the past 12 months

Survey question(s): A.12 Was any credit authorized as a result of this request?	Full amount was authorized	Partial amount was authorized	Credit Authorized	Request was turned down	Application under review	Application was withdrawn
A.12 applicable to SMEs that approached at least one credit supplier for debt financing in the last 12 months.	Percentage					

SMEs by ↓	All SMEs →	Estimate	82%	5%	87%	6%	5%	2%
		Margin of error	3%	2%	3%	2%	2%	1%
Employment by size group	non-employer	Estimate	80%	5%	85%	8%	5%	2%
		Margin of error	6%	2%	6%	4%	3%	3%
	1 to 4	Estimate	79%	6%	86%	6%	5%	3%
		Margin of error	5%	4%	4%	3%	3%	2%
	5 to 19	Estimate	90%	3%	92%	3%	5%	0%
		Margin of error	4%	1%	4%	2%	4%	0%
	20 to 99	Estimate	83%	4%	88%	3%	7%	2%
		Margin of error	7%	3%	7%	3%	5%	4%
100 to 499	Estimate	94%	2%	97%	0%	2%	2%	
	Margin of error	4%	3%	3%	1%	1%	2%	
Industry	Agriculture/Primary	Estimate	90%	5%	96%	0%	1%	3%
		Margin of error	4%	3%	3%	0%	2%	2%
	Manufacturing	Estimate	84%	3%	88%	6%	6%	1%
		Margin of error	5%	3%	4%	3%	3%	1%
	Wholesale and retail	Estimate	83%	3%	87%	5%	6%	2%
		Margin of error	7%	3%	6%	4%	5%	2%
	Professional services	Estimate	91%	1%	92%	5%	3%	0%
		Margin of error	5%	2%	4%	4%	2%	0%
Knowledge-based industries	Estimate	80%	5%	85%	10%	3%	2%	
	Margin of error	8%	4%	7%	5%	3%	3%	
Accommodations and food services	Estimate	66%	14%	80%	12%	6%	2%	
	Margin of error	10%	7%	8%	7%	4%	2%	
Other industries	Estimate	78%	5%	83%	7%	7%	2%	
	Margin of error	6%	3%	6%	4%	4%	3%	
Region	Atlantic	Estimate	79%	6%	85%	7%	7%	1%
		Margin of error	8%	5%	7%	4%	5%	3%
	Quebec	Estimate	92%	2%	94%	4%	1%	1%
		Margin of error	3%	1%	3%	2%	1%	1%
	Ontario	Estimate	76%	7%	83%	6%	7%	3%
		Margin of error	7%	4%	7%	4%	5%	3%
	Prairies	Estimate	84%	5%	89%	5%	5%	1%
		Margin of error	5%	3%	5%	4%	3%	1%
British Columbia	Estimate	77%	4%	81%	8%	8%	3%	
	Margin of error	8%	4%	8%	5%	6%	4%	
Territories	Estimate	X	3%	X	4%	X	2%	
	Margin of error	X	15%	X	12%	X	5%	
Rural or urban location	Rural	Estimate	88%	5%	92%	4%	2%	1%
		Margin of error	4%	2%	3%	3%	2%	1%
	Urban	Estimate	79%	5%	84%	6%	7%	2%
		Margin of error	4%	2%	4%	2%	3%	2%
Export and non-export activities	Exporter	Estimate	81%	3%	85%	5%	7%	3%
		Margin of error	6%	2%	6%	3%	4%	3%
	Non-exporter	Estimate	82%	5%	87%	6%	5%	2%
		Margin of error	3%	2%	3%	2%	2%	1%
Year that they started selling goods and services	2006-2007	Estimate	81%	6%	87%	9%	4%	0%
		Margin of error	8%	4%	7%	7%	4%	1%
	2005-2000	Estimate	76%	5%	81%	8%	8%	3%
		Margin of error	6%	3%	6%	4%	4%	3%
	Prior to 2000	Estimate	86%	4%	91%	4%	4%	2%
		Margin of error	3%	2%	3%	2%	2%	1%
Female ownership	0%	Estimate	84%	4%	88%	5%	7%	1%
		Margin of error	6%	2%	5%	2%	5%	1%
	1 to 50%	Estimate	82%	7%	89%	1%	8%	2%
		Margin of error	7%	3%	6%	1%	6%	1%
	51 to 99%	Estimate	99%	0%	99%	X	1%	X
		Margin of error	6%	0%	6%	X	6%	X
	100%	Estimate	58%	4%	62%	14%	24%	X
		Margin of error	17%	4%	17%	8%	16%	X
Majority owner by age group	< 30	Estimate	67%	2%	69%	23%	8%	0%
		Margin of error	18%	2%	18%	17%	10%	0%
	30-39	Estimate	75%	9%	84%	8%	4%	4%
		Margin of error	9%	6%	8%	5%	3%	7%
	40-49	Estimate	83%	5%	88%	6%	5%	1%
		Margin of error	6%	3%	5%	4%	4%	1%
	50-64	Estimate	86%	4%	90%	4%	5%	2%
		Margin of error	4%	2%	3%	2%	2%	1%
	≥ 65	Estimate	83%	2%	85%	0%	12%	3%
		Margin of error	10%	3%	10%	1%	10%	4%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	82%	5%	87%	5%	5%	2%
		Margin of error	4%	2%	3%	2%	2%	2%
	R&D Expenditure = 1% to 19%	Estimate	86%	3%	89%	5%	4%	2%
		Margin of error	4%	2%	4%	3%	2%	2%
	R&D Expenditure equal or greater than 20%	Estimate	71%	8%	79%	12%	6%	3%
		Margin of error	14%	10%	12%	11%	4%	3%

Table 9b

Credit authorization status for businesses that made their latest loan requests 12-36 months ago

Survey question(s): A.8 Was any credit authorized as a result of this request?	Full amount was authorized	Partial amount was authorized	Credit Authorized	Request was turned down	Application was withdrawn
A.8 applicable to SMEs that approached at least one credit supplier for debt financing in the last 12 months.	Percentage				

SMEs by ↓	All SMEs →	Estimate Margin of error	84% 3%	8% 2%	92% 2%	6% 2%	2% 1%	
Employment by size group	non-employer	Estimate	84%	7%	91%	6%	4%	
		Margin of error	4%	3%	3%	3%	2%	
	1 to 4	Estimate	86%	9%	95%	5%	0%	
		Margin of error	4%	3%	2%	2%	0%	
	5 to 19	Estimate	78%	11%	89%	10%	1%	
		Margin of error	7%	5%	5%	5%	1%	
	20 to 99	Estimate	88%	7%	95%	5%	0%	
		Margin of error	8%	7%	4%	4%	0%	
	100 to 499	Estimate	92%	7%	99%	1%	X	
		Margin of error	7%	6%	1%	1%	X	
	Industry	Agriculture/Primary	Estimate	91%	6%	97%	1%	2%
			Margin of error	4%	3%	3%	2%	3%
Manufacturing		Estimate	82%	10%	92%	8%	1%	
		Margin of error	6%	5%	4%	4%	1%	
Wholesale and retail		Estimate	83%	6%	89%	7%	3%	
		Margin of error	6%	4%	5%	4%	3%	
Professional services		Estimate	84%	7%	90%	7%	3%	
		Margin of error	6%	4%	5%	4%	3%	
Knowledge-based industries		Estimate	83%	10%	93%	7%	0%	
		Margin of error	8%	6%	5%	5%	1%	
Accommodations and food services		Estimate	78%	12%	90%	9%	1%	
		Margin of error	6%	5%	4%	4%	1%	
Other industries	Estimate	83%	9%	92%	7%	1%		
	Margin of error	5%	4%	3%	3%	1%		
Region	Atlantic	Estimate	78%	12%	89%	9%	2%	
		Margin of error	8%	6%	6%	5%	4%	
	Quebec	Estimate	85%	7%	92%	5%	2%	
		Margin of error	5%	4%	4%	3%	2%	
	Ontario	Estimate	86%	7%	93%	5%	1%	
		Margin of error	4%	3%	3%	3%	1%	
	Prairies	Estimate	82%	10%	92%	7%	1%	
		Margin of error	7%	5%	5%	4%	1%	
	British Columbia	Estimate	82%	8%	91%	7%	2%	
		Margin of error	7%	5%	5%	5%	3%	
	Territories	Estimate	X	X	X	X	X	
		Margin of error	X	X	X	X	X	
Rural or urban location	Rural	Estimate	89%	7%	96%	3%	1%	
		Margin of error	3%	3%	2%	2%	1%	
	Urban	Estimate	81%	9%	90%	7%	2%	
		Margin of error	3%	3%	3%	2%	1%	
Export and non-export activities	Exporter	Estimate	87%	6%	92%	6%	2%	
		Margin of error	6%	4%	4%	3%	3%	
	Non-exporter	Estimate	84%	9%	92%	6%	2%	
		Margin of error	3%	2%	2%	2%	1%	
Year that they started selling goods and services	2006-2007	Estimate	79%	12%	91%	6%	3%	
		Margin of error	7%	6%	4%	3%	3%	
	2005-2000	Estimate	79%	9%	89%	9%	2%	
		Margin of error	5%	3%	4%	4%	2%	
	Prior to 2000	Estimate	87%	7%	94%	5%	1%	
		Margin of error	3%	3%	2%	2%	1%	
Female ownership	0%	Estimate	89%	3%	92%	6%	2%	
		Margin of error	3%	2%	3%	2%	2%	
	1 to 50%	Estimate	75%	10%	85%	12%	3%	
		Margin of error	9%	9%	6%	5%	2%	
	51 to 99%	Estimate	64%	0%	64%	36%	X	
		Margin of error	14%	0%	14%	14%	X	
	100%	Estimate	78%	2%	80%	18%	2%	
		Margin of error	8%	2%	8%	8%	3%	
Majority owner by age group	< 30	Estimate	78%	7%	84%	16%	X	
		Margin of error	17%	10%	14%	14%	X	
	30-39	Estimate	74%	14%	88%	8%	4%	
		Margin of error	8%	6%	6%	6%	3%	
	40-49	Estimate	85%	8%	93%	6%	1%	
		Margin of error	4%	3%	3%	3%	1%	
	50-64	Estimate	88%	7%	94%	4%	2%	
		Margin of error	4%	3%	3%	2%	1%	
	≥ 65	Estimate	84%	7%	91%	7%	2%	
		Margin of error	9%	6%	7%	6%	4%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	84%	8%	93%	6%	1%	
		Margin of error	3%	2%	2%	2%	1%	
	R&D Expenditure = 1% to 19%	Estimate	83%	7%	91%	5%	4%	
		Margin of error	6%	3%	5%	3%	3%	
R&D Expenditure equal or greater than 20%	Estimate	80%	9%	89%	11%	X		
	Margin of error	11%	10%	6%	6%	X		

Survey on Financing Small and Medium Enterprises, 2007

Table 10
Reasons given by credit suppliers for turning down requests

Survey question(s): A.14 What reasons did the credit supplier give for turning down the loan request?	Credit supplier gave no reason	Insufficient sales, income or cash flow	Insufficient collateral	Business plan was rejected	Poor credit history	Business operates in an unstable industry	Business is too young	Other
A.14 applicable to SMEs that had their last request for debt financing turned down by the credit supplier. Applies to their last financing request in the last 12 months.	Percentage							

SMEs by ↓	All SMEs →	Estimate	22%	24%	25%	3%	11%	14%	25%	43%
		Margin of error	11%	17%	20%	3%	10%	15%	20%	20%
Employment by size group	non-employer	Estimate	12%	X	X	3%	1%	X	X	X
		Margin of error	10%	X	X	4%	1%	X	X	X
	1 to 4	Estimate	x	x	x	2%	X	x	x	x
		Margin of error	x	x	x	3%	X	x	x	x
	5 to 19	Estimate	X	X	5%	x	x	x	x	X
		Margin of error	X	X	7%	x	x	x	x	X
	20 to 99	Estimate	X	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X	X
	100 to 499	Estimate	X	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X	X
Industry	Agriculture/Primary	Estimate	x	X	X	X	X	2%	x	X
		Margin of error	x	X	X	X	X	4%	x	X
	Manufacturing	Estimate	x	X	6%	x	X	x	x	X
		Margin of error	x	X	9%	x	X	x	x	X
	Wholesale and retail	Estimate	X	x	X	X	x	X	X	x
		Margin of error	X	x	X	X	x	X	X	x
	Professional services	Estimate	X	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X	X
	Knowledge-based industries	Estimate	X	X	X	X	x	X	X	X
		Margin of error	X	X	X	X	x	X	X	X
Accommodations and food services	Estimate	X	X	X	X	X	2%	2%	X	
	Margin of error	X	X	X	X	X	8%	2%	X	
Other industries	Estimate	9%	x	X	X	x	x	X	X	
	Margin of error	13%	x	X	X	x	x	X	X	
Region	Atlantic	Estimate	X	x	X	6%	x	X	x	X
		Margin of error	X	x	X	12%	x	X	x	X
	Quebec	Estimate	x	X	X	X	X	x	x	X
		Margin of error	x	X	X	X	X	x	x	X
	Ontario	Estimate	x	x	X	6%	5%	X	X	x
		Margin of error	x	x	X	7%	6%	X	X	x
	Prairies	Estimate	X	X	x	X	1%	x	4%	94%
		Margin of error	X	X	x	X	2%	x	7%	9%
	British Columbia	Estimate	X	x	3%	X	X	X	20%	X
		Margin of error	X	x	6%	X	X	X	21%	X
Territories	Estimate	X	X	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	X	X	
Rural or urban location	Rural	Estimate	x	9%	8%	4%	X	x	5%	84%
		Margin of error	x	10%	9%	5%	X	x	7%	15%
	Urban	Estimate	23%	x	X	3%	7%	x	X	28%
		Margin of error	13%	x	X	3%	9%	x	X	21%
Export and non-export activities	Exporter	Estimate	X	x	x	x	X	X	x	X
		Margin of error	X	x	x	x	X	X	x	X
	Non-exporter	Estimate	21%	25%	x	2%	7%	x	x	x
		Margin of error	12%	18%	x	2%	8%	x	x	x
Year that they started selling goods and services	2006-2007	Estimate	x	x	6%	x	1%	8%	X	X
		Margin of error	x	x	8%	x	1%	13%	X	X
	2005-2000	Estimate	26%	X	X	1%	5%	X	X	X
		Margin of error	19%	X	X	3%	6%	X	X	X
	Prior to 2000	Estimate	27%	x	x	6%	x	x	X	X
		Margin of error	19%	x	x	6%	x	x	X	X
Female ownership	0%	Estimate	x	x	x	7%	X	x	x	x
		Margin of error	x	x	x	6%	X	x	x	x
	1 to 50%	Estimate	X	X	2%	1%	X	2%	X	1%
		Margin of error	X	X	3%	2%	X	4%	X	2%
	51 to 99%	Estimate	-	-	-	-	-	-	-	-
		Margin of error	-	-	-	-	-	-	-	-
	100%	Estimate	x	X	X	X	x	X	X	x
		Margin of error	x	X	X	X	x	X	X	x
Majority owner by age group	< 30	Estimate	X	0%	x	X	X	x	X	X
		Margin of error	X	2%	x	X	X	x	X	X
	30-39	Estimate	x	x	x	x	1%	X	X	x
		Margin of error	x	x	x	x	1%	X	X	x
	40-49	Estimate	9%	X	X	3%	x	x	X	X
		Margin of error	9%	X	X	4%	x	x	X	X
	50-64	Estimate	x	X	X	5%	6%	x	7%	X
		Margin of error	x	X	X	7%	7%	x	9%	X
	≥ 65	Estimate	X	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X	X
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	x	9%	X	2%	x	x	X	X
		Margin of error	x	7%	X	3%	x	x	X	X
	R&D Expenditure = 1% to 19%	Estimate	x	X	X	4%	x	2%	x	x
		Margin of error	x	X	X	7%	x	11%	x	x
	R&D Expenditure equal or greater than 20%	Estimate	7%	X	x	3%	0%	0%	X	X
		Margin of error	12%	X	x	6%	1%	1%	X	X

Survey on Financing Small and Medium Enterprises, 2007

**Table 11
Credit terms**

Survey question(s): A.15 What is the interest rate on the loan? A.16 Is this a fixed rate or a variable rate loan? A.17 What is the length of term of the loan? A.18 What was the total dollar amount of fees associated with obtaining the loan?	Term loan or mortgage				Operating line (short term loans, lines of credit, credit cards)			Fees	
	Interest rate	Fixed rate	Variable rate	Length of term (months)	Interest rate	Fixed rate	Variable rate	Amount of fees associated	Amount of fees associated
	Average annualized percentage rate	Percentage		Average term	Average rate	Percentage		total amount	average amount

SMEs by ↓	All SMEs →	Estimate	7.3	50%	50%	67.2	7.5	39%	61%	140,337,615	788
		Margin of error	0.2	5%	5%	5.9	0.3	6%	6%	45,560,852	254
Employment by size group	non-employer	Estimate	7.5	47%	53%	69.4	7.8	36%	64%	X	X
		Margin of error	0.6	9%	9%	10.1	0.5	9%	9%	X	X
	1 to 4	Estimate	7.3	54%	46%	61.4	7.5	41%	59%	X	X
		Margin of error	0.4	9%	9%	10.0	0.5	10%	10%	X	X
	5 to 19	Estimate	7.3	49%	51%	72.0	7.3	41%	59%	38,595,597	913
		Margin of error	0.3	11%	11%	13.2	0.4	13%	13%	15,219,532	362
	20 to 99	Estimate	6.8	44%	56%	66.2	6.9	36%	64%	28,592,390	2,115
Margin of error		0.4	11%	11%	11.0	0.5	14%	14%	13,139,300	942	
100 to 499	Estimate	6.7	42%	58%	66.7	6.8	X	X	X	X	
	Margin of error	0.3	13%	13%	10.7	0.4	X	X	X	X	
Industry	Agriculture/Primary	Estimate	6.9	57%	43%	80.6	7.1	39%	61%	X	X
		Margin of error	0.2	8%	8%	12.1	0.3	10%	10%	X	X
	Manufacturing	Estimate	7.6	48%	52%	56.0	7.6	44%	56%	X	X
		Margin of error	0.4	8%	8%	8.6	0.7	12%	12%	X	X
	Wholesale and retail	Estimate	6.9	38%	62%	77.0	7.6	26%	74%	15,734,279	631
		Margin of error	0.4	12%	12%	19.0	0.7	12%	12%	7,344,011	284
	Professional services	Estimate	7.0	49%	51%	57.6	7.9	28%	72%	X	X
		Margin of error	0.5	14%	14%	20.7	0.8	10%	10%	X	X
Knowledge-based industries	Estimate	7.6	49%	51%	65.4	8.0	48%	52%	X	X	
	Margin of error	0.6	17%	17%	23.4	0.5	13%	13%	X	X	
Accommodations and food services	Estimate	7.7	53%	47%	75.9	8.3	19%	81%	X	X	
	Margin of error	0.6	15%	15%	15.7	1.4	19%	19%	X	X	
Other industries	Estimate	7.7	48%	52%	58.8	7.4	46%	54%	69,898,704	922	
	Margin of error	0.5	10%	10%	9.2	0.5	11%	11%	23,402,734	311	
Region	Atlantic	Estimate	7.4	61%	39%	58.4	7.3	31%	69%	X	X
		Margin of error	0.4	13%	13%	11.0	0.5	13%	13%	X	X
	Quebec	Estimate	7.4	61%	39%	73.5	7.3	50%	50%	25,372,008	553
		Margin of error	0.3	8%	8%	12.3	0.5	11%	11%	12,274,776	261
	Ontario	Estimate	7.2	38%	62%	64.6	7.6	27%	73%	X	X
		Margin of error	0.3	12%	12%	10.4	0.5	10%	10%	X	X
	Prairies	Estimate	7.5	45%	55%	64.7	7.4	50%	50%	X	X
Margin of error		0.7	9%	9%	10.6	0.5	12%	12%	X	X	
British Columbia	Estimate	7.0	55%	45%	68.7	7.9	30%	70%	X	X	
	Margin of error	0.5	14%	14%	20.7	1.0	14%	14%	X	X	
Territories	Estimate	X	X	X	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	X	X	X	
Rural or urban location	Rural	Estimate	7.1	57%	43%	69.6	7.2	40%	60%	X	X
		Margin of error	0.2	7%	7%	8.2	0.3	10%	10%	X	X
	Urban	Estimate	7.5	45%	55%	65.6	7.7	38%	62%	101,885,683	914
Margin of error	0.4	7%	7%	8.2	0.4	7%	7%	27,298,218	242		
Export and non-export activities	Exporter	Estimate	7.2	45%	55%	68.6	7.6	33%	67%	28,351,802	1,178
		Margin of error	0.6	12%	12%	16.4	0.7	11%	11%	13,332,705	545
	Non-exporter	Estimate	7.4	50%	50%	67.1	7.5	40%	60%	111,985,813	727
Margin of error	0.3	6%	6%	6.3	0.3	6%	6%	43,677,891	282		
Year that they started selling goods and services	2006-2007	Estimate	7.5	40%	60%	65.1	7.9	37%	63%	X	X
		Margin of error	0.5	14%	14%	17.3	0.8	16%	16%	X	X
	2005-2000	Estimate	7.8	48%	52%	64.7	7.7	43%	57%	46,687,582	839
		Margin of error	0.6	10%	10%	10.6	0.5	10%	10%	18,160,677	325
Prior to 2000	Estimate	7.1	53%	47%	69.0	7.3	37%	63%	X	X	
	Margin of error	0.2	6%	6%	7.7	0.3	8%	8%	X	X	
Female ownership	0%	Estimate	7.1	38%	62%	70.5	7.7	44%	56%	X	X
		Margin of error	0.7	9%	9%	10.6	0.3	11%	11%	X	X
	1 to 50%	Estimate	7.0	53%	47%	77.7	7.3	51%	49%	X	X
		Margin of error	0.2	8%	8%	12.0	0.4	13%	13%	X	X
	51 to 99%	Estimate	6.0	X	X	36.6	6.8	10%	90%	X	X
Margin of error		0.8	X	X	17.5	0.9	18%	18%	X	X	
100%	Estimate	7.8	23%	77%	X	6.8	0%	100%	X	X	
	Margin of error	0.9	23%	23%	X	0.6	0%	0%	X	X	
Majority owner by age group	< 30	Estimate	7.4	58%	42%	88.8	8.0	X	X	X	X
		Margin of error	0.7	23%	23%	34.8	1.6	X	X	X	X
	30-39	Estimate	7.2	51%	49%	75.5	8.5	46%	54%	X	X
		Margin of error	0.4	13%	13%	18.8	1.0	13%	13%	X	X
	40-49	Estimate	7.9	48%	52%	66.6	7.7	36%	64%	41,907,488	744
		Margin of error	0.6	9%	9%	10.1	0.5	11%	11%	17,690,247	304
50-64	Estimate	7.1	50%	50%	64.1	7.1	36%	64%	X	X	
	Margin of error	0.2	8%	8%	8.8	0.3	9%	9%	X	X	
≥ 65	Estimate	7.0	46%	54%	65.9	7.3	35%	65%	X	X	
	Margin of error	0.3	16%	16%	14.2	0.4	18%	18%	X	X	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	7.4	52%	48%	66.3	7.6	39%	61%	89,739,196	680
		Margin of error	0.3	6%	6%	6.5	0.3	7%	7%	23,404,458	175
	R&D Expenditure = 1% to 19%	Estimate	7.2	41%	59%	69.9	7.1	34%	66%	X	X
		Margin of error	0.2	9%	9%	12.9	0.4	11%	11%	X	X
R&D Expenditure equal or greater than 20%	Estimate	6.8	X	X	X	8.0	46%	54%	X	X	
	Margin of error	0.7	X	X	X	0.7	15%	15%	X	X	

Table 12
Collateral, co-signatures, and government guaranties

Survey question(s): A.19 Was the financing guaranteed by a government program such as the Canada Small Business Financing Act? A.20 Did the credit supplier require the business to provide collateral to obtain the new financing? A.21 Did the credit supplier require co-signatures from individuals other than the business owners as a condition to obtain the loan?	Financing guaranteed by a government program	Collateral required	Co-signatures required
Applicable to SMEs that obtained authorization for their last debt financing in the last 12 months.	Percentage		

SMEs by ↓	All SMEs →	Estimate <i>Margin of error</i>	9% 2%	49% 4%	10% 2%
Employment by size group	non-employer	Estimate	9%	50%	9%
		<i>Margin of error</i>	3%	7%	3%
	1 to 4	Estimate	11%	44%	7%
		<i>Margin of error</i>	4%	7%	3%
	5 to 19	Estimate	9%	52%	16%
		<i>Margin of error</i>	4%	8%	6%
20 to 99	Estimate	4%	53%	7%	
	<i>Margin of error</i>	3%	9%	3%	
100 to 499	Estimate	6%	69%	15%	
	<i>Margin of error</i>	4%	11%	6%	
Industry	Agriculture/Primary	Estimate	15%	61%	7%
		<i>Margin of error</i>	4%	6%	4%
	Manufacturing	Estimate	8%	48%	11%
		<i>Margin of error</i>	4%	7%	4%
	Wholesale and retail	Estimate	10%	46%	11%
		<i>Margin of error</i>	5%	10%	6%
	Professional services	Estimate	8%	37%	10%
<i>Margin of error</i>		6%	8%	4%	
Knowledge-based industries	Estimate	2%	38%	12%	
	<i>Margin of error</i>	7%	10%	6%	
Accommodations and food services	Estimate	18%	59%	26%	
	<i>Margin of error</i>	8%	12%	10%	
Other industries	Estimate	7%	46%	9%	
	<i>Margin of error</i>	3%	7%	4%	
Region	Atlantic	Estimate	9%	44%	9%
		<i>Margin of error</i>	5%	10%	6%
	Quebec	Estimate	20%	44%	10%
		<i>Margin of error</i>	5%	6%	3%
	Ontario	Estimate	6%	47%	10%
		<i>Margin of error</i>	4%	9%	5%
Prairies	Estimate	6%	58%	7%	
	<i>Margin of error</i>	3%	7%	4%	
British Columbia	Estimate	1%	47%	15%	
	<i>Margin of error</i>	2%	10%	8%	
Territories	Estimate	X	X	X	
	<i>Margin of error</i>	X	X	X	
Rural or urban location	Rural	Estimate	13%	52%	9%
		<i>Margin of error</i>	3%	6%	3%
Urban	Estimate	7%	47%	10%	
	<i>Margin of error</i>	2%	5%	3%	
Export and non-export activities	Exporter	Estimate	7%	41%	9%
		<i>Margin of error</i>	4%	8%	3%
Non-exporter	Estimate	10%	50%	10%	
	<i>Margin of error</i>	2%	4%	2%	
Year that they started selling goods and services	2006-2007	Estimate	10%	52%	18%
		<i>Margin of error</i>	5%	12%	9%
	2005-2000	Estimate	8%	43%	13%
		<i>Margin of error</i>	3%	7%	4%
Prior to 2000	Estimate	10%	52%	6%	
	<i>Margin of error</i>	3%	5%	2%	
Female ownership	0%	Estimate	10%	48%	8%
		<i>Margin of error</i>	5%	8%	3%
	1 to 50%	Estimate	10%	54%	4%
		<i>Margin of error</i>	3%	7%	3%
	51 to 99%	Estimate	4%	X	0%
		<i>Margin of error</i>	9%	X	0%
100%	Estimate	4%	52%	26%	
	<i>Margin of error</i>	6%	23%	16%	
Majority owner by age group	< 30	Estimate	3%	62%	x
		<i>Margin of error</i>	5%	17%	x
	30-39	Estimate	8%	45%	9%
		<i>Margin of error</i>	3%	9%	4%
	40-49	Estimate	14%	53%	13%
		<i>Margin of error</i>	5%	7%	5%
50-64	Estimate	8%	45%	7%	
	<i>Margin of error</i>	3%	6%	2%	
≥ 65	Estimate	6%	56%	10%	
	<i>Margin of error</i>	4%	12%	11%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	9%	47%	8%
		<i>Margin of error</i>	2%	5%	2%
	R&D Expenditure = 1% to 19%	Estimate	10%	52%	13%
		<i>Margin of error</i>	4%	7%	5%
R&D Expenditure equal or greater than 20%	Estimate	13%	65%	16%	
	<i>Margin of error</i>	10%	14%	11%	

Table 13
Type of documentation required for credit application

Survey question(s): A.22 Which of the following documents were requested as part of the application process?	Formal application for financing	Business financial statements	Business plan	Personal financial statement	Appraisals of assets	Cash flow projection	Other documentation
A.22 Applies to SMEs that applied for financing in the last 12 months.	Percentage						

SMEs by ↓	All SMEs →	Estimate	70%	69%	21%	46%	32%	27%	18%
		Margin of error	3%	4%	3%	4%	3%	3%	3%
Employment by size group	non-employer	Estimate	68%	63%	19%	50%	29%	25%	19%
		Margin of error	6%	6%	4%	7%	6%	5%	6%
	1 to 4	Estimate	74%	67%	22%	49%	34%	26%	17%
		Margin of error	5%	6%	5%	7%	6%	5%	5%
	5 to 19	Estimate	68%	75%	23%	42%	35%	31%	20%
		Margin of error	7%	7%	7%	8%	8%	7%	6%
	20 to 99	Estimate	68%	82%	24%	28%	31%	30%	15%
		Margin of error	8%	6%	7%	8%	7%	8%	6%
	100 to 499	Estimate	70%	80%	34%	18%	25%	32%	13%
		Margin of error	10%	10%	14%	15%	9%	14%	15%
Industry	Agriculture/Primary	Estimate	67%	68%	23%	47%	36%	35%	17%
		Margin of error	6%	6%	5%	6%	6%	6%	5%
	Manufacturing	Estimate	70%	73%	27%	40%	34%	33%	17%
		Margin of error	6%	6%	6%	7%	6%	6%	5%
	Wholesale and retail	Estimate	66%	68%	22%	43%	29%	30%	20%
		Margin of error	8%	9%	8%	9%	9%	9%	8%
	Professional services	Estimate	66%	69%	16%	48%	23%	21%	13%
		Margin of error	8%	8%	6%	8%	7%	7%	6%
	Knowledge-based industries	Estimate	69%	70%	21%	47%	28%	31%	21%
		Margin of error	9%	9%	8%	10%	8%	10%	9%
Accommodations and food services	Estimate	77%	73%	38%	56%	44%	38%	22%	
	Margin of error	8%	9%	11%	11%	11%	11%	9%	
Other industries	Estimate	72%	68%	18%	46%	32%	21%	19%	
	Margin of error	6%	7%	5%	7%	6%	5%	6%	
Region	Atlantic	Estimate	67%	67%	22%	46%	26%	29%	14%
		Margin of error	8%	9%	7%	9%	8%	8%	7%
	Quebec	Estimate	64%	68%	22%	36%	38%	22%	17%
		Margin of error	6%	6%	5%	6%	6%	5%	5%
	Ontario	Estimate	76%	67%	23%	51%	25%	28%	20%
		Margin of error	6%	8%	7%	8%	7%	7%	7%
	Prairies	Estimate	67%	71%	21%	52%	38%	33%	18%
		Margin of error	7%	7%	5%	7%	7%	6%	6%
	British Columbia	Estimate	72%	69%	15%	43%	28%	21%	20%
		Margin of error	9%	9%	6%	10%	9%	8%	8%
Territories	Estimate	X	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	X	
Rural or urban location	Rural	Estimate	67%	66%	22%	43%	32%	23%	18%
		Margin of error	5%	6%	4%	6%	5%	4%	5%
	Urban	Estimate	71%	70%	21%	48%	32%	29%	19%
		Margin of error	4%	5%	4%	5%	4%	4%	4%
Export and non-export activities	Exporter	Estimate	67%	73%	24%	39%	29%	33%	22%
		Margin of error	7%	7%	7%	8%	7%	7%	7%
	Non-exporter	Estimate	70%	68%	21%	47%	32%	26%	18%
		Margin of error	4%	4%	3%	4%	4%	3%	3%
Year that they started selling goods and services	2006-2007	Estimate	69%	55%	33%	45%	32%	35%	19%
		Margin of error	10%	12%	10%	11%	10%	11%	9%
	2005-2000	Estimate	72%	71%	19%	52%	36%	30%	17%
		Margin of error	6%	6%	5%	7%	7%	6%	5%
	Prior to 2000	Estimate	68%	70%	20%	43%	30%	24%	19%
		Margin of error	4%	4%	4%	5%	4%	4%	4%
Female ownership	0%	Estimate	66%	62%	21%	30%	28%	22%	19%
		Margin of error	7%	7%	6%	6%	6%	5%	7%
	1 to 50%	Estimate	71%	71%	15%	47%	49%	28%	16%
		Margin of error	6%	6%	5%	7%	7%	6%	5%
	51 to 99%	Estimate	80%	X	5%	23%	X	28%	8%
		Margin of error	22%	X	17%	17%	X	21%	11%
	100%	Estimate	73%	66%	25%	62%	48%	38%	28%
		Margin of error	13%	20%	12%	23%	20%	23%	14%
Majority owner by age group	< 30	Estimate	65%	61%	16%	49%	17%	19%	13%
		Margin of error	18%	18%	10%	19%	10%	11%	10%
	30-39	Estimate	72%	66%	24%	49%	32%	32%	15%
		Margin of error	7%	9%	8%	9%	8%	8%	6%
	40-49	Estimate	73%	74%	23%	52%	34%	25%	22%
		Margin of error	6%	6%	6%	7%	7%	6%	6%
	50-64	Estimate	68%	65%	19%	43%	31%	26%	17%
		Margin of error	5%	6%	4%	6%	5%	5%	5%
	≥ 65	Estimate	66%	72%	25%	35%	37%	35%	20%
		Margin of error	11%	11%	14%	13%	13%	13%	9%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	68%	67%	20%	45%	30%	25%	20%
		Margin of error	4%	4%	3%	5%	4%	4%	4%
	R&D Expenditure = 1% to 19%	Estimate	72%	72%	21%	46%	38%	34%	14%
		Margin of error	6%	7%	6%	7%	7%	7%	4%
	R&D Expenditure equal or greater than 20%	Estimate	78%	75%	30%	57%	30%	34%	16%
		Margin of error	11%	16%	14%	16%	13%	14%	8%

Table 14
Requests for capital lease financing

Survey question(s): B.1 When did the business make its most recent request for new or additional capital lease financing?	Requested capital lease financing				The business has never made a request for a capital lease
	Last 12 months	1-3 years ago	More than 3 years ago	Total	
B.1 Applies to SMEs that approached at least one credit supplier for lease financing. Applies to their last request.	Percentage				

SMEs by ↓	All SMEs →	Estimate	17%	10%	8%	36%	64%
		Margin of error	2%	2%	1%	2%	2%
Employment by size group	non-employer	Estimate	13%	11%	7%	31%	69%
		Margin of error	3%	3%	2%	4%	4%
	1 to 4	Estimate	17%	10%	8%	34%	66%
		Margin of error	3%	2%	2%	4%	4%
	5 to 19	Estimate	22%	10%	9%	41%	59%
		Margin of error	4%	3%	3%	5%	5%
	20 to 99	Estimate	30%	12%	14%	55%	45%
		Margin of error	5%	4%	5%	6%	6%
	100 to 499	Estimate	26%	15%	13%	53%	47%
		Margin of error	9%	4%	5%	9%	9%
Industry	Agriculture/Primary	Estimate	14%	13%	9%	36%	64%
		Margin of error	3%	3%	3%	4%	4%
	Manufacturing	Estimate	21%	9%	12%	41%	59%
		Margin of error	4%	3%	3%	4%	4%
	Wholesale and retail	Estimate	15%	7%	9%	31%	69%
		Margin of error	4%	3%	3%	5%	5%
	Professional services	Estimate	15%	9%	8%	32%	68%
		Margin of error	4%	3%	3%	5%	5%
	Knowledge-based industries	Estimate	19%	8%	9%	35%	65%
		Margin of error	5%	3%	3%	6%	6%
Accommodations and food services	Estimate	13%	7%	11%	31%	69%	
	Margin of error	4%	3%	4%	5%	5%	
Other industries	Estimate	20%	12%	7%	38%	62%	
	Margin of error	3%	3%	2%	4%	4%	
Region	Atlantic	Estimate	18%	10%	9%	37%	63%
		Margin of error	5%	3%	4%	6%	6%
	Quebec	Estimate	20%	13%	9%	41%	59%
		Margin of error	4%	3%	2%	4%	4%
	Ontario	Estimate	15%	10%	8%	33%	67%
		Margin of error	3%	3%	2%	5%	5%
	Prairies	Estimate	18%	9%	7%	35%	65%
		Margin of error	4%	3%	2%	5%	5%
	British Columbia	Estimate	18%	10%	9%	36%	64%
		Margin of error	4%	4%	3%	6%	6%
Territories	Estimate	X	10%	X	X	X	
	Margin of error	X	22%	X	X	X	
Rural or urban location	Rural	Estimate	17%	12%	8%	36%	64%
		Margin of error	3%	3%	2%	4%	4%
	Urban	Estimate	18%	10%	8%	36%	64%
		Margin of error	2%	2%	2%	3%	3%
Export and non-export activities	Exporter	Estimate	16%	10%	13%	39%	61%
		Margin of error	4%	5%	3%	6%	6%
	Non-exporter	Estimate	18%	10%	8%	36%	64%
		Margin of error	2%	2%	1%	2%	2%
Year that they started selling goods and services	2006-2007	Estimate	11%	4%	2%	17%	83%
		Margin of error	3%	2%	1%	4%	4%
	2005-2000	Estimate	17%	10%	6%	33%	67%
		Margin of error	3%	3%	2%	4%	4%
	Prior to 2000	Estimate	19%	12%	10%	41%	59%
		Margin of error	3%	2%	2%	3%	3%
Female ownership	0%	Estimate	19%	12%	9%	41%	59%
		Margin of error	4%	3%	3%	5%	5%
	1 to 50%	Estimate	21%	10%	7%	38%	62%
		Margin of error	4%	3%	2%	5%	5%
	51 to 99%	Estimate	9%	9%	3%	21%	79%
		Margin of error	8%	6%	5%	11%	11%
	100%	Estimate	14%	11%	10%	34%	66%
		Margin of error	6%	4%	5%	9%	9%
Majority owner by age group	< 30	Estimate	11%	15%	3%	29%	71%
		Margin of error	7%	13%	2%	13%	13%
	30-39	Estimate	16%	10%	4%	30%	70%
		Margin of error	4%	4%	2%	5%	5%
	40-49	Estimate	17%	9%	7%	33%	67%
		Margin of error	3%	3%	2%	4%	4%
	50-64	Estimate	18%	11%	10%	39%	61%
		Margin of error	3%	2%	2%	4%	4%
	≥ 65	Estimate	21%	14%	12%	47%	53%
		Margin of error	8%	6%	5%	9%	9%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	18%	10%	8%	36%	64%
		Margin of error	2%	2%	1%	3%	3%
	R&D Expenditure = 1% to 19%	Estimate	16%	12%	10%	38%	62%
		Margin of error	4%	4%	3%	5%	5%
	R&D Expenditure equal or greater than 20%	Estimate	18%	6%	9%	33%	67%
		Margin of error	9%	4%	5%	9%	9%

Table 15
Intended use of the capital lease financing

Survey question(s): B.2 What type of asset did the business try to acquire through this lease?	Vehicles	Computer hardware and software	Other Machinery and Equipment	Other
B.2 Applies to SMEs that approached at least one credit supplier for lease financing. Applies to their last request in the last 36 months.	Percentage			

SMEs by ↓	All SMEs →	Estimate <i>Margin of error</i>	52% 5%	13% 3%	47% 5%	6% 2%
Employment by size group	non-employer	Estimate	58%	10%	44%	9%
		<i>Margin of error</i>	9%	4%	9%	4%
	1 to 4	Estimate	52%	13%	46%	6%
		<i>Margin of error</i>	8%	5%	8%	4%
	5 to 19	Estimate	53%	16%	46%	5%
		<i>Margin of error</i>	9%	6%	9%	3%
20 to 99	Estimate	29%	18%	64%	4%	
	<i>Margin of error</i>	9%	6%	9%	4%	
100 to 499	Estimate	29%	22%	66%	2%	
	<i>Margin of error</i>	11%	16%	16%	3%	
Industry	Agriculture/Primary	Estimate	50%	1%	49%	13%
		<i>Margin of error</i>	8%	1%	8%	5%
	Manufacturing	Estimate	23%	12%	75%	1%
		<i>Margin of error</i>	8%	6%	8%	2%
	Wholesale and retail	Estimate	53%	23%	45%	9%
		<i>Margin of error</i>	13%	12%	13%	7%
	Professional services	Estimate	35%	42%	30%	3%
		<i>Margin of error</i>	11%	11%	10%	3%
Knowledge-based industries	Estimate	43%	46%	36%	5%	
	<i>Margin of error</i>	11%	11%	10%	5%	
Accommodations and food services	Estimate	23%	31%	63%	9%	
	<i>Margin of error</i>	11%	12%	13%	8%	
Other industries	Estimate	60%	8%	46%	5%	
	<i>Margin of error</i>	7%	4%	8%	3%	
Region	Atlantic	Estimate	45%	9%	56%	5%
		<i>Margin of error</i>	11%	5%	11%	4%
	Quebec	Estimate	56%	14%	45%	4%
		<i>Margin of error</i>	8%	5%	8%	3%
	Ontario	Estimate	50%	17%	53%	5%
		<i>Margin of error</i>	10%	6%	10%	3%
	Prairies	Estimate	52%	9%	40%	14%
		<i>Margin of error</i>	9%	5%	9%	7%
	British Columbia	Estimate	51%	13%	49%	3%
		<i>Margin of error</i>	11%	7%	11%	4%
	Territories	Estimate	X	X	X	X
		<i>Margin of error</i>	X	X	X	X
Rural or urban location	Rural	Estimate	50%	7%	52%	8%
		<i>Margin of error</i>	7%	3%	7%	3%
	Urban	Estimate	53%	17%	45%	6%
		<i>Margin of error</i>	6%	4%	6%	3%
Export and non-export activities	Exporter	Estimate	51%	18%	44%	1%
		<i>Margin of error</i>	12%	7%	12%	2%
	Non-exporter	Estimate	52%	13%	48%	7%
		<i>Margin of error</i>	5%	3%	5%	2%
Year that they started selling goods and services	2006-2007	Estimate	47%	20%	46%	12%
		<i>Margin of error</i>	14%	11%	14%	11%
	2005-2000	Estimate	47%	18%	48%	6%
		<i>Margin of error</i>	8%	6%	8%	4%
	Prior to 2000	Estimate	54%	11%	47%	6%
		<i>Margin of error</i>	6%	3%	6%	3%
Female ownership	0%	Estimate	46%	15%	54%	5%
		<i>Margin of error</i>	10%	5%	10%	3%
	1 to 50%	Estimate	54%	7%	48%	7%
		<i>Margin of error</i>	9%	4%	9%	4%
	51 to 99%	Estimate	15%	X	X	X
		<i>Margin of error</i>	12%	X	X	X
	100%	Estimate	59%	12%	33%	12%
		<i>Margin of error</i>	15%	7%	13%	13%
Majority owner by age group	< 30	Estimate	X	3%	X	12%
		<i>Margin of error</i>	X	5%	X	19%
	30-39	Estimate	51%	13%	40%	11%
		<i>Margin of error</i>	12%	8%	11%	7%
	40-49	Estimate	50%	15%	51%	4%
		<i>Margin of error</i>	8%	5%	8%	3%
	50-64	Estimate	54%	13%	44%	6%
		<i>Margin of error</i>	7%	4%	7%	3%
	≥ 65	Estimate	47%	11%	63%	5%
		<i>Margin of error</i>	16%	8%	14%	5%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	52%	12%	46%	7%
		<i>Margin of error</i>	5%	3%	5%	2%
	R&D Expenditure = 1% to 19%	Estimate	52%	13%	52%	5%
		<i>Margin of error</i>	10%	5%	10%	3%
	R&D Expenditure equal or greater than 20%	Estimate	x	x	54%	8%
		<i>Margin of error</i>	x	x	21%	11%

Table 16
Capital lease financing authorization rates and amounts

Survey question(s): B.3 Was the lease authorized as a result of this request? B.4 What was the total value of the lease authorized?	Lease authorized	Total value of lease authorized	
		Total	Average authorized
	Percentage	Millions of dollars	Dollars

SMEs by ↓	All SMEs →	Estimate	92%	13,938	111,766
		Margin of error	3%	2,267	15,497
Employment by size group	non-employer	Estimate	88%	4,443	108,809
		Margin of error	7%	1,324	24,181
	1 to 4	Estimate	91%	3,314	88,027
		Margin of error	5%	1,067	23,726
	5 to 19	Estimate	96%	3,047	94,496
		Margin of error	3%	1,166	32,868
	20 to 99	Estimate	96%	2,562	198,824
		Margin of error	5%	890	65,970
100 to 499	Estimate	95%	x	X	
	Margin of error	3%	x	X	
Industry	Agriculture/Primary	Estimate	95%	2,453	120,106
		Margin of error	3%	752	32,705
	Manufacturing	Estimate	95%	x	X
		Margin of error	4%	x	X
	Wholesale and retail	Estimate	95%	x	X
		Margin of error	5%	x	X
	Professional services	Estimate	92%	x	X
		Margin of error	6%	x	X
	Knowledge-based industries	Estimate	85%	x	X
		Margin of error	8%	x	X
Accommodations and food services	Estimate	90%	x	X	
	Margin of error	7%	x	X	
Other industries	Estimate	90%	7,110	108,953	
	Margin of error	6%	1,586	18,686	
Region	Atlantic	Estimate	90%	642	77,656
		Margin of error	6%	231	23,486
	Quebec	Estimate	95%	3,418	93,033
		Margin of error	3%	1,304	32,963
	Ontario	Estimate	85%	4,528	133,163
		Margin of error	9%	1,429	32,584
	Prairies	Estimate	94%	3,400	116,245
		Margin of error	4%	983	28,934
	British Columbia	Estimate	95%	1,909	117,322
		Margin of error	5%	615	29,527
Territories	Estimate	X	x	X	
	Margin of error	X	x	X	
Rural or urban location	Rural	Estimate	96%	4,921	110,914
		Margin of error	2%	1,322	26,159
	Urban	Estimate	89%	9,017	112,236
		Margin of error	4%	1,859	19,271
Export and non-export activities	Exporter	Estimate	88%	2,632	194,199
		Margin of error	13%	1,105	78,465
	Non-exporter	Estimate	92%	11,305	101,713
		Margin of error	3%	1,984	14,646
Year that they started selling goods and services	2006-2007	Estimate	86%	x	X
		Margin of error	11%	x	X
	2005-2000	Estimate	90%	3,436	94,884
		Margin of error	6%	840	17,958
	Prior to 2000	Estimate	93%	9,779	119,753
		Margin of error	4%	1,932	19,951
Female ownership	0%	Estimate	96%	9,653	132,033
		Margin of error	3%	2,616	29,283
	1 to 50%	Estimate	94%	5,712	116,663
		Margin of error	4%	2,416	44,675
	51 to 99%	Estimate	100%	x	116,291
		Margin of error	1%	x	56,928
	100%	Estimate	77%	564	54,361
		Margin of error	11%	213	12,735
Majority owner by age group	< 30	Estimate	X	x	X
		Margin of error	X	x	X
	30-39	Estimate	92%	1,345	77,175
		Margin of error	6%	499	21,912
	40-49	Estimate	91%	3,861	105,582
		Margin of error	6%	994	21,535
	50-64	Estimate	93%	6,773	124,395
		Margin of error	4%	1,673	26,171
	≥ 65	Estimate	97%	1,746	128,924
		Margin of error	4%	820	49,978
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	92%	10,232	107,086
		Margin of error	3%	1,940	17,003
	R&D Expenditure = 1% to 19%	Estimate	91%	3,005	125,833
		Margin of error	8%	1,074	41,967
	R&D Expenditure equal or greater than 20%	Estimate	85%	x	132,826
		Margin of error	10%	x	61,652

Table 17
Request for equity financing

Survey question(s): C.1 When did the business make its most recent request for equity financing? [C3645]	Requested equity financing				The business has never made a request for equity financing
	Last 12 months	Last 3 years	More than 3 years ago	Total	
C.1 Applies to SMEs that approached at least one investor for equity financing. Applies to their last request.	Percentage				

SMEs by ↓	All SMEs →	Estimate <i>Margin of error</i>	3% 1%	2% 0%	5% 1%	10% 1%	90% 1%
Employment by size group	non-employer	Estimate	3%	1%	4%	9%	91%
		<i>Margin of error</i>	1%	1%	2%	2%	2%
	1 to 4	Estimate	3%	2%	4%	9%	91%
		<i>Margin of error</i>	1%	1%	1%	2%	2%
	5 to 19	Estimate	3%	2%	6%	10%	90%
		<i>Margin of error</i>	2%	1%	2%	3%	3%
20 to 99	Estimate	7%	2%	7%	15%	85%	
	<i>Margin of error</i>	3%	1%	3%	4%	4%	
100 to 499	Estimate	4%	5%	9%	18%	82%	
	<i>Margin of error</i>	4%	2%	4%	6%	6%	
Industry	Agriculture/Primary	Estimate	3%	2%	7%	12%	88%
		<i>Margin of error</i>	1%	1%	2%	3%	3%
	Manufacturing	Estimate	4%	4%	6%	13%	87%
		<i>Margin of error</i>	2%	2%	2%	3%	3%
	Wholesale and retail	Estimate	2%	1%	7%	10%	90%
		<i>Margin of error</i>	1%	1%	3%	3%	3%
	Professional services	Estimate	5%	2%	5%	12%	88%
		<i>Margin of error</i>	3%	1%	2%	4%	4%
Knowledge-based industries	Estimate	8%	3%	4%	15%	85%	
	<i>Margin of error</i>	4%	3%	2%	5%	5%	
Accommodations and food services	Estimate	7%	5%	6%	17%	83%	
	<i>Margin of error</i>	3%	3%	3%	5%	5%	
Other industries	Estimate	3%	1%	3%	7%	93%	
	<i>Margin of error</i>	1%	1%	1%	2%	2%	
Region	Atlantic	Estimate	3%	2%	7%	12%	88%
		<i>Margin of error</i>	2%	2%	4%	4%	4%
	Quebec	Estimate	2%	1%	2%	6%	94%
		<i>Margin of error</i>	1%	1%	1%	2%	2%
	Ontario	Estimate	4%	2%	5%	11%	89%
		<i>Margin of error</i>	2%	1%	2%	2%	2%
	Prairies	Estimate	3%	1%	4%	9%	91%
		<i>Margin of error</i>	2%	1%	2%	2%	2%
British Columbia	Estimate	4%	3%	7%	14%	86%	
	<i>Margin of error</i>	2%	2%	3%	4%	4%	
Territories	Estimate	3%	X	X	X	X	
	<i>Margin of error</i>	9%	X	X	X	X	
Rural or urban location	Rural	Estimate	3%	2%	5%	10%	90%
		<i>Margin of error</i>	1%	1%	1%	2%	2%
	Urban	Estimate	4%	2%	4%	10%	90%
		<i>Margin of error</i>	1%	0%	1%	2%	2%
Export and non-export activities	Exporter	Estimate	5%	3%	8%	16%	84%
		<i>Margin of error</i>	2%	2%	3%	4%	4%
	Non-exporter	Estimate	3%	1%	4%	9%	91%
		<i>Margin of error</i>	1%	0%	1%	1%	1%
Year that they started selling goods and services	2006-2007	Estimate	5%	3%	1%	9%	91%
		<i>Margin of error</i>	3%	2%	1%	4%	4%
	2005-2000	Estimate	4%	2%	3%	9%	91%
		<i>Margin of error</i>	1%	1%	1%	2%	2%
	Prior to 2000	Estimate	2%	1%	6%	10%	90%
		<i>Margin of error</i>	1%	1%	1%	2%	2%
Female ownership	0%	Estimate	2%	0%	4%	6%	94%
		<i>Margin of error</i>	1%	1%	2%	3%	3%
	1 to 50%	Estimate	3%	1%	5%	10%	90%
		<i>Margin of error</i>	2%	1%	2%	3%	3%
	51 to 99%	Estimate	1%	0%	2%	2%	98%
		<i>Margin of error</i>	0%	4%	4%	5%	5%
	100%	Estimate	2%	0%	1%	3%	97%
		<i>Margin of error</i>	9%	0%	1%	9%	9%
Majority owner by age group	< 30	Estimate	2%	1%	1%	5%	95%
		<i>Margin of error</i>	2%	1%	2%	3%	3%
	30-39	Estimate	4%	2%	2%	8%	92%
		<i>Margin of error</i>	3%	1%	2%	3%	3%
	40-49	Estimate	3%	2%	4%	8%	92%
		<i>Margin of error</i>	1%	1%	1%	2%	2%
	50-64	Estimate	4%	2%	5%	10%	90%
		<i>Margin of error</i>	1%	1%	1%	2%	2%
≥ 65	Estimate	3%	2%	12%	17%	83%	
	<i>Margin of error</i>	2%	2%	6%	7%	7%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	2%	1%	4%	8%	92%
		<i>Margin of error</i>	1%	1%	1%	1%	1%
	R&D Expenditure = 1% to 19%	Estimate	5%	2%	7%	14%	86%
		<i>Margin of error</i>	2%	1%	3%	4%	4%
	R&D Expenditure equal or greater than 20%	Estimate	11%	3%	6%	20%	80%
		<i>Margin of error</i>	5%	2%	4%	6%	6%

Table 18
Equity financing requests by type of financier approached

Survey question(s): C.2 Who did you request equity financing from? Was it from ...	Friend or relative of the business owners	Employee of the business	Private investor from outside the firm unrelated to the firm and its owners	Crown corporation or government institution	Other
C.2 Applies to SMEs that approached at least one investor for equity financing.	Percentage				

SMEs by ↓	All SMEs →	Estimate <i>Margin of error</i>	49% 9%	9% 5%	40% 9%	15% 5%	23% 9%
Employment by size group	non-employer	Estimate	52%	4%	40%	19%	22%
		<i>Margin of error</i>	16%	5%	15%	11%	16%
	1 to 4	Estimate	41%	9%	42%	11%	x
		<i>Margin of error</i>	16%	10%	16%	7%	x
	5 to 19	Estimate	61%	13%	31%	19%	x
		<i>Margin of error</i>	18%	15%	17%	11%	x
20 to 99	Estimate	x	x	52%	1%	28%	
	<i>Margin of error</i>	x	x	19%	2%	17%	
100 to 499	Estimate	X	X	71%	x	x	
	<i>Margin of error</i>	X	X	20%	x	x	
Industry	Agriculture/Primary	Estimate	x	3%	25%	x	x
		<i>Margin of error</i>	x	3%	12%	x	x
	Manufacturing	Estimate	59%	24%	45%	18%	18%
		<i>Margin of error</i>	16%	15%	16%	11%	14%
	Wholesale and retail	Estimate	X	1%	X	x	x
		<i>Margin of error</i>	X	2%	X	x	x
	Professional services	Estimate	x	9%	x	x	x
		<i>Margin of error</i>	x	11%	x	x	x
Knowledge-based industries	Estimate	34%	4%	64%	x	x	
	<i>Margin of error</i>	18%	11%	21%	x	x	
Accommodations and food services	Estimate	63%	7%	25%	6%	x	
	<i>Margin of error</i>	18%	9%	15%	6%	x	
Other industries	Estimate	x	11%	x	3%	x	
	<i>Margin of error</i>	x	12%	x	3%	x	
Region	Atlantic	Estimate	23%	4%	X	X	X
		<i>Margin of error</i>	18%	10%	X	X	X
	Quebec	Estimate	x	x	30%	15%	22%
		<i>Margin of error</i>	x	x	19%	12%	17%
	Ontario	Estimate	45%	3%	44%	17%	x
		<i>Margin of error</i>	15%	4%	14%	9%	x
	Prairies	Estimate	x	8%	x	12%	x
		<i>Margin of error</i>	x	6%	x	10%	x
British Columbia	Estimate	x	x	x	1%	x	
	<i>Margin of error</i>	x	x	x	4%	x	
Territories	Estimate	X	X	X	X	X	
	<i>Margin of error</i>	X	X	X	X	X	
Rural or urban location	Rural	Estimate	56%	6%	22%	21%	25%
		<i>Margin of error</i>	17%	9%	14%	12%	15%
	Urban	Estimate	45%	10%	48%	12%	23%
		<i>Margin of error</i>	11%	5%	11%	5%	11%
Export and non-export activities	Exporter	Estimate	41%	9%	59%	16%	12%
		<i>Margin of error</i>	19%	8%	19%	11%	9%
	Non-exporter	Estimate	51%	9%	35%	14%	26%
		<i>Margin of error</i>	11%	6%	10%	6%	11%
Year that they started selling goods and services	2006-2007	Estimate	35%	8%	35%	12%	X
		<i>Margin of error</i>	18%	9%	20%	10%	X
	2005-2000	Estimate	54%	8%	55%	6%	17%
		<i>Margin of error</i>	14%	8%	14%	5%	9%
	Prior to 2000	Estimate	49%	10%	28%	24%	27%
		<i>Margin of error</i>	15%	8%	10%	11%	14%
Female ownership	0%	Estimate	X	7%	X	X	12%
		<i>Margin of error</i>	X	11%	X	X	14%
	1 to 50%	Estimate	46%	19%	59%	22%	6%
		<i>Margin of error</i>	20%	11%	20%	12%	12%
	51 to 99%	Estimate	X	X	X	X	X
		<i>Margin of error</i>	X	X	X	X	X
	100%	Estimate	X	1%	1%	1%	X
		<i>Margin of error</i>	X	4%	5%	2%	X
Majority owner by age group	< 30	Estimate	X	X	X	X	X
		<i>Margin of error</i>	X	X	X	X	X
	30-39	Estimate	80%	15%	41%	4%	6%
		<i>Margin of error</i>	14%	18%	24%	6%	6%
	40-49	Estimate	48%	5%	37%	16%	17%
		<i>Margin of error</i>	17%	4%	16%	10%	9%
	50-64	Estimate	41%	6%	45%	16%	31%
		<i>Margin of error</i>	13%	4%	13%	8%	15%
≥ 65	Estimate	X	X	19%	18%	X	
	<i>Margin of error</i>	X	X	21%	22%	X	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	55%	12%	30%	15%	21%
		<i>Margin of error</i>	12%	8%	11%	7%	11%
	R&D Expenditure = 1% to 19%	Estimate	36%	7%	48%	20%	32%
		<i>Margin of error</i>	17%	7%	18%	12%	20%
	R&D Expenditure equal or greater than 20%	Estimate	48%	0%	63%	5%	16%
		<i>Margin of error</i>	17%	1%	16%	8%	10%

Table 19
Equity financing acceptance and amounts of investment provided

Survey question(s): C.3 Was an investment provided as a result of your most recent request? C.4 What was the total value of the investment provided? C.5 Was either all or part of this amount a follow-up investment from an existing business owner?		Investment following an equity financing request	Total of investments		Follow-up investment from existing owner	
			Total	Average investment		
		Percentage	Millions of dollars	Dollars	Percentage	
SMEs by ↓	All SMEs →	Estimate	72%	612	35,017	41%
		Margin of error	8%	182	6,539	11%
Employment by size group	non-employer	Estimate	64%	198	34,555	23%
		Margin of error	16%	88	8,652	14%
	1 to 4	Estimate	85%	x	37,603	54%
		Margin of error	11%	x	15,291	18%
	5 to 19	Estimate	66%	98	30,403	x
		Margin of error	21%	42	8,466	x
	20 to 99	Estimate	77%	x	35,883	x
		Margin of error	14%	x	8,367	x
	100 to 499	Estimate	94%	8	34,420	x
		Margin of error	12%	3	11,865	x
Industry	Agriculture/Primary	Estimate	70%	x	45,966	41%
		Margin of error	17%	x	11,684	22%
	Manufacturing	Estimate	68%	51	34,532	43%
		Margin of error	15%	23	7,276	20%
	Wholesale and retail	Estimate	X	x	51,495	x
		Margin of error	X	x	9,596	x
	Professional services	Estimate	82%	x	35,655	50%
		Margin of error	18%	x	13,491	23%
	Knowledge-based industries	Estimate	67%	x	32,749	46%
		Margin of error	19%	x	10,218	24%
Accommodations and food services	Estimate	74%	x	25,062	x	
	Margin of error	14%	x	8,874	x	
Other industries	Estimate	74%	x	X	42%	
	Margin of error	20%	x	X	24%	
Region	Atlantic	Estimate	75%	x	X	x
		Margin of error	21%	x	X	x
	Quebec	Estimate	x	x	X	X
		Margin of error	x	x	X	X
	Ontario	Estimate	82%	323	43,678	49%
		Margin of error	9%	156	11,637	18%
	Prairies	Estimate	66%	95	29,263	44%
		Margin of error	24%	45	8,743	22%
	British Columbia	Estimate	72%	x	24,828	x
		Margin of error	21%	x	7,783	x
Territories	Estimate	X	x	X	X	
	Margin of error	X	x	X	X	
Rural or urban location	Rural	Estimate	65%	x	37,142	x
		Margin of error	16%	x	11,548	x
	Urban	Estimate	75%	431	34,195	46%
		Margin of error	10%	156	7,957	12%
Export and non-export activities	Exporter	Estimate	68%	117	33,510	39%
		Margin of error	17%	46	7,420	21%
	Non-exporter	Estimate	73%	495	35,393	41%
		Margin of error	10%	176	7,922	12%
Year that they started selling goods and services	2006-2007	Estimate	83%	x	X	X
		Margin of error	14%	x	X	X
	2005-2000	Estimate	72%	229	32,356	43%
		Margin of error	13%	87	7,555	15%
	Prior to 2000	Estimate	68%	231	33,533	33%
		Margin of error	14%	83	7,154	15%
Female ownership	0%	Estimate	X	x	X	X
		Margin of error	X	x	X	X
	1 to 50%	Estimate	94%	202	27,348	40%
		Margin of error	7%	91	8,842	20%
	51 to 99%	Estimate	X	x	X	X
		Margin of error	X	x	X	X
	100%	Estimate	100%	x	X	X
		Margin of error	1%	x	X	X
Majority owner by age group	< 30	Estimate	92%	x	16,615	X
		Margin of error	13%	x	7,780	X
	30-39	Estimate	80%	x	31,969	15%
		Margin of error	19%	x	9,270	17%
	40-49	Estimate	74%	141	29,973	43%
		Margin of error	15%	62	8,843	19%
	50-64	Estimate	67%	x	37,865	42%
		Margin of error	13%	x	12,059	16%
	≥ 65	Estimate	77%	x	49,397	82%
		Margin of error	24%	x	18,290	24%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	71%	326	33,159	39%
		Margin of error	12%	106	6,216	14%
	R&D Expenditure = 1% to 19%	Estimate	75%	x	39,900	43%
		Margin of error	15%	x	17,517	22%
	R&D Expenditure equal or greater than 20%	Estimate	72%	x	32,844	41%
		Margin of error	14%	x	11,378	19%

Survey on Financing Small and Medium Enterprises, 2007

Table 20
Government financing requests and authorization

Survey question(s): D.1 When did the business make its most recent request for a grant, subsidy, no-interest loan or non-repayable contribution from government? D.2 Was the request approved? D.3 What was the amount of financing authorized?		Requested or a grant, subsidy, no-interest loan or non-repayable contribution from government (C3649)				The business never made a request for government aid	Request was approved	Total value of financing authorized	
		Last 12 months	Last 3 years	More than 3 years ago	Total			Total	Average authorized
D.1-D.2 Applies to SMEs that approached government for a grant, subsidy, no-interest loan or non-repayable contribution. Applies to their last request over the past 36 months. Mark one only.		Percentage					Millions of dollars	Dollars	

SMEs by	All SMEs	Estimate	10%	4%	6%	20%	80%	81%	5,366	94,611
		Margin of error	1%	1%	1%	2%	2%	5%	1,478	22,656
Employment by size group	non-employer	Estimate	11%	4%	5%	20%	80%	84%	x	X
		Margin of error	2%	1%	2%	3%	3%	6%	x	X
	1 to 4	Estimate	8%	4%	6%	19%	81%	79%	x	101,222
		Margin of error	2%	2%	2%	3%	3%	9%	x	46,070
	5 to 19	Estimate	10%	3%	6%	19%	81%	71%	1,221	124,506
		Margin of error	3%	1%	2%	4%	4%	15%	475	40,904
	20 to 99	Estimate	12%	8%	6%	25%	75%	87%	874	159,754
	Margin of error	4%	3%	2%	5%	5%	12%	418	66,699	
Industry	100 to 499	Estimate	14%	4%	8%	26%	74%	86%	x	X
		Margin of error	9%	2%	3%	9%	9%	12%	x	X
	Agriculture/Primary	Estimate	24%	8%	12%	44%	56%	92%	1,216	51,446
		Margin of error	4%	2%	3%	4%	4%	4%	454	17,592
	Manufacturing	Estimate	13%	7%	11%	30%	70%	70%	436	111,385
		Margin of error	3%	2%	3%	4%	4%	9%	195	41,540
	Wholesale and retail	Estimate	7%	3%	3%	14%	86%	71%	x	X
	Margin of error	3%	2%	2%	4%	4%	15%	x	X	
Region	Professional services	Estimate	5%	7%	4%	16%	84%	83%	x	X
		Margin of error	2%	3%	2%	4%	4%	11%	x	X
	Knowledge-based industries	Estimate	19%	8%	3%	30%	70%	79%	x	X
		Margin of error	5%	4%	2%	6%	6%	10%	x	X
	Accommodations and food services	Estimate	6%	5%	4%	14%	86%	83%	x	X
		Margin of error	3%	3%	3%	4%	4%	11%	x	X
	Other industries	Estimate	6%	2%	4%	13%	87%	71%	x	125,851
	Margin of error	2%	1%	2%	3%	3%	14%	x	53,468	
Rural or urban location	Atlantic	Estimate	15%	7%	10%	32%	68%	79%	x	X
		Margin of error	5%	3%	4%	6%	6%	10%	x	X
	Quebec	Estimate	12%	6%	7%	25%	75%	76%	2,164	132,676
		Margin of error	3%	2%	2%	3%	3%	8%	737	38,473
	Ontario	Estimate	10%	4%	5%	18%	82%	83%	x	91,055
		Margin of error	3%	1%	2%	4%	4%	11%	x	40,326
	Prairies	Estimate	11%	3%	5%	19%	81%	83%	x	X
	Margin of error	3%	1%	2%	4%	4%	8%	x	X	
Export and non-export activities	British Columbia	Estimate	4%	3%	4%	11%	89%	85%	x	X
		Margin of error	2%	2%	3%	4%	4%	12%	x	X
	Territories	Estimate	X	X	X	X	X	X	x	X
		Margin of error	X	X	X	X	X	X	x	X
	Rural	Estimate	16%	6%	9%	30%	70%	84%	1,873	65,297
		Margin of error	3%	2%	2%	3%	3%	6%	684	20,977
	Urban	Estimate	8%	4%	4%	15%	85%	77%	3,492	124,619
	Margin of error	2%	1%	1%	2%	2%	7%	1,312	39,520	
Year that they started selling goods and services	Exporter	Estimate	15%	6%	9%	30%	70%	75%	x	147,568
		Margin of error	4%	2%	4%	5%	5%	11%	x	62,466
	Non-exporter	Estimate	10%	4%	5%	19%	81%	82%	4,023	84,493
	Margin of error	1%	1%	1%	2%	2%	5%	1,321	24,160	
Female ownership	2006-2007	Estimate	9%	3%	1%	13%	87%	74%	x	X
		Margin of error	4%	2%	2%	4%	4%	12%	x	X
	2005-2000	Estimate	8%	5%	3%	15%	85%	76%	1,419	99,991
		Margin of error	2%	2%	1%	3%	3%	8%	681	42,340
	Prior to 2000	Estimate	12%	4%	8%	24%	76%	83%	3,304	87,060
		Margin of error	2%	1%	2%	3%	3%	6%	1,025	23,091
Majority owner by age group	0%	Estimate	10%	2%	5%	17%	83%	81%	x	X
		Margin of error	3%	1%	2%	3%	3%	8%	x	X
	1 to 50%	Estimate	14%	7%	7%	29%	71%	92%	3,158	98,082
		Margin of error	3%	2%	2%	4%	4%	4%	1,413	39,589
	51 to 99%	Estimate	39%	2%	1%	42%	58%	X	x	52,168
		Margin of error	18%	2%	2%	18%	18%	X	x	19,865
	100%	Estimate	10%	6%	4%	21%	79%	61%	x	X
	Margin of error	5%	3%	2%	6%	6%	15%	x	X	
Innovation	< 30	Estimate	7%	6%	3%	16%	84%	X	x	X
		Margin of error	4%	6%	3%	8%	8%	X	x	X
	30-39	Estimate	7%	5%	5%	18%	82%	75%	x	X
		Margin of error	3%	2%	2%	4%	4%	12%	x	X
	40-49	Estimate	9%	5%	5%	19%	81%	81%	x	82,752
		Margin of error	2%	1%	2%	3%	3%	9%	x	38,677
	50-64	Estimate	11%	3%	6%	20%	80%	83%	2,192	92,081
		Margin of error	2%	1%	2%	3%	3%	7%	867	33,069
	≥ 65	Estimate	16%	8%	6%	30%	70%	77%	x	X
		Margin of error	8%	4%	3%	8%	8%	17%	x	X
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	8%	4%	5%	17%	83%	81%	2,977	84,506
		Margin of error	1%	1%	1%	2%	2%	6%	1,181	28,742
	R&D Expenditure = 1% to 19%	Estimate	14%	6%	6%	26%	74%	82%	x	103,178
		Margin of error	3%	2%	2%	4%	4%	7%	x	46,445
	R&D Expenditure equal or greater than 20%	Estimate	25%	5%	8%	39%	61%	74%	x	132,461
		Margin of error	9%	3%	6%	10%	10%	15%	x	61,624

Survey on Financing Small and Medium Enterprises, 2007

Table 21
Request for trade credit

Survey question(s): D.4 When did the business make its most recent request for trade credit from a supplier? D.5 Was the request approved? D.6 What was the amount authorized?	Business made a request for trade credit from a supplier				The business has never requested trade credit	Request was approved	Total value of amount authorized	
	Last 12 months	Last 3 years	More than 3 years ago	Total			Total	Average authorized
<i>D.4 applies to SMEs that approached a supplier for trade credit.</i>	Percentage					Millions of dollars	Dollars	

SMEs by ↓	All SMEs →	Estimate	29%	8%	7%	44%	56%	99%	1,977	14,670
		Margin of error	2%	1%	1%	2%	2%	0%	349	2,132
Employment by size group	non-employer	Estimate	25%	8%	7%	41%	59%	98%	718	15,621
		Margin of error	4%	3%	2%	4%	4%	1%	291	5,289
	1 to 4	Estimate	23%	8%	7%	38%	62%	99%	483	13,913
		Margin of error	3%	2%	2%	4%	4%	1%	140	3,341
	5 to 19	Estimate	36%	8%	7%	51%	49%	99%	517	14,775
		Margin of error	5%	3%	3%	5%	5%	0%	126	2,551
	20 to 99	Estimate	54%	3%	4%	61%	39%	100%	233	13,272
		Margin of error	6%	1%	2%	6%	6%	0%	44	2,031
	100 to 499	Estimate	55%	6%	3%	64%	36%	98%	26	16,927
		Margin of error	8%	2%	2%	8%	8%	2%	10	4,409
Industry	Agriculture/Primary	Estimate	26%	7%	11%	43%	57%	97%	379	18,969
		Margin of error	4%	2%	3%	4%	4%	2%	92	3,664
	Manufacturing	Estimate	46%	8%	7%	61%	39%	99%	203	15,844
		Margin of error	4%	2%	2%	4%	4%	1%	39	2,316
	Wholesale and retail	Estimate	39%	7%	9%	54%	46%	100%	297	10,996
		Margin of error	6%	3%	4%	6%	6%	0%	75	2,119
	Professional services	Estimate	21%	6%	9%	35%	65%	97%	62	9,109
		Margin of error	4%	3%	3%	5%	5%	3%	17	1,798
Knowledge-based industries	Estimate	22%	5%	6%	33%	67%	97%	58	14,248	
	Margin of error	5%	3%	3%	6%	6%	3%	23	4,357	
Accommodations and food services	Estimate	26%	8%	4%	38%	62%	100%	x	10,040	
	Margin of error	5%	3%	2%	6%	6%	0%	x	4,173	
Other industries	Estimate	27%	8%	5%	41%	59%	99%	910	15,874	
	Margin of error	4%	3%	2%	4%	4%	0%	322	4,622	
Region	Atlantic	Estimate	31%	6%	10%	47%	53%	97%	105	10,633
		Margin of error	5%	3%	4%	6%	6%	2%	33	2,697
	Quebec	Estimate	23%	5%	7%	36%	64%	98%	393	14,613
		Margin of error	4%	2%	2%	4%	4%	1%	97	2,657
	Ontario	Estimate	31%	9%	6%	46%	54%	100%	727	15,683
		Margin of error	5%	3%	2%	5%	5%	0%	305	5,374
	Prairies	Estimate	29%	8%	6%	44%	56%	99%	496	15,403
		Margin of error	4%	3%	2%	5%	5%	1%	111	3,001
	British Columbia	Estimate	34%	9%	8%	51%	49%	99%	252	13,121
		Margin of error	5%	4%	3%	6%	6%	1%	80	3,414
	Territories	Estimate	X	4%	X	X	X	X	x	X
		Margin of error	X	19%	X	X	X	X	x	X
Rural or urban location	Rural	Estimate	28%	9%	8%	45%	55%	99%	626	14,018
		Margin of error	4%	2%	2%	4%	4%	1%	120	2,190
Urban	Estimate	29%	7%	6%	43%	57%	99%	1,351	14,994	
	Margin of error	3%	2%	1%	3%	3%	0%	329	2,986	
Export and non-export activities	Exporter	Estimate	39%	8%	6%	53%	47%	99%	328	14,971
		Margin of error	6%	4%	3%	6%	6%	1%	81	2,972
	Non-exporter	Estimate	28%	8%	7%	42%	58%	99%	1,649	14,612
		Margin of error	2%	2%	1%	3%	3%	0%	340	2,480
Year that they started selling goods and services	2006-2007	Estimate	28%	7%	1%	36%	64%	98%	159	11,679
		Margin of error	6%	4%	1%	6%	6%	1%	59	3,194
	2005-2000	Estimate	27%	8%	6%	41%	59%	99%	549	13,758
		Margin of error	4%	2%	2%	4%	4%	1%	157	3,299
	Prior to 2000	Estimate	30%	8%	9%	47%	53%	99%	1,270	15,617
		Margin of error	3%	2%	2%	3%	3%	1%	307	3,070
Female ownership	0%	Estimate	29%	5%	8%	42%	58%	100%	759	11,266
		Margin of error	5%	3%	2%	5%	5%	0%	248	3,045
	1 to 50%	Estimate	31%	6%	5%	42%	58%	100%	958	19,400
		Margin of error	4%	2%	2%	5%	5%	0%	182	3,038
	51 to 99%	Estimate	31%	3%	17%	51%	49%	X	21	6,614
		Margin of error	13%	3%	17%	18%	18%	X	8	2,218
	100%	Estimate	33%	6%	3%	42%	58%	97%	x	11,118
		Margin of error	8%	9%	2%	10%	10%	3%	x	5,400
Majority owner by age group	< 30	Estimate	24%	8%	1%	33%	67%	99%	x	12,488
		Margin of error	12%	7%	1%	13%	13%	2%	x	5,777
	30-39	Estimate	29%	8%	4%	41%	59%	99%	220	11,039
		Margin of error	5%	4%	2%	6%	6%	1%	62	2,637
	40-49	Estimate	28%	9%	9%	45%	55%	98%	481	12,443
		Margin of error	4%	3%	2%	4%	4%	1%	136	2,838
	50-64	Estimate	29%	7%	7%	43%	57%	99%	937	16,123
		Margin of error	3%	2%	2%	4%	4%	1%	286	4,036
	≥ 65	Estimate	36%	5%	7%	48%	52%	X	292	20,432
		Margin of error	8%	4%	4%	9%	9%	X	137	6,705
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	28%	7%	7%	42%	58%	99%	1,423	14,156
		Margin of error	3%	2%	1%	3%	3%	0%	319	2,661
	R&D Expenditure = 1% to 19%	Estimate	33%	10%	7%	50%	50%	99%	465	16,731
		Margin of error	5%	4%	2%	5%	5%	1%	140	3,608
	R&D Expenditure equal or greater than 20%	Estimate	27%	6%	5%	37%	63%	97%	89	13,806
		Margin of error	8%	3%	4%	9%	9%	3%	37	4,400

Survey on Financing Small and Medium Enterprises, 2007

Table 22
Percentage of revenues derived from exporting goods or services

Survey question(s): E.1 Did the business sell or export any of its goods or services outside Canada during the past 12 months? E.2 What percentage of your revenues came from?	Has NOT exported goods or services	Exported goods or services	Percentage of revenues from:						
			USA	Other Americas	Europe	China	Other Asia	Other foreign	CANADA
E.1 Applies to all SMEs. E.2 Applies to exporters only.		Percentage	Average percentage						

SMEs by	All SMEs	Estimate	91%	9%	34.3	4.4	3.6	1.0	1.4	1.9	53.5
	→	Margin of error	1%	1%	5.3	1.8	2.5	0.8	1.0	1.0	5.6
Employment by size group	non-employer	Estimate	93%	7%	X	4.0	3.7	0.5	1.2	1.4	X
		Margin of error	1%	1%	X	5.6	10.6	0.6	4.5	3.4	X
	1 to 4	Estimate	91%	9%	31.5	4.0	4.6	4.6	1.7	2.5	51.1
		Margin of error	1%	1%	15.4	4.1	15.6	4.7	3.0	2.7	17.4
	5 to 19	Estimate	89%	11%	35.4	4.0	2.7	0.7	1.8	1.8	53.6
		Margin of error	2%	2%	9.3	2.2	2.5	1.6	2.6	2.2	9.4
20 to 99	Estimate	77%	23%	32.2	5.7	4.1	0.6	1.2	2.2	54.0	
	Margin of error	4%	4%	6.7	3.6	3.6	1.1	1.4	1.7	7.9	
100 to 499	Estimate	67%	33%	39.5	1.9	3.2	0.2	1.0	0.9	53.3	
	Margin of error	7%	7%	11.6	1.4	2.4	0.1	0.6	0.5	12.6	
Industry	Agriculture/Primary	Estimate	93%	7%	X	1.2	X	1.0	1.7	1.3	X
		Margin of error	2%	2%	X	3.8	X	1.7	5.8	1.9	X
	Manufacturing	Estimate	72%	28%	35.9	2.3	2.9	0.5	0.6	1.0	56.8
		Margin of error	3%	3%	7.1	1.3	3.8	1.5	0.5	1.1	7.7
	Wholesale and retail	Estimate	87%	13%	30.1	5.6	4.7	1.5	2.3	2.4	53.4
		Margin of error	2%	2%	8.6	2.6	3.3	1.6	2.4	2.3	10.0
	Professional services	Estimate	88%	12%	X	4.8	3.3	1.6	2.0	4.1	X
		Margin of error	2%	2%	X	6.7	10.2	4.3	3.9	4.1	X
Knowledge-based industries	Estimate	83%	17%	42.8	4.1	8.7	1.8	2.8	3.4	X	
	Margin of error	2%	2%	21.6	3.2	6.6	1.7	3.6	5.3	X	
Accommodations and food services	Estimate	98%	2%	X	0.0	X	0.3	X	0.2	X	
	Margin of error	1%	1%	X	1.6	X	4.0	X	6.5	X	
Other industries	Estimate	95%	5%	35.3	8.0	1.8	0.2	0.3	1.4	53.0	
	Margin of error	1%	1%	8.3	9.1	1.5	0.4	0.2	1.4	11.3	
Region	Atlantic	Estimate	92%	8%	X	7.9	X	0.4	1.9	2.7	X
		Margin of error	2%	2%	X	9.8	X	0.6	5.0	5.9	X
	Quebec	Estimate	92%	8%	37.6	2.7	4.0	1.1	1.0	2.1	51.6
		Margin of error	1%	1%	10.3	1.8	2.4	2.1	0.7	2.4	10.4
	Ontario	Estimate	90%	10%	34.6	5.3	2.9	0.4	0.6	1.7	54.4
		Margin of error	1%	1%	6.2	2.5	2.1	0.4	1.1	1.4	7.0
	Prairies	Estimate	94%	6%	32.2	2.7	3.8	0.5	1.4	2.0	57.4
	Margin of error	1%	1%	23.4	3.2	5.0	0.6	2.9	1.9	22.8	
British Columbia	Estimate	91%	9%	30.3	4.2	2.6	3.9	5.3	1.6	52.2	
	Margin of error	2%	2%	14.9	9.0	2.0	5.2	6.1	1.6	14.8	
Territories	Estimate	94%	6%	X	0.4	1.8	0.2	0.1	0.3	X	
	Margin of error	17%	17%	X	1.8	10.0	12.1	1.0	1.9	X	
Rural or urban location	Rural	Estimate	93%	7%	39.7	3.8	3.4	0.1	1.4	1.2	50.4
		Margin of error	1%	1%	10.9	2.7	4.6	0.1	1.8	1.5	11.6
Urban	Estimate	91%	9%	33.2	4.5	3.7	1.2	1.4	2.0	54.1	
	Margin of error	1%	1%	6.0	2.0	2.8	0.9	1.1	1.1	6.4	
Export and non-export activities	Exporter	Estimate	X	X	34.3	4.4	3.6	1.0	1.4	1.9	53.5
		Margin of error	X	X	5.3	1.8	2.5	0.8	1.0	1.0	5.6
Non-exporter	Estimate	X	X	-	-	-	-	-	-	-	-
	Margin of error	X	X	-	-	-	-	-	-	-	-
Year that they started selling goods and services	2006-2007	Estimate	94%	6%	X	2.2	X	0.9	0.8	2.7	X
		Margin of error	2%	2%	X	5.2	X	2.3	10.3	6.1	X
	2005-2000	Estimate	93%	7%	43.2	3.6	2.5	0.8	3.1	2.9	43.9
		Margin of error	1%	1%	17.5	3.6	2.6	1.1	4.0	2.9	15.3
	Prior to 2000	Estimate	90%	10%	32.4	4.6	3.9	1.0	1.0	1.6	55.4
		Margin of error	1%	1%	4.7	2.0	2.9	0.9	0.9	1.0	5.5
Female ownership	0%	Estimate	92%	8%	35.2	3.1	3.0	0.2	0.6	1.4	56.6
		Margin of error	1%	1%	14.2	2.1	5.1	0.3	1.1	1.6	15.4
	1 to 50%	Estimate	91%	9%	X	3.4	3.4	0.6	1.1	3.7	X
		Margin of error	1%	1%	X	3.2	6.3	5.5	1.7	15.4	X
51 to 99%	Estimate	81%	19%	12.8	2.2	1.2	5.1	16.2	2.1	60.4	
	Margin of error	8%	8%	8.1	2.4	1.4	6.6	11.7	2.9	17.8	
100%	Estimate	92%	8%	X	0.1	1.2	0.0	0.3	X	X	
	Margin of error	3%	3%	X	0.4	4.1	0.0	0.7	X	X	
Majority owner by age group	< 30	Estimate	88%	12%	X	0.4	3.1	1.2	1.0	0.3	X
		Margin of error	6%	6%	X	1.8	11.9	4.4	3.8	2.0	X
	30-39	Estimate	93%	7%	X	1.8	2.1	0.8	0.7	1.0	X
		Margin of error	1%	1%	X	3.0	2.2	2.5	1.8	1.1	X
	40-49	Estimate	91%	9%	35.0	2.2	3.2	1.8	1.1	1.9	54.7
		Margin of error	1%	1%	13.0	1.5	5.0	2.0	2.6	1.8	12.2
50-64	Estimate	91%	9%	31.6	6.5	3.6	0.6	1.8	2.3	53.5	
	Margin of error	1%	1%	6.4	3.2	3.9	1.1	1.5	1.6	7.8	
≥ 65	Estimate	90%	10%	40.4	2.2	4.9	1.1	0.8	0.8	49.9	
	Margin of error	2%	2%	11.4	1.3	5.0	1.2	0.9	1.5	11.6	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	94%	6%	33.4	4.8	2.5	1.0	1.2	1.5	55.6
		Margin of error	1%	1%	7.4	2.4	2.7	1.2	1.4	1.2	7.9
	R&D Expenditure = 1% to 19%	Estimate	84%	16%	33.3	3.8	4.4	0.7	1.5	2.2	54.0
		Margin of error	2%	2%	8.7	3.0	5.0	0.7	1.6	1.7	9.0
R&D Expenditure equal or greater than 20%	Estimate	79%	21%	46.3	4.3	8.2	1.7	2.3	2.8	34.4	
	Margin of error	4%	4%	14.3	4.0	8.3	5.3	3.3	4.1	12.2	

Survey on Financing Small and Medium Enterprises, 2007

Table 23
Investments in other businesses

Survey question(s): E.3 Excluding publicly-traded companies, did the majority owners of the business ever make investments in other unrelated businesses? E.4 How many other businesses did the majority owners make new investments in: 2007, 2006:	Business owners who invested in unrelated businesses	Business owners making investments in businesses in 2006-2007					
E.3-E.4 Applies to SMEs for which their majority owners made investments in other businesses.		Percentage	Number of investments (total)	Average number of investments (2007)	Average number of investments (2006)	Number of first-time investments (total)	Average number of first-time investments (2007)

SMEs by		Estimate							
All SMEs	→	Estimate	9%	x	0.8	0.4	106,983	0.4	0.3
		Margin of error	1%	x	0.1	0.1	18,106	0.1	0.1
Employment by size group	non-employer	Estimate	9%	x	0.7	0.5	58,028	0.5	0.3
		Margin of error	1%	x	0.1	0.1	14,584	0.1	0.1
	1 to 4	Estimate	9%	x	0.8	0.4	25,279	0.4	0.2
		Margin of error	1%	x	0.2	0.1	6,666	0.1	0.1
	5 to 19	Estimate	11%	x	0.8	0.3	16,633	0.5	X
		Margin of error	2%	x	0.2	0.2	6,049	0.2	X
	20 to 99	Estimate	16%	x	0.9	X	X	X	X
		Margin of error	3%	x	0.3	X	X	X	X
	100 to 499	Estimate	19%	x	0.7	X	X	0.4	X
		Margin of error	5%	x	0.2	X	X	0.2	X
Industry	Agriculture/Primary	Estimate	8%	x	0.7	0.3	8,089	0.4	X
		Margin of error	2%	x	0.2	0.1	2,799	0.2	X
	Manufacturing	Estimate	9%	x	0.8	X	4,031	0.4	X
		Margin of error	2%	x	0.2	X	1,715	0.2	X
	Wholesale and retail	Estimate	9%	x	0.8	0.4	15,112	0.4	X
		Margin of error	2%	x	0.2	0.2	6,487	0.1	X
	Professional services	Estimate	13%	x	0.6	0.4	11,755	0.3	0.2
		Margin of error	2%	x	0.1	0.1	3,162	0.1	0.1
	Knowledge-based industries	Estimate	12%	x	1.0	0.6	12,625	0.6	0.4
		Margin of error	2%	x	0.2	0.1	3,192	0.1	0.1
Accommodations and food services	Estimate	11%	x	0.9	X	6,417	0.5	X	
	Margin of error	2%	x	0.3	X	2,685	0.2	X	
Other industries	Estimate	9%	x	0.8	0.5	48,956	0.5	0.3	
	Margin of error	1%	x	0.2	0.1	15,735	0.2	0.1	
Region	Atlantic	Estimate	9%	x	0.8	0.5	X	X	X
		Margin of error	2%	x	0.3	0.2	X	X	X
	Quebec	Estimate	9%	x	0.5	0.3	10,319	0.2	X
		Margin of error	2%	x	0.1	0.1	4,591	0.1	X
	Ontario	Estimate	8%	x	0.8	0.5	37,297	0.5	0.3
		Margin of error	1%	x	0.2	0.1	11,552	0.1	0.1
	Prairies	Estimate	13%	x	0.9	0.5	36,262	0.6	0.3
		Margin of error	2%	x	0.2	0.2	11,592	0.2	0.1
	British Columbia	Estimate	10%	x	0.8	0.5	18,502	0.5	0.3
		Margin of error	2%	x	0.2	0.2	5,796	0.2	0.1
Territories	Estimate	13%	x	X	X	X	X	X	
	Margin of error	22%	x	X	X	X	X	X	
Rural or urban location	Rural	Estimate	8%	x	0.6	0.4	17,674	0.4	0.2
		Margin of error	1%	x	0.1	0.1	5,719	0.1	0.1
Urban	Estimate	10%	x	0.8	0.5	89,309	0.5	0.3	
	Margin of error	1%	x	0.1	0.1	17,225	0.1	0.1	
Export and non-export activities	Exporter	Estimate	14%	x	1.1	0.5	13,270	0.5	0.2
		Margin of error	2%	x	0.3	0.2	4,473	0.2	0.1
	Non-exporter	Estimate	9%	x	0.7	0.4	93,713	0.4	0.3
		Margin of error	1%	x	0.1	0.1	17,562	0.1	0.1
Year that they started selling goods and services	2006-2007	Estimate	10%	x	0.9	X	X	X	X
		Margin of error	2%	x	0.3	X	X	X	X
	2005-2000	Estimate	10%	x	0.9	0.5	42,125	0.5	0.3
		Margin of error	1%	x	0.2	0.1	10,578	0.1	0.1
	Prior to 2000	Estimate	9%	x	0.7	0.4	53,711	0.4	0.2
		Margin of error	1%	x	0.1	0.1	13,593	0.1	0.1
Female ownership	0%	Estimate	11%	x	0.9	0.4	56,405	0.5	X
		Margin of error	1%	x	0.1	0.1	16,160	0.1	X
	1 to 50%	Estimate	14%	x	0.6	0.3	X	X	0.3
		Margin of error	2%	x	0.2	0.1	X	X	0.1
	51 to 99%	Estimate	10%	x	1.7	X	X	X	X
		Margin of error	6%	x	0.4	X	X	X	X
	100%	Estimate	4%	x	0.8	X	6,694	0.6	X
		Margin of error	1%	x	0.2	X	2,755	0.2	X
Majority owner by age group	< 30	Estimate	9%	x	X	X	X	X	X
		Margin of error	5%	x	X	X	X	X	X
	30-39	Estimate	8%	x	0.9	0.6	13,470	0.5	X
		Margin of error	2%	x	0.2	0.2	5,304	0.1	X
	40-49	Estimate	9%	x	0.8	0.4	34,576	0.6	0.3
		Margin of error	1%	x	0.2	0.1	9,833	0.2	0.1
	50-64	Estimate	10%	x	0.7	0.4	45,387	0.4	0.2
		Margin of error	1%	x	0.1	0.1	12,139	0.1	0.1
	≥ 65	Estimate	9%	x	0.7	0.6	X	X	X
		Margin of error	2%	x	0.3	0.3	X	X	X
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	9%	x	0.8	0.4	75,682	0.4	0.3
		Margin of error	1%	x	0.1	0.1	16,714	0.1	0.1
	R&D Expenditure = 1% to 19%	Estimate	11%	x	0.8	0.4	21,660	0.4	0.2
		Margin of error	2%	x	0.2	0.1	5,241	0.1	0.1
R&D Expenditure equal or greater than 20%	Estimate	13%	x	0.8	0.7	X	X	X	
	Margin of error	4%	x	0.3	0.2	X	X	X	

Table 24

Characteristics of majority owners' private investments in other businesses

Survey question(s): E.5 Did the majority owners act as operators in any of these other businesses? E.6 Were these other businesses owned or operated by family or friends? E.7 Were any of these investments in companies that are in a different line of business than yours? E.8 How many exits occurred in 2007? E.9 How many exits occurred in 2006?	Angels also act as operators	Recipients of angel investments were family or friends of the angel	Angel invested in a different line of business than his/her own	Exits that occurred in 2006-2007	
				Exits sold at a profit	Exits sold at a loss
E.5-E.9 Applies to SMEs for which their majority owners made investments in other businesses in 2006 or 2007.				Percentage	
				Number	

SMEs by ↓	All SMEs →	Estimate	54%	41%	74%	80,590	56,055
		Margin of error	4%	4%	4%	20,797	14,580
Employment by size group	non-employer	Estimate	57%	45%	75%	44,233	26,762
		Margin of error	7%	7%	6%	18,102	10,818
	1 to 4	Estimate	45%	39%	72%	20,875	17,713
		Margin of error	7%	7%	6%	8,901	8,596
	5 to 19	Estimate	65%	33%	75%	9,832	7,323
		Margin of error	10%	10%	9%	3,838	3,477
	20 to 99	Estimate	44%	34%	64%	X	X
		Margin of error	12%	11%	11%	X	X
	100 to 499	Estimate	52%	35%	69%	X	X
		Margin of error	14%	15%	12%	X	X
Industry	Agriculture/Primary	Estimate	51%	41%	76%	X	X
		Margin of error	11%	11%	10%	X	X
	Manufacturing	Estimate	53%	33%	67%	X	X
		Margin of error	11%	10%	10%	X	X
	Wholesale and retail	Estimate	57%	42%	74%	X	X
		Margin of error	10%	10%	9%	X	X
	Professional services	Estimate	47%	35%	82%	X	X
		Margin of error	7%	7%	6%	X	X
	Knowledge-based industries	Estimate	50%	36%	70%	7,990	6,329
		Margin of error	7%	7%	6%	3,230	2,708
Accommodations and food services	Estimate	69%	46%	64%	X	X	
	Margin of error	11%	11%	11%	X	X	
Other industries	Estimate	55%	43%	73%	X	X	
	Margin of error	9%	9%	7%	X	X	
Region	Atlantic	Estimate	64%	43%	77%	X	X
		Margin of error	12%	12%	11%	X	X
	Quebec	Estimate	66%	37%	63%	X	X
		Margin of error	8%	8%	8%	X	X
	Ontario	Estimate	50%	46%	83%	X	21,556
		Margin of error	9%	9%	5%	X	8,480
	Prairies	Estimate	48%	36%	70%	21,359	X
		Margin of error	8%	8%	8%	9,185	X
	British Columbia	Estimate	54%	42%	73%	16,211	X
		Margin of error	9%	9%	8%	7,802	X
Territories	Estimate	X	X	X	X	X	
	Margin of error	X	X	X	X	X	
Rural or urban location	Rural	Estimate	55%	35%	76%	X	X
		Margin of error	8%	8%	8%	X	X
	Urban	Estimate	53%	42%	73%	68,884	46,251
		Margin of error	5%	5%	4%	19,995	13,481
Export and non-export activities	Exporter	Estimate	46%	41%	74%	10,645	X
		Margin of error	9%	9%	8%	4,971	X
	Non-exporter	Estimate	55%	41%	74%	69,945	49,118
		Margin of error	5%	5%	4%	20,205	14,005
Year that they started selling goods and services	2006-2007	Estimate	57%	36%	78%	X	X
		Margin of error	13%	12%	11%	X	X
	2005-2000	Estimate	56%	41%	70%	X	X
		Margin of error	8%	8%	7%	X	X
	Prior to 2000	Estimate	52%	41%	75%	45,375	31,500
		Margin of error	6%	6%	5%	12,894	9,830
Female ownership	0%	Estimate	67%	36%	68%	32,186	23,867
		Margin of error	6%	6%	6%	10,592	10,787
	1 to 50%	Estimate	50%	28%	78%	X	X
		Margin of error	8%	7%	6%	X	X
	51 to 99%	Estimate	7%	10%	X	X	X
		Margin of error	6%	8%	X	X	X
	100%	Estimate	65%	57%	61%	X	X
		Margin of error	17%	15%	15%	X	X
Majority owner by age group	< 30	Estimate	X	X	89%	X	X
		Margin of error	X	X	10%	X	X
	30-39	Estimate	50%	30%	74%	X	X
		Margin of error	12%	10%	10%	X	X
	40-49	Estimate	55%	39%	73%	19,719	X
		Margin of error	9%	8%	7%	9,500	X
	50-64	Estimate	54%	42%	72%	41,171	28,935
		Margin of error	6%	6%	5%	16,635	10,552
	≥ 65	Estimate	53%	42%	76%	6,378	X
		Margin of error	13%	13%	9%	2,803	X
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	52%	40%	72%	60,675	37,083
		Margin of error	5%	5%	5%	18,773	11,480
	R&D Expenditure = 1% to 19%	Estimate	59%	38%	81%	X	X
		Margin of error	9%	9%	6%	X	X
	R&D Expenditure equal or greater than 20%	Estimate	55%	55%	72%	X	X
		Margin of error	16%	15%	14%	X	X

Survey on Financing Small and Medium Enterprises, 2007

Table 25
Age of business

Survey question(s): E.12 During what year did the business first start selling goods and services?	2007-2005	2004-2002	Prior to 2002	2007-2002
Applies to all SMEs.	Percentage			

SMEs by ↓	All SMEs →	Estimate	15%	16%	69%	31%
		<i>Margin of error</i>	1%	1%	1%	1%
Employment by size group	non-employer	Estimate	17%	18%	65%	35%
		<i>Margin of error</i>	1%	2%	2%	2%
	1 to 4	Estimate	15%	17%	69%	31%
		<i>Margin of error</i>	1%	2%	2%	2%
	5 to 19	Estimate	10%	13%	77%	23%
		<i>Margin of error</i>	2%	2%	3%	3%
	20 to 99	Estimate	11%	8%	81%	19%
	<i>Margin of error</i>	3%	2%	4%	4%	
	100 to 499	Estimate	5%	10%	85%	15%
		<i>Margin of error</i>	3%	3%	4%	4%
Industry	Agriculture/Primary	Estimate	9%	9%	82%	18%
		<i>Margin of error</i>	2%	2%	2%	2%
	Manufacturing	Estimate	9%	13%	78%	22%
		<i>Margin of error</i>	1%	2%	2%	2%
	Wholesale and retail	Estimate	15%	16%	70%	30%
		<i>Margin of error</i>	2%	2%	3%	3%
	Professional services	Estimate	15%	16%	69%	31%
	<i>Margin of error</i>	2%	2%	2%	2%	
	Knowledge-based industries	Estimate	24%	22%	54%	46%
		<i>Margin of error</i>	2%	2%	2%	2%
	Accommodations and food services	Estimate	23%	18%	59%	41%
		<i>Margin of error</i>	2%	3%	3%	3%
	Other industries	Estimate	15%	18%	67%	33%
		<i>Margin of error</i>	2%	2%	2%	2%
Region	Atlantic	Estimate	14%	14%	72%	28%
		<i>Margin of error</i>	2%	2%	3%	3%
	Quebec	Estimate	15%	16%	69%	31%
		<i>Margin of error</i>	2%	2%	2%	2%
	Ontario	Estimate	14%	16%	70%	30%
		<i>Margin of error</i>	2%	2%	2%	2%
	Prairies	Estimate	17%	16%	67%	33%
	<i>Margin of error</i>	2%	2%	3%	3%	
	British Columbia	Estimate	16%	18%	66%	34%
		<i>Margin of error</i>	2%	2%	3%	3%
	Territories	Estimate	X	X	X	X
		<i>Margin of error</i>	X	X	X	X
Rural or urban location	Rural	Estimate	13%	14%	73%	27%
		<i>Margin of error</i>	2%	2%	2%	2%
	Urban	Estimate	16%	17%	67%	33%
		<i>Margin of error</i>	1%	1%	1%	1%
Export and non-export activities	Exporter	Estimate	11%	13%	75%	25%
		<i>Margin of error</i>	2%	2%	3%	3%
	Non-exporter	Estimate	16%	17%	68%	32%
		<i>Margin of error</i>	1%	1%	1%	1%
Year that they started selling goods and services	2006-2007	Estimate	X	X	X	X
		<i>Margin of error</i>	X	X	X	X
	2005-2000	Estimate	22%	51%	28%	72%
		<i>Margin of error</i>	2%	3%	2%	2%
	Prior to 2000	Estimate	X	X	X	X
		<i>Margin of error</i>	X	X	X	X
Female ownership	0%	Estimate	13%	18%	69%	31%
		<i>Margin of error</i>	1%	2%	2%	2%
	1 to 50%	Estimate	11%	15%	74%	26%
		<i>Margin of error</i>	2%	2%	3%	3%
	51 to 99%	Estimate	9%	19%	72%	28%
	<i>Margin of error</i>	4%	6%	8%	8%	
	100%	Estimate	16%	25%	60%	40%
		<i>Margin of error</i>	3%	4%	5%	5%
Majority owner by age group	< 30	Estimate	46%	33%	20%	80%
		<i>Margin of error</i>	8%	8%	8%	8%
	30-39	Estimate	32%	31%	37%	63%
		<i>Margin of error</i>	4%	4%	4%	4%
	40-49	Estimate	17%	19%	63%	37%
		<i>Margin of error</i>	2%	2%	3%	3%
	50-64	Estimate	10%	12%	78%	22%
		<i>Margin of error</i>	1%	1%	2%	2%
	≥ 65	Estimate	5%	5%	90%	10%
		<i>Margin of error</i>	2%	2%	2%	2%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	15%	16%	69%	31%
		<i>Margin of error</i>	1%	1%	1%	1%
	R&D Expenditure = 1% to 19%	Estimate	13%	16%	71%	29%
		<i>Margin of error</i>	2%	2%	3%	3%
	R&D Expenditure equal or greater than 20%	Estimate	26%	22%	52%	48%
		<i>Margin of error</i>	5%	5%	6%	6%

Table 26
Expenditure on R&D as a percentage of total business expenditure

Survey question(s): E.14 What percentage of total investment expenditure was devoted to research and development?	0%	>0% and ≤ 20%	Over 20%
E.14 Applies to all SMEs.	Percentage		

SMEs by ↓	All SMEs →	Estimate	77%	18%	5%
		<i>Margin of error</i>	1%	1%	1%
Employment by size group	non-employer	Estimate	77%	17%	5%
		<i>Margin of error</i>	2%	2%	1%
	1 to 4	Estimate	78%	17%	5%
		<i>Margin of error</i>	2%	2%	1%
	5 to 19	Estimate	77%	19%	3%
		<i>Margin of error</i>	3%	3%	1%
20 to 99	Estimate	75%	21%	4%	
	<i>Margin of error</i>	4%	4%	1%	
	100 to 499	Estimate	65%	31%	4%
	<i>Margin of error</i>	6%	6%	2%	
Industry	Agriculture/Primary	Estimate	79%	19%	3%
		<i>Margin of error</i>	2%	2%	1%
	Manufacturing	Estimate	65%	27%	8%
		<i>Margin of error</i>	3%	2%	1%
	Wholesale and retail	Estimate	80%	17%	3%
		<i>Margin of error</i>	3%	2%	1%
	Professional services	Estimate	74%	21%	6%
	<i>Margin of error</i>	2%	2%	1%	
Knowledge-based industries	Estimate	59%	24%	17%	
	<i>Margin of error</i>	2%	2%	2%	
Accommodations and food services	Estimate	80%	17%	4%	
	<i>Margin of error</i>	3%	2%	1%	
Other industries	Estimate	81%	16%	4%	
	<i>Margin of error</i>	2%	2%	1%	
Region	Atlantic	Estimate	82%	14%	3%
		<i>Margin of error</i>	3%	2%	1%
	Quebec	Estimate	79%	17%	4%
		<i>Margin of error</i>	2%	2%	1%
	Ontario	Estimate	75%	19%	6%
		<i>Margin of error</i>	2%	2%	1%
Prairies	Estimate	79%	17%	4%	
	<i>Margin of error</i>	2%	2%	1%	
British Columbia	Estimate	79%	17%	4%	
	<i>Margin of error</i>	2%	2%	1%	
Territories	Estimate	X	X	5%	
	<i>Margin of error</i>	X	X	22%	
Rural or urban location	Rural	Estimate	80%	17%	3%
		<i>Margin of error</i>	2%	2%	1%
Urban	Estimate	77%	18%	5%	
	<i>Margin of error</i>	1%	1%	1%	
Export and non-export activities	Exporter	Estimate	57%	32%	11%
		<i>Margin of error</i>	4%	4%	2%
	Non-exporter	Estimate	79%	16%	4%
	<i>Margin of error</i>	1%	1%	1%	
Year that they started selling goods and services	2006-2007	Estimate	76%	17%	7%
		<i>Margin of error</i>	4%	3%	2%
	2005-2000	Estimate	76%	17%	7%
		<i>Margin of error</i>	2%	2%	1%
Prior to 2000	Estimate	78%	18%	3%	
	<i>Margin of error</i>	1%	1%	1%	
Female ownership	0%	Estimate	83%	14%	3%
		<i>Margin of error</i>	2%	2%	1%
	1 to 50%	Estimate	74%	21%	5%
		<i>Margin of error</i>	3%	2%	1%
51 to 99%	Estimate	70%	25%	5%	
	<i>Margin of error</i>	9%	9%	4%	
100%	Estimate	81%	12%	6%	
	<i>Margin of error</i>	4%	3%	2%	
Majority owner by age group	< 30	Estimate	80%	12%	8%
		<i>Margin of error</i>	5%	4%	3%
	30-39	Estimate	76%	17%	8%
		<i>Margin of error</i>	3%	3%	2%
	40-49	Estimate	75%	19%	5%
		<i>Margin of error</i>	2%	2%	1%
50-64	Estimate	78%	18%	4%	
	<i>Margin of error</i>	2%	2%	1%	
≥ 65	Estimate	82%	15%	3%	
	<i>Margin of error</i>	3%	3%	1%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	X	X	X
		<i>Margin of error</i>	X	X	X
	R&D Expenditure = 1% to 19%	Estimate	X	X	X
		<i>Margin of error</i>	X	X	X
R&D Expenditure equal or greater than 20%	Estimate	X	X	X	
	<i>Margin of error</i>	X	X	X	

Survey on Financing Small and Medium Enterprises, 2007

Table 27
Demographic characteristics of the majority ownership

Survey question(s): E.15 Was the majority ownership of the business held by ... F.6 What percentage of the business ownership is held by women? F.10 What is the mother tongue of the majority owner?		Majority ownership held by					Percentage of the business ownership held by women					Mother of tongue of owner				
		Person with a disability	Aboriginal persons	Visible minority group	Resided in Canada for less than 5 years	Members of the same family	0%	>0% and <50%	50%	>50%	100%	English	French	Other		
E.15, F.6 & F.10 Applies to all SMEs.		Percentage														
SMEs by	All SMEs	Estimate	2%	2%	10%	3%	65%	53%	11%	19%	16%	14%	67%	18%	15%	
		Margin of error	0%	0%	1%	0%	1%	2%	1%	1%	1%	1%	2%	1%	1%	
Employment by size group	non-employer	Estimate	2%	2%	10%	3%	64%	52%	10%	21%	17%	16%	68%	16%	15%	
		Margin of error	1%	1%	1%	1%	2%	2%	1%	2%	2%	2%	2%	1%	2%	
	1 to 4	Estimate	2%	3%	10%	3%	65%	58%	11%	17%	15%	14%	65%	20%	15%	
		Margin of error	1%	1%	1%	1%	2%	3%	2%	2%	3%	3%	3%	3%	2%	
	5 to 19	Estimate	2%	1%	10%	2%	66%	49%	12%	21%	19%	13%	68%	19%	13%	
		Margin of error	1%	1%	2%	1%	3%	5%	3%	4%	4%	3%	4%	4%	3%	
Industry	Agriculture/Primary	Estimate	4%	4%	2%	1%	80%	39%	17%	39%	5%	4%	77%	17%	6%	
		Margin of error	1%	1%	1%	1%	2%	4%	3%	4%	2%	1%	3%	3%	2%	
	Manufacturing	Estimate	2%	2%	8%	2%	63%	55%	15%	19%	12%	10%	66%	18%	17%	
		Margin of error	1%	1%	2%	1%	3%	4%	3%	3%	3%	3%	4%	3%	3%	
	Wholesale and retail	Estimate	2%	2%	12%	3%	70%	46%	12%	24%	18%	15%	62%	18%	20%	
		Margin of error	1%	1%	2%	1%	3%	4%	3%	3%	3%	3%	3%	2%	3%	
Region	Atlantic	Estimate	2%	2%	3%	2%	67%	54%	11%	17%	17%	16%	88%	9%	3%	
		Margin of error	1%	1%	1%	1%	3%	5%	3%	4%	3%	3%	3%	3%	2%	
	Quebec	Estimate	1%	1%	4%	2%	60%	66%	8%	11%	15%	14%	14%	77%	9%	
		Margin of error	1%	1%	1%	1%	3%	3%	2%	2%	3%	3%	3%	3%	2%	
	Ontario	Estimate	2%	2%	12%	3%	62%	52%	8%	19%	20%	18%	78%	2%	21%	
		Margin of error	1%	1%	2%	1%	3%	4%	2%	3%	3%	3%	3%	1%	3%	
Rural or urban location	Rural	Estimate	3%	3%	2%	2%	71%	49%	14%	26%	11%	10%	73%	21%	6%	
		Margin of error	1%	1%	1%	1%	2%	3%	2%	3%	2%	2%	3%	2%	1%	
	Urban	Estimate	2%	2%	12%	3%	63%	55%	10%	17%	18%	16%	65%	18%	17%	
		Margin of error	0%	1%	1%	1%	2%	2%	1%	2%	2%	2%	2%	1%	2%	
	Export and non-export activities	Exporter	Estimate	2%	2%	8%	4%	62%	51%	14%	18%	18%	13%	69%	15%	16%
		Margin of error	2%	1%	2%	1%	4%	5%	4%	3%	5%	4%	5%	3%	4%	
Year that they started selling goods and services	2006-2007	Estimate	2%	3%	15%	7%	61%	50%	11%	16%	22%	20%	60%	17%	23%	
		Margin of error	1%	1%	3%	2%	4%	5%	3%	3%	5%	5%	5%	3%	5%	
	2005-2000	Estimate	2%	3%	13%	4%	60%	51%	10%	19%	20%	18%	66%	15%	20%	
		Margin of error	1%	1%	2%	1%	2%	3%	2%	2%	2%	2%	3%	2%	2%	
	Prior to 2000	Estimate	2%	2%	7%	1%	68%	55%	11%	20%	14%	11%	69%	21%	11%	
		Margin of error	1%	1%	1%	0%	2%	2%	1%	2%	2%	2%	2%	2%	1%	
Female ownership	0%	Estimate	1%	2%	7%	2%	58%	X	X	X	X	X	66%	23%	11%	
		Margin of error	1%	1%	1%	1%	2%	X	X	X	X	X	2%	2%	1%	
	1 to 50%	Estimate	2%	3%	10%	2%	88%	X	36%	64%	X	X	73%	11%	16%	
		Margin of error	1%	1%	2%	1%	2%	X	3%	3%	X	X	3%	2%	2%	
	51 to 99%	Estimate	0%	7%	13%	0%	77%	X	X	X	X	X	65%	20%	16%	
		Margin of error	1%	7%	5%	0%	10%	X	X	X	X	X	10%	8%	6%	
Majority owner by age group	100%	Estimate	3%	1%	11%	0%	54%	X	X	X	X	X	59%	18%	23%	
		Margin of error	1%	0%	3%	0%	5%	X	X	X	X	X	5%	4%	5%	
	< 30	Estimate	4%	2%	15%	5%	57%	71%	8%	4%	17%	17%	72%	14%	13%	
		Margin of error	5%	1%	6%	3%	8%	7%	4%	3%	6%	6%	7%	6%	5%	
	30-39	Estimate	1%	3%	12%	6%	57%	54%	9%	19%	18%	14%	68%	18%	14%	
		Margin of error	1%	1%	3%	2%	4%	5%	2%	4%	4%	3%	4%	4%	3%	
Innovation	40-49	Estimate	2%	3%	12%	3%	61%	53%	9%	17%	21%	18%	64%	19%	17%	
		Margin of error	1%	1%	2%	1%	3%	3%	2%	2%	3%	3%	3%	3%	3%	
	50-64	Estimate	2%	2%	8%	1%	66%	52%	10%	23%	15%	14%	67%	19%	14%	
		Margin of error	1%	1%	1%	0%	2%	3%	1%	2%	2%	2%	2%	2%	2%	
	≥ 65	Estimate	3%	2%	7%	2%	77%	58%	20%	12%	9%	8%	72%	17%	11%	
		Margin of error	1%	1%	2%	1%	4%	6%	4%	4%	3%	3%	6%	5%	4%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	2%	2%	9%	2%	66%	56%	9%	19%	16%	14%	68%	18%	14%	
		Margin of error	0%	0%	1%	1%	2%	2%	1%	1%	2%	1%	2%	1%	1%	
	R&D Expenditure = 1% to 19%	Estimate	2%	3%	10%	3%	62%	46%	19%	21%	14%	11%	63%	21%	16%	
		Margin of error	1%	1%	2%	1%	3%	4%	3%	3%	3%	3%	4%	3%	3%	
R&D Expenditure equal or greater than 20%	Estimate	4%	3%	14%	5%	56%	42%	9%	25%	24%	21%	60%	19%	21%		
	Margin of error	2%	3%	3%	2%	6%	6%	3%	5%	5%	5%	6%	5%	5%		

Survey on Financing Small and Medium Enterprises, 2007

Table 28
SME business expansion plans

Survey question(s): F.1 During the next two years, do you intend to expand the size and scope of your business? F.2 Is your company's current financing sufficient to fund the expansion plans? F.3 How would the owners fund the expansion plans? Is it by ...	Intend to expand business	Current financing sufficient to fund the expansion plans	Expansion plans funded by		
			Sharing equity	Making a loan request	Other
F.1 applies to all SMEs. F.2-F.3 applies to all SMEs with expansion plans (answered 'yes' to F.1). F.3 applies to all SMEs with insufficient current financing (answered 'no' to F.2).	Percentage				

SMEs by	All SMEs	Estimate	40%	58%	33%	87%	26%
Employment by size group	non-employer	Estimate	38%	55%	34%	86%	24%
		Margin of error	2%	4%	6%	4%	4%
	1 to 4	Estimate	38%	60%	33%	86%	27%
		Margin of error	3%	5%	8%	6%	7%
	5 to 19	Estimate	49%	59%	35%	89%	29%
		Margin of error	5%	6%	7%	5%	7%
20 to 99	Estimate	52%	64%	18%	98%	27%	
	Margin of error	7%	8%	12%	1%	9%	
100 to 499	Estimate	64%	71%	X	93%	X	
	Margin of error	13%	19%	X	8%	X	
Industry	Agriculture/Primary	Estimate	30%	59%	22%	97%	31%
		Margin of error	3%	6%	9%	1%	9%
	Manufacturing	Estimate	45%	61%	23%	97%	26%
		Margin of error	4%	6%	9%	6%	9%
	Wholesale and retail	Estimate	45%	50%	33%	86%	37%
		Margin of error	4%	6%	7%	6%	7%
	Professional services	Estimate	42%	69%	33%	80%	35%
		Margin of error	3%	5%	9%	7%	9%
Knowledge-based industries	Estimate	48%	56%	43%	75%	50%	
	Margin of error	3%	5%	7%	6%	7%	
Accommodations and food services	Estimate	38%	37%	41%	89%	28%	
	Margin of error	5%	7%	9%	5%	8%	
Other industries	Estimate	39%	59%	34%	88%	13%	
	Margin of error	3%	5%	7%	5%	4%	
Region	Atlantic	Estimate	33%	52%	29%	83%	33%
		Margin of error	4%	7%	9%	8%	10%
	Quebec	Estimate	40%	53%	22%	89%	18%
		Margin of error	4%	6%	7%	5%	5%
	Ontario	Estimate	45%	56%	41%	89%	25%
		Margin of error	4%	5%	7%	5%	5%
	Prairies	Estimate	36%	60%	37%	84%	34%
	Margin of error	3%	5%	9%	7%	8%	
British Columbia	Estimate	41%	67%	29%	84%	30%	
	Margin of error	3%	5%	8%	5%	7%	
Territories	Estimate	X	X	X	X	X	
	Margin of error	X	X	X	X	X	
Rural or urban location	Rural	Estimate	34%	58%	21%	92%	21%
		Margin of error	3%	6%	6%	3%	5%
Urban	Estimate	42%	57%	37%	86%	27%	
	Margin of error	2%	3%	4%	3%	3%	
Export and non-export activities	Exporter	Estimate	59%	53%	60%	86%	34%
		Margin of error	5%	7%	10%	7%	9%
Non-exporter	Estimate	39%	58%	29%	87%	25%	
	Margin of error	2%	3%	4%	3%	3%	
Year that they started selling goods and services	2006-2007	Estimate	63%	46%	39%	79%	36%
		Margin of error	5%	5%	7%	6%	6%
	2005-2000	Estimate	49%	57%	31%	84%	24%
	Margin of error	3%	4%	6%	6%	5%	
Prior to 2000	Estimate	33%	60%	33%	92%	25%	
	Margin of error	2%	4%	6%	3%	4%	
Female ownership	0%	Estimate	37%	58%	34%	87%	32%
		Margin of error	2%	4%	5%	3%	4%
	1 to 50%	Estimate	45%	62%	27%	94%	18%
		Margin of error	3%	5%	6%	4%	5%
	51 to 99%	Estimate	44%	29%	49%	76%	41%
	Margin of error	11%	11%	17%	18%	17%	
100%	Estimate	44%	48%	40%	77%	20%	
	Margin of error	5%	7%	12%	10%	7%	
Majority owner by age group	< 30	Estimate	64%	62%	52%	66%	29%
		Margin of error	7%	10%	16%	16%	13%
	30-39	Estimate	60%	56%	25%	93%	25%
		Margin of error	5%	7%	7%	4%	6%
	40-49	Estimate	44%	54%	26%	89%	26%
		Margin of error	3%	5%	6%	4%	5%
50-64	Estimate	35%	62%	45%	82%	25%	
	Margin of error	3%	4%	7%	6%	5%	
≥ 65	Estimate	26%	53%	25%	93%	32%	
	Margin of error	5%	11%	10%	4%	11%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	37%	59%	31%	88%	24%
		Margin of error	2%	3%	5%	4%	3%
	R&D Expenditure = 1% to 19%	Estimate	51%	54%	34%	87%	29%
		Margin of error	4%	6%	8%	6%	7%
R&D Expenditure equal or greater than 20%	Estimate	70%	53%	50%	80%	40%	
	Margin of error	6%	6%	9%	6%	9%	

Survey on Financing Small and Medium Enterprises, 2007

Table 29
Obstacles to business growth

Survey question(s): F.4 Which of the following obstacles are serious problems for the growth of your business?	Obstacles to the growth of the business										
F.4 Applies to all SMEs.	Finding qualified labour	Instability of consumer demand	Obtaining financing	Government regulations	Management capacity	Environmental regulations /compliance	Rising business costs	Increasing competition	Insurance premiums	Other	
	Percentage										

SMEs by	All SMEs	Estimate	41%	33%	17%	28%	11%	11%	56%	40%	34%	13%
		Margin of error	2%	2%	1%	2%	1%	1%	2%	2%	2%	1%
Employment by size group	non-employer	Estimate	34%	35%	15%	27%	11%	11%	56%	41%	35%	12%
		Margin of error	2%	2%	2%	2%	1%	1%	2%	2%	2%	1%
	1 to 4	Estimate	41%	31%	19%	24%	11%	9%	56%	34%	32%	15%
		Margin of error	3%	3%	3%	3%	2%	2%	3%	3%	3%	2%
	5 to 19	Estimate	59%	30%	19%	37%	11%	17%	57%	44%	36%	13%
		Margin of error	5%	5%	4%	5%	3%	4%	5%	5%	5%	3%
	20 to 99	Estimate	69%	28%	15%	28%	14%	17%	66%	53%	38%	17%
		Margin of error	6%	6%	4%	7%	6%	6%	6%	7%	7%	5%
	100 to 499	Estimate	66%	24%	9%	29%	15%	11%	66%	48%	26%	19%
		Margin of error	17%	7%	4%	9%	5%	4%	14%	13%	15%	6%
Industry	Agriculture/Primary	Estimate	45%	43%	12%	43%	13%	27%	82%	34%	45%	23%
		Margin of error	4%	4%	3%	4%	2%	3%	3%	4%	4%	3%
	Manufacturing	Estimate	49%	35%	18%	28%	10%	9%	57%	47%	36%	19%
		Margin of error	4%	4%	3%	4%	2%	3%	4%	4%	4%	3%
	Wholesale and retail	Estimate	49%	40%	24%	33%	15%	12%	61%	53%	36%	18%
		Margin of error	4%	4%	3%	4%	3%	3%	4%	4%	4%	3%
	Professional services	Estimate	31%	23%	13%	20%	15%	4%	30%	32%	23%	11%
		Margin of error	3%	3%	2%	2%	2%	1%	3%	3%	3%	2%
	Knowledge-based industries	Estimate	31%	25%	16%	17%	13%	4%	38%	39%	21%	15%
		Margin of error	3%	3%	3%	3%	2%	2%	3%	3%	3%	2%
	Accommodations and food services	Estimate	53%	31%	28%	32%	10%	16%	62%	44%	37%	16%
		Margin of error	5%	4%	4%	4%	3%	4%	5%	5%	5%	4%
	Other industries	Estimate	40%	32%	16%	26%	9%	10%	57%	38%	35%	9%
		Margin of error	3%	3%	2%	3%	2%	2%	3%	3%	3%	2%
Region	Atlantic	Estimate	43%	30%	22%	32%	8%	14%	66%	38%	43%	19%
		Margin of error	5%	4%	4%	4%	3%	4%	4%	4%	5%	4%
	Quebec	Estimate	29%	32%	18%	27%	12%	15%	48%	41%	26%	10%
		Margin of error	3%	4%	3%	3%	2%	3%	4%	4%	3%	2%
	Ontario	Estimate	37%	37%	20%	29%	10%	10%	57%	48%	40%	16%
		Margin of error	4%	4%	3%	3%	2%	2%	4%	4%	4%	3%
	Prairies	Estimate	52%	33%	12%	25%	11%	9%	60%	28%	30%	12%
	Margin of error	3%	3%	2%	3%	2%	2%	3%	3%	3%	2%	
	British Columbia	Estimate	52%	26%	14%	29%	13%	13%	57%	35%	36%	11%
		Margin of error	3%	3%	3%	3%	2%	3%	3%	3%	2%	
	Territories	Estimate	X	X	X	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X	X	X	X
Rural or urban location	Rural	Estimate	41%	37%	17%	36%	9%	20%	71%	37%	40%	17%
		Margin of error	3%	3%	2%	3%	2%	3%	3%	3%	3%	2%
	Urban	Estimate	42%	32%	17%	25%	12%	9%	52%	40%	33%	12%
		Margin of error	2%	2%	2%	2%	1%	1%	2%	2%	2%	1%
Export and non-export activities	Exporter	Estimate	50%	40%	21%	28%	13%	9%	56%	47%	40%	19%
		Margin of error	5%	6%	4%	4%	3%	3%	5%	5%	5%	4%
	Non-exporter	Estimate	40%	32%	17%	28%	11%	12%	56%	39%	34%	13%
		Margin of error	2%	2%	1%	2%	1%	1%	2%	2%	2%	1%
Year that they started selling goods and services	2006-2007	Estimate	42%	32%	26%	28%	14%	10%	47%	36%	29%	14%
		Margin of error	5%	4%	4%	4%	3%	3%	5%	4%	4%	3%
	2005-2000	Estimate	38%	35%	20%	24%	11%	8%	52%	41%	32%	13%
	Margin of error	3%	3%	3%	3%	2%	2%	3%	3%	3%	2%	
	Prior to 2000	Estimate	43%	32%	14%	30%	11%	14%	60%	40%	36%	14%
		Margin of error	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%
Female ownership	0%	Estimate	39%	33%	16%	26%	10%	11%	52%	38%	30%	14%
		Margin of error	2%	2%	2%	2%	1%	2%	2%	2%	2%	2%
	1 to 50%	Estimate	50%	31%	18%	31%	12%	13%	62%	38%	37%	13%
		Margin of error	3%	3%	2%	3%	2%	2%	3%	3%	3%	2%
	51 to 99%	Estimate	42%	44%	12%	38%	12%	8%	77%	47%	49%	10%
	Margin of error	11%	11%	5%	12%	5%	4%	7%	11%	11%	4%	
	100%	Estimate	33%	36%	22%	26%	12%	10%	56%	50%	42%	12%
		Margin of error	4%	5%	4%	4%	3%	3%	5%	5%	5%	3%
Majority owner by age group	< 30	Estimate	40%	20%	26%	11%	9%	4%	38%	43%	21%	14%
		Margin of error	8%	7%	7%	6%	4%	3%	7%	8%	7%	5%
	30-39	Estimate	40%	30%	20%	18%	9%	8%	53%	35%	32%	10%
		Margin of error	5%	5%	4%	4%	2%	3%	5%	5%	4%	3%
	40-49	Estimate	42%	42%	20%	30%	11%	8%	55%	39%	30%	14%
	Margin of error	3%	3%	3%	3%	2%	2%	3%	3%	3%	2%	
	50-64	Estimate	43%	30%	14%	28%	12%	14%	58%	43%	37%	14%
	Margin of error	3%	2%	2%	2%	2%	2%	3%	3%	3%	2%	
	≥ 65	Estimate	36%	27%	17%	35%	11%	16%	61%	34%	39%	12%
		Margin of error	6%	5%	5%	6%	4%	5%	6%	6%	6%	4%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	41%	31%	16%	27%	10%	12%	57%	39%	34%	12%
		Margin of error	2%	2%	2%	2%	1%	1%	2%	2%	2%	1%
	R&D Expenditure = 1% to 19%	Estimate	41%	44%	19%	33%	13%	9%	54%	40%	34%	20%
	Margin of error	4%	4%	3%	4%	2%	2%	4%	4%	4%	3%	
	R&D Expenditure equal or greater than 20%	Estimate	47%	32%	30%	25%	17%	10%	53%	48%	41%	16%
		Margin of error	6%	5%	5%	5%	4%	3%	6%	6%	6%	4%

Survey on Financing Small and Medium Enterprises, 2007

Table 30
Age of owners and experience in owning or managing a business

Survey question(s): E.16 What is the approximate age of the person with the largest share of ownership in the business? F.7 How many years of experience does the majority owner have in owning or managing a business?		Age of the majority owner					Years of experience of the majority owner		
		Less than 30 years	30 to 39 years	40 to 49 years	50 to 64 years	65 years and over	less than 5 years	5-10 years	more than 10 years
E.16-F.7 Applies to all SMEs.		Percentage							

SMEs by ↓	All SMEs →	Estimate	3%	12%	28%	45%	13%	8%	20%	71%
		Margin of error	0%	1%	1%	1%	1%	1%	1%	2%
Employment by size group	non-employer	Estimate	3%	12%	27%	44%	14%	9%	21%	70%
		Margin of error	1%	1%	2%	2%	2%	1%	2%	2%
	1 to 4	Estimate	3%	13%	30%	43%	10%	10%	22%	67%
		Margin of error	1%	2%	2%	2%	1%	2%	3%	3%
	5 to 19	Estimate	1%	10%	29%	49%	11%	5%	16%	79%
		Margin of error	1%	2%	3%	4%	2%	1%	3%	3%
20 to 99	Estimate	1%	7%	23%	51%	18%	2%	8%	90%	
	Margin of error	1%	2%	4%	5%	4%	2%	4%	4%	
100 to 499	Estimate	0%	6%	25%	49%	20%	1%	12%	87%	
	Margin of error	0%	3%	5%	7%	6%	1%	15%	15%	
Industry	Agriculture/Primary	Estimate	3%	9%	24%	44%	20%	5%	8%	87%
		Margin of error	1%	2%	3%	3%	2%	2%	2%	2%
	Manufacturing	Estimate	2%	10%	29%	45%	13%	5%	17%	78%
		Margin of error	1%	2%	2%	3%	2%	1%	3%	3%
	Wholesale and retail	Estimate	2%	10%	29%	46%	13%	6%	21%	74%
		Margin of error	1%	2%	3%	3%	2%	2%	3%	3%
	Professional services	Estimate	2%	10%	25%	53%	10%	10%	19%	71%
		Margin of error	1%	1%	2%	2%	1%	2%	2%	3%
Knowledge-based industries	Estimate	4%	17%	35%	38%	6%	14%	35%	52%	
	Margin of error	1%	2%	2%	2%	1%	2%	3%	3%	
Accommodations and food services	Estimate	2%	14%	28%	44%	12%	14%	24%	62%	
	Margin of error	1%	2%	3%	3%	2%	3%	4%	4%	
Other industries	Estimate	3%	13%	28%	43%	13%	9%	21%	70%	
	Margin of error	1%	2%	2%	3%	2%	1%	3%	3%	
Region	Atlantic	Estimate	1%	12%	28%	47%	12%	9%	24%	67%
		Margin of error	1%	2%	3%	4%	2%	2%	4%	4%
	Quebec	Estimate	3%	13%	30%	44%	10%	10%	19%	71%
		Margin of error	1%	2%	2%	3%	2%	2%	3%	3%
	Ontario	Estimate	2%	12%	27%	44%	14%	6%	23%	71%
		Margin of error	1%	2%	2%	3%	2%	1%	3%	3%
	Prairies	Estimate	4%	13%	27%	44%	12%	11%	17%	72%
		Margin of error	1%	2%	3%	3%	2%	2%	2%	3%
British Columbia	Estimate	2%	11%	29%	46%	12%	7%	20%	73%	
	Margin of error	1%	2%	3%	3%	2%	2%	3%	3%	
Territories	Estimate	1%	10%	X	X	12%	X	X	X	
	Margin of error	3%	24%	X	X	24%	X	X	X	
Rural or urban location	Rural	Estimate	4%	12%	26%	44%	14%	7%	17%	76%
		Margin of error	1%	2%	2%	3%	2%	1%	3%	3%
	Urban	Estimate	2%	12%	29%	45%	12%	9%	21%	70%
		Margin of error	0%	1%	1%	2%	1%	1%	2%	2%
Export and non-export activities	Exporter	Estimate	4%	9%	28%	45%	14%	7%	18%	75%
		Margin of error	2%	2%	3%	4%	3%	2%	4%	4%
	Non-exporter	Estimate	3%	12%	28%	45%	12%	9%	20%	71%
		Margin of error	0%	1%	1%	1%	1%	1%	1%	2%
Year that they started selling goods and services	2006-2007	Estimate	10%	26%	33%	28%	4%	39%	24%	37%
		Margin of error	2%	3%	4%	4%	2%	4%	4%	5%
	2005-2000	Estimate	5%	22%	34%	35%	5%	15%	41%	45%
		Margin of error	1%	2%	2%	2%	1%	2%	3%	3%
	Prior to 2000	Estimate	1%	5%	24%	52%	18%	1%	8%	90%
		Margin of error	0%	1%	2%	2%	1%	0%	1%	1%
Female ownership	0%	Estimate	3%	12%	29%	44%	12%	9%	18%	73%
		Margin of error	1%	2%	2%	2%	2%	1%	2%	2%
	1 to 50%	Estimate	1%	12%	25%	50%	12%	4%	17%	79%
		Margin of error	0%	2%	3%	3%	2%	1%	2%	2%
	51 to 99%	Estimate	0%	21%	45%	28%	7%	9%	21%	70%
		Margin of error	0%	8%	11%	9%	5%	4%	7%	8%
	100%	Estimate	3%	12%	36%	43%	6%	15%	36%	49%
		Margin of error	1%	3%	5%	5%	2%	3%	5%	5%
Majority owner by age group	< 30	Estimate	X	X	X	X	X	52%	39%	9%
		Margin of error	X	X	X	X	X	8%	8%	4%
	30-39	Estimate	X	X	X	X	X	22%	46%	32%
		Margin of error	X	X	X	X	X	3%	5%	5%
	40-49	Estimate	X	X	X	X	X	8%	29%	63%
		Margin of error	X	X	X	X	X	2%	3%	3%
	50-64	Estimate	X	X	X	X	X	4%	11%	85%
		Margin of error	X	X	X	X	X	1%	1%	2%
	≥ 65	Estimate	X	X	X	X	X	1%	4%	95%
		Margin of error	X	X	X	X	X	1%	2%	2%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	3%	12%	27%	45%	13%	8%	21%	71%
		Margin of error	1%	1%	1%	2%	1%	1%	2%	2%
	R&D Expenditure = 1% to 19%	Estimate	2%	11%	30%	46%	11%	7%	16%	76%
		Margin of error	1%	2%	3%	3%	2%	2%	3%	3%
	R&D Expenditure equal or greater than 20%	Estimate	5%	19%	30%	39%	7%	20%	23%	57%
		Margin of error	2%	5%	5%	6%	3%	5%	4%	6%

Table 31

Intent to sell, transfer or close the business in the next 5 years

Survey question(s): F.8 In the next five years, do you intend to sell, transfer, or close your business? F.9 Do you intend to ...	Intend to sell, transfer, or close	Do you intend to				
F.8 Applies to all SMEs. F.9 Applies to SMEs with intent to sell, transfer or close (answered 'yes' to F.8).		Transfer/ donate to family	Sell to a family member	Sell to an external party	Close the business	Other
Percentage						

SMEs by ↓	All SMEs →	Estimate <i>Margin of error</i>	27% 2%	11% 2%	8% 2%	41% 3%	36% 3%	5% 1%
Employment by size group	non-employer	Estimate	27%	11%	7%	32%	47%	3%
		<i>Margin of error</i>	2%	3%	2%	3%	4%	1%
	1 to 4	Estimate	23%	14%	4%	41%	32%	8%
		<i>Margin of error</i>	3%	6%	3%	7%	6%	3%
	5 to 19	Estimate	34%	7%	12%	61%	15%	5%
		<i>Margin of error</i>	5%	3%	7%	8%	6%	2%
	20 to 99	Estimate	24%	24%	11%	43%	15%	6%
		<i>Margin of error</i>	6%	14%	9%	15%	10%	4%
100 to 499	Estimate	24%	14%	10%	X	10%	11%	
	<i>Margin of error</i>	14%	11%	9%	X	9%	9%	
Industry	Agriculture/Primary	Estimate	31%	24%	19%	29%	25%	3%
		<i>Margin of error</i>	3%	6%	5%	6%	6%	2%
	Manufacturing	Estimate	25%	9%	14%	40%	27%	9%
		<i>Margin of error</i>	3%	4%	5%	8%	6%	5%
	Wholesale and retail	Estimate	34%	8%	3%	56%	25%	9%
		<i>Margin of error</i>	4%	3%	3%	6%	5%	3%
	Professional services	Estimate	25%	11%	2%	29%	47%	11%
		<i>Margin of error</i>	3%	4%	2%	6%	6%	4%
Knowledge-based industries	Estimate	20%	5%	5%	30%	50%	9%	
	<i>Margin of error</i>	3%	3%	4%	8%	8%	4%	
Accommodations and food services	Estimate	37%	6%	4%	74%	15%	1%	
	<i>Margin of error</i>	5%	4%	3%	7%	5%	1%	
Other industries	Estimate	23%	11%	8%	36%	43%	2%	
	<i>Margin of error</i>	3%	5%	4%	6%	6%	1%	
Region	Atlantic	Estimate	25%	15%	9%	35%	33%	7%
		<i>Margin of error</i>	4%	9%	6%	8%	8%	4%
	Quebec	Estimate	26%	14%	11%	44%	26%	6%
		<i>Margin of error</i>	3%	5%	3%	8%	6%	2%
	Ontario	Estimate	27%	12%	6%	37%	41%	4%
		<i>Margin of error</i>	3%	5%	4%	6%	6%	2%
	Prairies	Estimate	27%	10%	9%	42%	36%	3%
		<i>Margin of error</i>	3%	4%	4%	5%	5%	2%
British Columbia	Estimate	27%	8%	5%	45%	35%	7%	
	<i>Margin of error</i>	3%	4%	3%	7%	7%	4%	
Territories	Estimate	X	9%	X	X	X	X	
	<i>Margin of error</i>	X	19%	X	X	X	X	
Rural or urban location	Rural	Estimate	29%	11%	12%	42%	29%	6%
		<i>Margin of error</i>	3%	3%	3%	6%	6%	2%
	Urban	Estimate	26%	11%	6%	40%	38%	5%
		<i>Margin of error</i>	2%	3%	2%	4%	4%	1%
Export and non-export activities	Exporter	Estimate	29%	4%	10%	59%	22%	5%
		<i>Margin of error</i>	4%	3%	4%	8%	7%	3%
	Non-exporter	Estimate	26%	12%	7%	39%	37%	5%
		<i>Margin of error</i>	2%	3%	2%	3%	3%	1%
Year that they started selling goods and services	2006-2007	Estimate	16%	15%	13%	27%	44%	1%
		<i>Margin of error</i>	3%	6%	7%	8%	10%	2%
	2005-2000	Estimate	22%	10%	4%	42%	38%	5%
		<i>Margin of error</i>	2%	5%	3%	6%	6%	2%
	Prior to 2000	Estimate	30%	12%	9%	41%	34%	5%
		<i>Margin of error</i>	2%	3%	2%	4%	4%	1%
Female ownership	0%	Estimate	25%	13%	8%	36%	38%	5%
		<i>Margin of error</i>	2%	4%	3%	5%	5%	1%
	1 to 50%	Estimate	31%	13%	8%	38%	35%	5%
		<i>Margin of error</i>	3%	4%	3%	5%	5%	2%
	51 to 99%	Estimate	56%	0%	1%	78%	21%	0%
		<i>Margin of error</i>	11%	0%	1%	11%	10%	3%
	100%	Estimate	21%	4%	4%	54%	33%	5%
		<i>Margin of error</i>	3%	2%	3%	7%	7%	2%
Majority owner by age group	< 30	Estimate	14%	14%	X	5%	81%	X
		<i>Margin of error</i>	5%	13%	X	5%	13%	X
	30-39	Estimate	16%	4%	2%	50%	38%	6%
		<i>Margin of error</i>	3%	2%	3%	12%	11%	4%
	40-49	Estimate	19%	10%	1%	53%	29%	7%
		<i>Margin of error</i>	2%	6%	0%	7%	6%	3%
	50-64	Estimate	30%	13%	7%	38%	37%	4%
		<i>Margin of error</i>	2%	3%	2%	4%	4%	1%
≥ 65	Estimate	47%	11%	19%	32%	33%	4%	
	<i>Margin of error</i>	6%	6%	7%	7%	8%	3%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	26%	11%	8%	40%	37%	4%
		<i>Margin of error</i>	2%	3%	2%	4%	4%	1%
	R&D Expenditure = 1% to 19%	Estimate	30%	16%	6%	41%	31%	6%
		<i>Margin of error</i>	3%	6%	3%	6%	6%	2%
	R&D Expenditure equal or greater than 20%	Estimate	19%	0%	1%	58%	18%	23%
		<i>Margin of error</i>	5%	0%	2%	14%	9%	14%

Table 32

Net worth of the majority business owner, including all private and business assets

Survey question(s): F.11 Which of the following categories best describes the net worth of the majority business owner, including all private and business assets? Is it ... F.12 Does the business owner meet the definition of an "accredited investor"; that is, does the business owner have more than \$1,000,000 in liquid financial assets?	Category that best describes net worth of owner					More than \$1,000,000 in liquid financial assets
	Less than \$25,000	25,000 to 100,000	100,000 to 500,000	500,000-1 million	Over \$1 million	
F.11- F.12 Applies to all SMEs.						
Percentage						

SMEs by ↓	All SMEs →	Estimate	8%	24%	33%	17%	18%	43%
		Margin of error	1%	2%	2%	1%	1%	4%
Employment by size group	non-employer	Estimate	11%	30%	28%	16%	14%	38%
		Margin of error	1%	2%	2%	2%	2%	6%
	1 to 4	Estimate	5%	20%	43%	17%	15%	45%
		Margin of error	2%	3%	4%	2%	3%	10%
	5 to 19	Estimate	4%	15%	34%	19%	27%	43%
		Margin of error	2%	3%	5%	3%	5%	10%
	20 to 99	Estimate	0%	5%	16%	22%	56%	59%
		Margin of error	2%	4%	6%	5%	7%	9%
	100 to 499	Estimate	0%	2%	9%	16%	73%	63%
		Margin of error	0%	1%	4%	15%	14%	11%
Industry	Agriculture/Primary	Estimate	1%	12%	29%	24%	34%	33%
		Margin of error	1%	3%	3%	3%	4%	6%
	Manufacturing	Estimate	4%	19%	27%	23%	27%	39%
		Margin of error	1%	2%	3%	4%	4%	10%
	Wholesale and retail	Estimate	9%	19%	39%	14%	19%	61%
		Margin of error	2%	3%	4%	3%	3%	10%
	Professional services	Estimate	12%	25%	25%	23%	15%	43%
		Margin of error	2%	3%	3%	3%	2%	9%
	Knowledge-based industries	Estimate	9%	22%	41%	15%	12%	49%
		Margin of error	2%	3%	3%	3%	2%	11%
Accommodations and food services	Estimate	7%	24%	32%	20%	17%	58%	
	Margin of error	2%	4%	4%	4%	4%	13%	
Other industries	Estimate	8%	28%	34%	14%	15%	40%	
	Margin of error	2%	3%	3%	2%	3%	9%	
Region	Atlantic	Estimate	8%	30%	38%	12%	12%	46%
		Margin of error	2%	4%	5%	3%	3%	15%
	Quebec	Estimate	9%	24%	31%	18%	18%	45%
		Margin of error	2%	3%	4%	3%	3%	10%
	Ontario	Estimate	11%	31%	32%	12%	14%	44%
		Margin of error	2%	3%	3%	2%	3%	10%
	Prairies	Estimate	2%	17%	35%	24%	22%	40%
		Margin of error	1%	2%	3%	3%	3%	7%
	British Columbia	Estimate	7%	15%	33%	20%	24%	45%
		Margin of error	1%	2%	3%	3%	3%	8%
Territories	Estimate	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	
Rural or urban location	Rural	Estimate	7%	20%	36%	20%	18%	31%
		Margin of error	2%	3%	3%	2%	2%	7%
	Urban	Estimate	8%	25%	32%	16%	18%	47%
		Margin of error	1%	2%	2%	1%	2%	5%
Export and non-export activities	Exporter	Estimate	4%	17%	29%	22%	28%	36%
		Margin of error	2%	4%	5%	5%	5%	9%
	Non-exporter	Estimate	8%	25%	33%	17%	17%	44%
		Margin of error	1%	2%	2%	1%	2%	5%
Year that they started selling goods and services	2006-2007	Estimate	14%	33%	26%	18%	9%	70%
		Margin of error	2%	4%	4%	4%	5%	23%
	2005-2000	Estimate	11%	26%	38%	13%	12%	59%
		Margin of error	2%	3%	3%	2%	2%	9%
	Prior to 2000	Estimate	5%	22%	31%	20%	22%	37%
		Margin of error	1%	2%	2%	2%	2%	5%
Female ownership	0%	Estimate	7%	26%	36%	13%	18%	43%
		Margin of error	1%	2%	2%	1%	2%	6%
	1 to 50%	Estimate	5%	18%	27%	26%	25%	42%
		Margin of error	1%	2%	2%	3%	3%	7%
	51 to 99%	Estimate	8%	38%	32%	10%	12%	20%
		Margin of error	4%	12%	9%	5%	6%	14%
	100%	Estimate	17%	26%	35%	16%	6%	X
		Margin of error	3%	4%	5%	3%	3%	X
Majority owner by age group	< 30	Estimate	13%	41%	33%	9%	4%	X
		Margin of error	5%	8%	8%	5%	3%	X
	30-39	Estimate	9%	32%	36%	15%	8%	48%
		Margin of error	2%	5%	4%	4%	3%	17%
	40-49	Estimate	8%	26%	37%	14%	15%	43%
		Margin of error	2%	3%	3%	2%	3%	9%
	50-64	Estimate	8%	19%	32%	20%	22%	45%
		Margin of error	1%	2%	2%	2%	2%	6%
	≥ 65	Estimate	5%	26%	25%	19%	25%	32%
		Margin of error	1%	6%	5%	4%	5%	9%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	8%	24%	33%	17%	18%	43%
		Margin of error	1%	2%	2%	1%	2%	5%
	R&D Expenditure = 1% to 19%	Estimate	5%	25%	32%	19%	19%	40%
		Margin of error	2%	4%	4%	3%	3%	10%
	R&D Expenditure equal or greater than 20%	Estimate	8%	22%	34%	22%	14%	57%
		Margin of error	4%	5%	5%	5%	4%	15%

Survey on Financing Small and Medium Enterprises, 2007

Table 33
Type of financing instruments used by businesses for ongoing operations

Survey question(s): G.1 Which of the following sources of finance did you USE to keep your business in operation?		Commercial or personal loans from financial institutions	Credit from government lending agencies or government grants	Retained earnings	Trade credit owing to suppliers	Leasing	Loans from employees	Personal savings of business owner	Loans from friends or relatives	Loans from individuals unrelated to the firm	Micro-credit	Other sources of financing
G1 Applies to all SMEs.		Percentage										

SMEs by ↓	All SMEs	Estimate	64%	7%	57%	21%	22%	1%	54%	9%	4%	2%	3%
		Margin of error	2%	1%	2%	2%	2%	0%	2%	1%	1%	0%	1%
Employment by size group	non-employer	Estimate	63%	7%	57%	17%	20%	2%	59%	9%	3%	3%	3%
		Margin of error	2%	1%	2%	2%	2%	0%	2%	1%	1%	1%	1%
	1 to 4	Estimate	64%	6%	53%	22%	20%	1%	49%	8%	5%	2%	2%
		Margin of error	3%	1%	4%	3%	3%	1%	4%	2%	2%	1%	1%
	5 to 19	Estimate	68%	10%	63%	27%	24%	1%	52%	13%	5%	1%	5%
		Margin of error	5%	3%	5%	4%	4%	1%	5%	2%	3%	1%	2%
	20 to 99	Estimate	77%	12%	73%	38%	39%	1%	33%	6%	8%	2%	5%
		Margin of error	5%	4%	6%	7%	6%	1%	7%	4%	3%	1%	2%
	100 to 499	Estimate	76%	10%	69%	39%	39%	3%	32%	5%	5%	1%	6%
		Margin of error	14%	4%	10%	12%	11%	2%	9%	5%	5%	1%	3%
Industry	Agriculture/Primary	Estimate	79%	28%	62%	26%	24%	1%	55%	12%	4%	3%	3%
		Margin of error	3%	3%	4%	3%	3%	1%	4%	2%	1%	1%	1%
	Manufacturing	Estimate	64%	10%	66%	32%	25%	2%	50%	11%	6%	1%	2%
		Margin of error	4%	3%	4%	4%	4%	1%	4%	2%	2%	1%	2%
	Wholesale and retail	Estimate	67%	3%	55%	27%	16%	3%	63%	13%	4%	2%	3%
		Margin of error	4%	1%	4%	4%	3%	1%	4%	2%	2%	1%	1%
	Professional services	Estimate	49%	3%	57%	10%	14%	2%	44%	5%	2%	3%	4%
		Margin of error	3%	1%	3%	2%	2%	1%	3%	1%	1%	1%	1%
Knowledge-based industries	Estimate	54%	5%	62%	10%	17%	4%	59%	9%	4%	2%	4%	
	Margin of error	3%	2%	3%	2%	3%	1%	3%	2%	1%	1%	1%	
Accommodations and food services	Estimate	69%	7%	52%	27%	20%	1%	60%	25%	4%	3%	3%	
	Margin of error	5%	3%	5%	5%	4%	1%	5%	4%	2%	1%	2%	
Other industries	Estimate	65%	5%	56%	20%	25%	0%	52%	6%	4%	3%	3%	
	Margin of error	3%	1%	3%	3%	3%	0%	3%	2%	1%	1%	1%	
Region	Atlantic	Estimate	70%	14%	62%	28%	21%	1%	52%	10%	4%	2%	1%
		Margin of error	4%	4%	4%	4%	4%	1%	5%	3%	2%	1%	1%
	Quebec	Estimate	64%	7%	42%	16%	18%	1%	49%	7%	2%	1%	4%
		Margin of error	4%	2%	4%	3%	3%	1%	4%	2%	1%	1%	1%
	Ontario	Estimate	60%	7%	55%	22%	26%	2%	60%	8%	5%	1%	4%
		Margin of error	4%	2%	4%	3%	3%	0%	4%	2%	2%	0%	1%
	Prairies	Estimate	73%	9%	67%	19%	20%	2%	50%	11%	5%	3%	3%
	Margin of error	3%	1%	3%	2%	2%	1%	3%	2%	1%	1%	1%	
British Columbia	Estimate	61%	3%	66%	24%	18%	1%	54%	9%	4%	7%	2%	
	Margin of error	3%	1%	3%	3%	3%	0%	3%	2%	2%	2%	1%	
Territories	Estimate	X	X	X	X	X	0%	X	X	1%	2%	3%	
	Margin of error	X	X	X	X	X	9%	X	X	3%	2%	9%	
Rural or urban location	Rural	Estimate	74%	15%	57%	23%	18%	1%	52%	9%	5%	4%	2%
		Margin of error	3%	2%	3%	3%	3%	1%	3%	2%	1%	1%	1%
	Urban	Estimate	61%	5%	57%	20%	23%	1%	54%	9%	4%	2%	3%
	Margin of error	2%	1%	2%	2%	2%	0%	2%	1%	1%	0%	1%	
Export and non-export activities	Exporter	Estimate	73%	16%	62%	27%	30%	3%	58%	9%	8%	1%	6%
		Margin of error	5%	5%	5%	5%	5%	1%	5%	3%	4%	1%	3%
	Non-exporter	Estimate	64%	6%	57%	20%	21%	1%	54%	9%	4%	3%	3%
	Margin of error	2%	1%	2%	2%	2%	0%	2%	1%	1%	0%	1%	
Year that they started selling goods and services	2006-2007	Estimate	57%	5%	45%	15%	14%	0%	68%	20%	6%	1%	4%
		Margin of error	5%	2%	5%	5%	5%	0%	5%	3%	2%	1%	2%
	2005-2000	Estimate	60%	4%	54%	18%	23%	2%	56%	11%	4%	2%	2%
	Margin of error	3%	1%	3%	3%	3%	1%	3%	2%	1%	1%	1%	
	Prior to 2000	Estimate	68%	9%	60%	23%	22%	1%	51%	6%	4%	2%	3%
	Margin of error	2%	1%	2%	2%	2%	0%	2%	1%	1%	1%	1%	
Female ownership	0%	Estimate	62%	6%	57%	24%	20%	2%	53%	6%	4%	3%	2%
		Margin of error	2%	1%	2%	2%	2%	0%	3%	1%	1%	0%	1%
	1 to 50%	Estimate	70%	10%	63%	20%	23%	1%	55%	11%	4%	2%	3%
		Margin of error	3%	1%	3%	2%	3%	0%	3%	2%	1%	1%	1%
	51 to 99%	Estimate	81%	11%	59%	9%	20%	3%	71%	11%	5%	0%	1%
	Margin of error	7%	5%	12%	5%	8%	2%	10%	5%	3%	0%	1%	
	100%	Estimate	66%	6%	53%	16%	28%	2%	59%	13%	4%	3%	2%
	Margin of error	4%	3%	5%	5%	5%	1%	5%	3%	2%	1%	1%	
Majority owner by age group	< 30	Estimate	57%	4%	50%	13%	27%	6%	71%	8%	1%	7%	0%
		Margin of error	8%	3%	8%	6%	8%	5%	7%	4%	2%	3%	0%
	30-39	Estimate	55%	6%	52%	12%	18%	0%	51%	14%	4%	2%	2%
		Margin of error	5%	2%	5%	3%	4%	0%	5%	3%	1%	1%	1%
	40-49	Estimate	66%	6%	54%	21%	22%	2%	57%	12%	3%	2%	3%
		Margin of error	3%	1%	3%	3%	3%	1%	3%	2%	1%	1%	1%
50-64	Estimate	67%	7%	58%	21%	22%	1%	51%	6%	4%	2%	3%	
	Margin of error	2%	1%	3%	2%	2%	0%	3%	1%	1%	1%	1%	
≥ 65	Estimate	61%	12%	71%	29%	22%	2%	56%	7%	9%	3%	6%	
	Margin of error	6%	4%	5%	6%	5%	1%	6%	2%	5%	2%	3%	
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	65%	6%	56%	21%	21%	1%	52%	8%	4%	2%	3%
		Margin of error	2%	1%	2%	2%	2%	0%	2%	1%	1%	0%	1%
	R&D Expenditure = 1% to 19%	Estimate	62%	13%	60%	24%	25%	1%	61%	13%	4%	2%	4%
	Margin of error	4%	2%	4%	3%	4%	0%	4%	3%	1%	1%	2%	
R&D Expenditure equal or greater than 20%	Estimate	65%	5%	61%	10%	22%	5%	66%	12%	8%	3%	6%	
	Margin of error	5%	2%	6%	4%	5%	2%	6%	4%	4%	1%	3%	

Table 34
Means of acquisition of the business by current owners

Survey question(s): G.2 How did the current owners take possession of the business?	Bought/ acquired from a family member	Bought/ acquired from a non-family member	Started from scratch	Other
G2 Applies to all SMEs.	Percentage			

SMEs by ↓	All SMEs →	Estimate	9%	14%	76%	1%
		<i>Margin of error</i>	1%	1%	1%	0%
Employment by size group	non-employer	Estimate	10%	10%	79%	1%
		<i>Margin of error</i>	1%	1%	2%	0%
	1 to 4	Estimate	7%	12%	80%	1%
		<i>Margin of error</i>	2%	2%	2%	0%
	5 to 19	Estimate	10%	30%	60%	1%
		<i>Margin of error</i>	4%	4%	5%	1%
	20 to 99	Estimate	15%	23%	58%	4%
		<i>Margin of error</i>	4%	6%	6%	2%
	100 to 499	Estimate	16%	26%	51%	7%
		<i>Margin of error</i>	15%	9%	13%	3%
Industry	Agriculture/Primary	Estimate	38%	13%	48%	2%
		<i>Margin of error</i>	4%	2%	4%	1%
	Manufacturing	Estimate	10%	14%	76%	0%
		<i>Margin of error</i>	3%	3%	4%	0%
	Wholesale and retail	Estimate	10%	23%	65%	2%
		<i>Margin of error</i>	3%	3%	4%	1%
	Professional services	Estimate	2%	5%	92%	2%
		<i>Margin of error</i>	1%	1%	2%	1%
	Knowledge-based industries	Estimate	1%	4%	95%	0%
		<i>Margin of error</i>	1%	2%	2%	0%
Accommodations and food services	Estimate	8%	47%	44%	1%	
	<i>Margin of error</i>	3%	5%	5%	2%	
Other industries	Estimate	6%	12%	82%	1%	
	<i>Margin of error</i>	2%	2%	3%	0%	
Region	Atlantic	Estimate	11%	17%	70%	3%
		<i>Margin of error</i>	4%	3%	4%	1%
	Quebec	Estimate	10%	15%	74%	1%
		<i>Margin of error</i>	2%	3%	3%	1%
	Ontario	Estimate	6%	13%	81%	0%
		<i>Margin of error</i>	2%	2%	3%	0%
	Prairies	Estimate	14%	15%	69%	2%
		<i>Margin of error</i>	2%	2%	3%	1%
	British Columbia	Estimate	7%	13%	78%	1%
		<i>Margin of error</i>	2%	2%	3%	1%
Territories	Estimate	4%	X	X	3%	
	<i>Margin of error</i>	14%	X	X	19%	
Rural or urban location	Rural	Estimate	21%	17%	61%	2%
		<i>Margin of error</i>	2%	2%	3%	1%
	Urban	Estimate	6%	13%	80%	1%
		<i>Margin of error</i>	1%	1%	2%	0%
Export and non-export activities	Exporter	Estimate	9%	11%	81%	0%
		<i>Margin of error</i>	3%	3%	4%	0%
	Non-exporter	Estimate	9%	14%	75%	1%
		<i>Margin of error</i>	1%	1%	2%	0%
Year that they started selling goods and services	2006-2007	Estimate	4%	17%	77%	2%
		<i>Margin of error</i>	2%	3%	4%	2%
	2005-2000	Estimate	6%	14%	80%	1%
		<i>Margin of error</i>	2%	2%	2%	0%
	Prior to 2000	Estimate	12%	14%	73%	1%
		<i>Margin of error</i>	1%	2%	2%	0%
Female ownership	0%	Estimate	7%	14%	79%	1%
		<i>Margin of error</i>	1%	2%	2%	0%
	1 to 50%	Estimate	17%	13%	69%	1%
		<i>Margin of error</i>	3%	2%	3%	0%
	51 to 99%	Estimate	6%	23%	71%	0%
		<i>Margin of error</i>	3%	7%	8%	0%
	100%	Estimate	5%	18%	77%	0%
		<i>Margin of error</i>	2%	3%	3%	0%
Majority owner by age group	< 30	Estimate	4%	10%	86%	0%
		<i>Margin of error</i>	3%	6%	6%	0%
	30-39	Estimate	9%	11%	79%	1%
		<i>Margin of error</i>	3%	3%	4%	1%
	40-49	Estimate	9%	15%	75%	1%
		<i>Margin of error</i>	2%	2%	3%	1%
	50-64	Estimate	9%	14%	76%	1%
		<i>Margin of error</i>	1%	2%	2%	0%
	≥ 65	Estimate	11%	18%	70%	1%
		<i>Margin of error</i>	4%	5%	5%	1%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	9%	15%	75%	1%
		<i>Margin of error</i>	1%	1%	2%	0%
	R&D Expenditure = 1% to 19%	Estimate	13%	10%	76%	1%
		<i>Margin of error</i>	3%	2%	4%	0%
R&D Expenditure equal or greater than 20%	Estimate	6%	11%	83%	1%	
	<i>Margin of error</i>	2%	4%	5%	1%	

Survey on Financing Small and Medium Enterprises, 2007

Table 35
Type of financing instruments used during start-up

Survey question(s): G.3 What sources of financing did you USE to finance the start-up of your business PRIOR to the first sale of goods or services?	Commercial or personal loans from financial institutions	Credit from government lending agencies or government grants	Trade credit owing to suppliers	Leasing	Personal savings of business owner	Loans from friends or relatives	Loans from individuals unrelated to the firm	Micro-credit	Other sources of financing
	Percentage								
G3 Applies to all SMEs.									

SMEs by	All SMEs	Estimate	51%	4%	12%	12%	73%	7%	2%	1%	3%
		Margin of error	2%	1%	1%	1%	2%	1%	1%	1%	1%
Employment by size group	non-employer	Estimate	48%	4%	10%	14%	77%	7%	3%	1%	2%
		Margin of error	3%	1%	2%	2%	2%	1%	1%	0%	1%
	1 to 4	Estimate	55%	4%	13%	10%	67%	7%	1%	1%	2%
		Margin of error	4%	2%	3%	2%	4%	2%	1%	1%	1%
	5 to 19	Estimate	48%	5%	14%	9%	70%	10%	1%	1%	5%
		Margin of error	7%	2%	5%	4%	6%	3%	1%	3%	3%
	20 to 99	Estimate	71%	8%	22%	25%	67%	12%	6%	0%	3%
		Margin of error	8%	4%	7%	8%	8%	6%	5%	0%	2%
	100 to 499	Estimate	58%	6%	25%	16%	66%	10%	8%	2%	X
		Margin of error	21%	4%	10%	7%	23%	6%	5%	2%	X
Industry	Agriculture/Primary	Estimate	77%	13%	20%	11%	68%	11%	1%	4%	2%
		Margin of error	5%	4%	4%	3%	5%	3%	1%	2%	2%
	Manufacturing	Estimate	54%	9%	14%	11%	77%	11%	2%	2%	2%
		Margin of error	4%	3%	4%	3%	4%	3%	2%	1%	1%
	Wholesale and retail	Estimate	50%	1%	13%	14%	79%	11%	2%	1%	3%
		Margin of error	5%	0%	4%	4%	4%	3%	1%	1%	1%
	Professional services	Estimate	41%	4%	7%	8%	67%	5%	1%	1%	1%
		Margin of error	3%	1%	2%	2%	3%	1%	1%	1%	1%
	Knowledge-based industries	Estimate	39%	4%	5%	6%	74%	7%	1%	1%	3%
		Margin of error	3%	2%	1%	2%	3%	2%	1%	1%	1%
	Accommodations and food services	Estimate	66%	8%	13%	17%	79%	18%	7%	1%	3%
		Margin of error	7%	5%	5%	6%	6%	6%	4%	1%	4%
	Other industries	Estimate	51%	3%	13%	14%	73%	6%	3%	1%	3%
		Margin of error	4%	1%	2%	3%	3%	2%	1%	1%	1%
Region	Atlantic	Estimate	60%	12%	12%	6%	68%	9%	2%	1%	2%
		Margin of error	5%	4%	4%	3%	5%	3%	2%	1%	2%
	Quebec	Estimate	55%	6%	11%	13%	65%	7%	3%	1%	6%
		Margin of error	5%	1%	4%	3%	4%	2%	1%	1%	2%
	Ontario	Estimate	46%	2%	10%	16%	77%	6%	2%	0%	2%
		Margin of error	4%	1%	3%	3%	4%	2%	1%	1%	1%
	Prairies	Estimate	58%	4%	13%	9%	72%	9%	2%	2%	2%
		Margin of error	4%	1%	3%	2%	3%	2%	1%	1%	1%
	British Columbia	Estimate	44%	2%	15%	12%	76%	9%	3%	2%	1%
		Margin of error	4%	1%	3%	3%	3%	2%	1%	1%	1%
Territories	Estimate	X	X	X	X	X	X	X	2%	3%	
	Margin of error	X	X	X	X	X	X	X	3%	8%	
Rural or urban location	Rural	Estimate	60%	8%	15%	9%	71%	6%	1%	2%	1%
		Margin of error	5%	2%	3%	2%	4%	2%	1%	1%	1%
	Urban	Estimate	49%	3%	11%	13%	73%	8%	3%	1%	3%
		Margin of error	2%	1%	2%	2%	2%	1%	1%	1%	1%
Export and non-export activities	Exporter	Estimate	55%	9%	17%	21%	85%	11%	4%	2%	4%
		Margin of error	6%	3%	5%	5%	4%	4%	2%	2%	3%
	Non-exporter	Estimate	50%	4%	11%	12%	72%	7%	2%	1%	2%
		Margin of error	2%	1%	1%	1%	2%	1%	1%	1%	1%
Year that they started selling goods and services	2006-2007	Estimate	44%	7%	7%	9%	72%	13%	2%	0%	5%
		Margin of error	6%	3%	3%	3%	6%	3%	1%	0%	3%
	2005-2000	Estimate	50%	3%	10%	15%	77%	7%	2%	2%	3%
		Margin of error	3%	1%	2%	3%	3%	1%	1%	1%	1%
	Prior to 2000	Estimate	52%	4%	14%	12%	70%	7%	3%	1%	2%
		Margin of error	3%	1%	2%	2%	3%	1%	1%	0%	1%
Female ownership	0%	Estimate	50%	3%	13%	10%	72%	7%	3%	1%	2%
		Margin of error	3%	1%	2%	2%	3%	1%	1%	0%	1%
	1 to 50%	Estimate	54%	5%	13%	13%	75%	8%	2%	2%	4%
		Margin of error	4%	1%	2%	3%	3%	2%	1%	1%	1%
	51 to 99%	Estimate	59%	15%	2%	6%	67%	11%	1%	X	X
		Margin of error	13%	10%	2%	3%	16%	6%	2%	X	X
	100%	Estimate	48%	4%	3%	22%	70%	8%	1%	1%	2%
		Margin of error	6%	1%	2%	5%	5%	3%	1%	3%	2%
Majority owner by age group	< 30	Estimate	54%	2%	5%	18%	83%	8%	1%	1%	1%
		Margin of error	9%	2%	3%	8%	6%	3%	1%	1%	2%
	30-39	Estimate	44%	4%	5%	5%	77%	11%	2%	2%	5%
		Margin of error	5%	1%	2%	1%	4%	3%	1%	1%	3%
	40-49	Estimate	55%	5%	11%	14%	73%	9%	1%	1%	1%
		Margin of error	4%	1%	2%	3%	3%	2%	0%	1%	1%
	50-64	Estimate	46%	5%	14%	13%	70%	6%	3%	1%	3%
		Margin of error	3%	1%	2%	2%	3%	1%	1%	0%	1%
	≥ 65	Estimate	64%	1%	15%	13%	75%	5%	3%	1%	3%
		Margin of error	6%	1%	5%	5%	5%	2%	2%	1%	2%
Innovation	Non-innovative (R&D Expenditure 0%)	Estimate	51%	3%	12%	13%	71%	7%	2%	1%	2%
		Margin of error	2%	1%	2%	2%	2%	1%	1%	1%	1%
	R&D Expenditure = 1% to 19%	Estimate	50%	5%	12%	11%	80%	9%	3%	2%	5%
		Margin of error	5%	2%	2%	3%	4%	2%	1%	1%	3%
	R&D Expenditure equal or greater than 20%	Estimate	52%	9%	5%	15%	82%	12%	6%	1%	6%
		Margin of error	6%	5%	4%	5%	5%	4%	3%	0%	3%