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**SURVEY ON FINANCING OF SMALL AND MEDIUM ENTERPRISES, 2000**

Data tables

Revised version, released in February, 2006

**Small Business and Special Surveys Division**

**Statistics Canada**



## Survey on Financing of Small and Medium Enterprises, 2000, Part I

### IMPORTANT NOTE

*Statistics Canada hereby publishes re-estimated results for the 2000 survey year to render the dataset comparable with the 2004 survey year. Following a methodological change for the 2004 survey year, Statistics Canada used administrative data sources to identify inactive businesses among SME that were in-sample for the survey, but could not be successfully contacted. These administrative records were not as readily available in 2000. As a result of this methodological improvement, the 2000 results had also been re-estimated.*

### Target population

This document contains tabulations of estimates produced from the Survey on Financing of Small and Medium Enterprises (SMEs). These estimates were generated from the responses of enterprises that in 2000,:

- Had a gross revenue of less than 50 million dollars,
- Had less than 500 full-time equivalent employees and,
- Were operational even for a very short time during this reference year.

Full-time employees work 30 hours or more per week and part-time employees, less than 30 hours. The number of full-time equivalent employees is obtained by the summation of full-time employees and half of the part-time employees.

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. Entrepreneurs who tried to start up a business but failed were also excluded from the survey.

### Data collection

The estimates were generated from the responses obtained from 11,015 SMEs. The response rate is 42.0% if it is calculated in relation to the original sample of Part I or 62.0% if it is generated from the number of in scope units. The collection took place during the fall of 2001 by a telephone interview.

### 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. The weights were adjusted in February 2006. (Please see the section called "*Important Note*".)

### Data quality

Considerable effort was made to ensure high standards throughout all survey operations, from collection to release. Nonetheless, the resulting estimates are inevitably subject to a certain degree of error. These errors can be broken down into two major types: non-sampling and sampling errors.

Non-sampling errors are not related to sampling and may occur for many reasons such as non-response, population coverage, differences in the interpretation of questions, incorrect information from respondents and mistakes in recording, coding and processing of data.

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.

**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  
[email: klaus.kostenbauer@statcan.ca](mailto:klaus.kostenbauer@statcan.ca)

**NOTE: THE TABLE NUMBERS CORRESPOND TO THOSE OF THE 2004 SURVEY**

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**Table 2**  
**Reasons given by SMEs that abstained to request external financing**

Survey question: C7: Why did the business not attempt to obtain new financing in 2000?			Financing not needed	Thought the request would be turned down	Applying for financing is too difficult	Applying for financing is too time consuming	Cost of debt financing is too high	Don't like to be in debt	Other reasons	
Applies to SMEs that did not attempt to obtain financing. Mark all that apply.			Percentage							
SMEs by	All SMEs	Estimate	89.0	3.8	2.7	0.8	1.2	5.0	1.4	
		Margin of error	1.2	0.7	0.6	0.3	0.4	0.9	0.4	
Number of full-time equivalent employees by size group	0	Estimate	90.4	3.9	2.0	0.7	1.3	4.7	1.0	
		Margin of error	1.6	1.1	0.8	0.4	0.6	1.2	0.5	
	0.5 to 4	Estimate	87.8	4.1	3.5	1.0	1.2	5.9	1.8	
		Margin of error	2.1	1.2	1.2	0.5	0.6	1.6	0.9	
	5 to 19	Estimate	89.6	3.1	2.6	0.7	1.1	3.9	1.1	
		Margin of error	2.8	1.7	1.5	0.6	0.9	1.8	0.7	
	20 to 99	Estimate	93.6	2.6	X	X	X	0.9	X	
		Margin of error	3.7	2.3	X	X	X	0.6	X	
	100 to 499	Estimate	96.2	X	X	X	X	X	X	
		Margin of error	3.7	X	X	X	X	X	X	
Industry	Agriculture/Primary	Estimate	90.6	1.9	0.9	X	0.8	8.0	0.8	
		Margin of error	2.6	1.1	0.8	X	0.8	2.9	0.6	
	Manufacturing	Estimate	86.3	3.5	4.7	2.6	2.6	4.9	1.9	
		Margin of error	3.0	1.6	1.8	1.4	1.5	1.9	1.1	
	Wholesale/Retail	Estimate	84.7	6.4	5.2	1.2	1.1	4.7	1.8	
		Margin of error	2.8	1.9	1.8	0.8	0.8	1.7	1.1	
	Professional services	Estimate	95.6	2.2	1.4	1.0	1.1	2.1	0.5	
		Margin of error	1.7	1.3	0.9	0.9	0.9	1.3	0.5	
	Knowledge-based industry	Estimate	91.3	3.2	2.0	1.0	1.0	4.0	1.8	
		Margin of error	2.4	1.6	1.1	1.0	0.9	1.6	1.1	
Tourism	Estimate	83.6	5.3	4.1	X	X	8.3	0.6		
	Margin of error	6.1	3.6	3.2	X	X	4.9	0.5		
Other industries	Estimate	90.2	3.7	2.2	0.6	1.1	4.6	1.6		
	Margin of error	2.0	1.3	1.0	0.5	0.6	1.4	0.8		
Region	Atlantic	Estimate	84.3	4.9	4.3	1.8	1.7	6.8	1.7	
		Margin of error	3.5	2.0	2.0	1.3	1.3	2.5	1.2	
	Quebec	Estimate	88.5	4.1	3.9	1.0	1.4	4.2	1.9	
		Margin of error	2.5	1.5	1.4	0.8	1.0	1.8	1.1	
	Ontario	Estimate	89.1	4.1	2.7	0.6	1.0	5.2	1.1	
		Margin of error	2.2	1.4	1.2	0.4	0.6	1.6	0.5	
	Prairies	Estimate	91.2	2.7	1.8	X	0.9	5.4	0.6	
		Margin of error	2.0	1.1	1.0	X	0.6	1.7	0.5	
	British Columbia	Estimate	91.1	3.8	1.6	0.9	1.5	4.1	1.8	
		Margin of error	2.7	1.7	1.3	0.7	1.3	2.0	1.3	
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	89.2	4.0	2.7	1.0	1.9	7.1	0.8	
		Margin of error	2.4	1.6	1.5	0.8	1.1	2.2	0.4	
Urban	Estimate	89.4	3.8	2.7	0.7	1.0	4.3	1.5		
	Margin of error	1.3	0.8	0.7	0.3	0.4	0.9	0.5		
Export and non-export activities	Exporter	Estimate	87.6	3.2	4.1	1.0	X	3.6	2.0	
		Margin of error	3.3	1.6	2.3	0.7	X	1.8	1.1	
Non-exporter	Estimate	89.5	3.9	2.6	0.8	1.2	5.1	1.3		
	Margin of error	1.2	0.8	0.6	0.3	0.4	0.9	0.4		
Year that they started selling goods and services	start-up (<1 year old)	Estimate	89.3	5.0	3.7	X	X	3.6	2.3	
		Margin of error	3.6	2.8	2.4	X	X	2.4	1.6	
	non start-ups	Estimate	89.3	3.8	2.7	0.7	1.2	5.0	1.3	
		Margin of error	1.2	0.7	0.6	0.3	0.4	0.9	0.4	
Female ownership	0%	Estimate	89.5	3.4	2.6	0.7	0.9	4.3	1.5	
		Margin of error	1.6	0.9	0.8	0.3	0.4	1.1	0.6	
	1 to 49%	Estimate	93.2	2.8	2.2	X	2.2	6.5	1.2	
		Margin of error	2.3	1.9	1.8	X	1.7	2.8	0.9	
	50%	Estimate	89.6	3.5	2.2	0.5	1.3	5.4	0.9	
		Margin of error	2.6	1.4	1.1	0.4	1.0	2.2	0.7	
	51% to 100%	Estimate	86.0	6.3	4.0	1.2	1.5	5.6	1.3	
		Margin of error	3.3	2.3	1.9	0.8	1.0	2.3	0.8	
	Majority owner by age group	< 30	Estimate	86.4	X	X	X	X	X	X
			Margin of error	12.3	X	X	X	X	X	X
30-39		Estimate	87.7	6.7	4.5	X	2.8	5.2	1.0	
		Margin of error	4.5	4.0	3.0	X	2.5	3.4	0.8	
40-49		Estimate	88.3	3.1	3.9	1.4	0.6	6.0	1.9	
		Margin of error	2.4	1.4	1.6	0.7	0.4	1.8	0.9	
50-64		Estimate	89.7	4.0	2.2	0.5	1.1	4.7	1.3	
		Margin of error	1.5	0.9	0.7	0.2	0.5	1.2	0.6	
≥ 65		Estimate	91.4	2.7	X	X	2.2	3.8	0.6	
		Margin of error	3.2	1.9	X	X	1.7	2.2	0.5	
Financial institution approached for debt	Chartered Bank	Estimate	X	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	X	
	Caisse populaire and Credit Union	Estimate	X	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	X	
	Crown corporation and Government program	Estimate	X	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	X	
	Other supplier	Estimate	X	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	X	

**Table 3**  
**Percentage of SMEs that applied for debt financing, and creditor types approached**

Survey questions: C1 During 2000, did the business or its owners approach any type of credit supplier to request new or additional credit for business purposes? C2 What was the name of the LAST financial institution or credit supplier that the business approached during 2000 to request new or additional credit?			Credit supplier approached	Chartered bank	Credit union or Caisse populaire	Crown corporation or government institution	Credit card company	All other credit suppliers	
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request. Mark one only.			Percentage	Percentage					
SMEs by	All SMEs	Estimate	23.7	66.5	19.7	7.9	1.2	4.7	
		Margin of error	1.3	2.9	2.4	1.6	0.7	1.2	
Number of full-time equivalent employees by size group	0	Estimate	18.7	62.2	23.0	7.8	X	5.9	
		Margin of error	1.9	5.8	4.8	3.2	X	3.0	
	0.5 to 4	Estimate	23.4	67.3	20.8	7.6	X	3.1	
		Margin of error	2.1	4.8	4.3	2.7	X	1.3	
	5 to 19	Estimate	33.4	69.3	15.6	8.1	1.6	5.4	
		Margin of error	3.0	5.0	3.9	2.9	1.3	2.2	
	20 to 99	Estimate	36.2	72.2	11.8	10.0	0.6	5.4	
		Margin of error	4.4	6.7	5.1	4.3	0.6	3.0	
	100 to 499	Estimate	35.4	80.0	8.2	4.0	X	7.8	
		Margin of error	7.4	9.8	7.8	2.7	X	6.7	
	Industry	Agriculture/Primary	Estimate	37.0	47.7	34.1	13.0	X	4.0
			Margin of error	3.7	6.4	6.1	4.2	X	2.2
Manufacturing		Estimate	28.2	65.7	19.6	10.9	X	3.5	
		Margin of error	2.9	5.6	4.7	3.7	X	2.0	
Wholesale/Retail		Estimate	23.9	74.5	12.5	7.3	1.7	4.0	
		Margin of error	2.7	5.4	3.7	3.2	1.6	2.9	
Professional services		Estimate	14.3	80.7	12.5	3.2	X	2.9	
		Margin of error	2.5	7.1	6.2	2.8	X	2.7	
Knowledge-based industry		Estimate	17.1	75.7	10.4	9.2	X	2.9	
		Margin of error	2.6	7.5	5.2	4.8	X	2.8	
Tourism		Estimate	23.0	68.1	X	X	X	4.3	
		Margin of error	4.9	11.3	X	X	X	3.4	
Other industries		Estimate	22.2	69.8	16.4	6.4	X	6.0	
		Margin of error	2.3	5.3	4.3	3.0	X	2.5	
Region	Atlantic	Estimate	27.4	73.9	11.3	9.3	1.6	3.9	
		Margin of error	3.1	5.3	3.8	3.4	1.5	1.9	
	Quebec	Estimate	20.3	48.0	36.9	7.6	X	6.1	
		Margin of error	2.5	7.0	6.7	3.8	X	3.0	
	Ontario	Estimate	21.3	82.6	6.7	5.7	X	3.9	
		Margin of error	2.4	5.1	3.7	3.0	X	2.4	
	Prairies	Estimate	28.2	53.7	27.0	12.7	1.0	5.6	
		Margin of error	2.5	5.4	4.8	3.6	0.8	2.4	
	British Columbia	Estimate	26.4	73.8	17.3	4.5	X	3.1	
		Margin of error	3.3	6.7	5.9	3.2	X	2.4	
	Territories	Estimate	21.2	X	X	X	X	X	
		Margin of error	17.6	X	X	X	X	X	
Rural or urban location	Rural	Estimate	30.6	47.4	32.9	12.1	1.3	6.2	
		Margin of error	2.8	5.5	5.1	3.6	1.3	2.6	
	Urban	Estimate	21.3	76.2	12.9	5.8	1.2	3.9	
		Margin of error	1.4	3.1	2.5	1.6	0.9	1.2	
Export and non-export activities	Exporter	Estimate	36.5	71.7	13.0	9.7	X	4.9	
		Margin of error	3.8	6.2	4.6	4.1	X	3.2	
	Non-exporter	Estimate	22.2	65.5	21.0	7.6	1.3	4.6	
		Margin of error	1.3	3.2	2.8	1.8	0.9	1.3	
Year that they started selling goods and services	start-up (<1 year old)	Estimate	38.8	67.2	19.1	6.1	X	7.6	
		Margin of error	4.7	7.6	6.4	2.9	X	5.1	
	non start-ups	Estimate	22.9	66.5	19.7	8.1	1.3	4.4	
		Margin of error	1.3	3.1	2.6	1.8	0.8	1.2	
Female ownership	0%	Estimate	22.4	70.6	16.4	6.8	0.9	5.3	
		Margin of error	1.7	3.8	3.0	1.9	0.8	1.9	
	1 to 49%	Estimate	29.4	57.8	23.9	11.8	X	4.9	
		Margin of error	3.9	8.1	7.3	5.4	X	3.0	
	50%	Estimate	28.4	62.1	23.3	10.1	1.8	2.7	
		Margin of error	3.1	6.4	5.6	4.2	1.5	1.2	
51% to 100%	Estimate	17.9	68.5	21.6	3.6	X	5.6		
	Margin of error	2.9	8.4	7.7	2.5	X	4.5		
Majority owner by age group	< 30	Estimate	31.8	X	24.2	X	X	X	
		Margin of error	16.8	X	21.4	X	X	X	
	30-39	Estimate	36.0	66.2	20.3	8.0	X	4.8	
		Margin of error	4.9	8.0	6.8	3.9	X	3.5	
	40-49	Estimate	28.7	67.2	19.7	7.7	1.2	4.3	
		Margin of error	2.6	4.9	4.2	2.7	0.8	2.2	
	50-64	Estimate	20.9	66.3	19.2	8.6	1.5	4.4	
		Margin of error	1.6	4.3	3.6	2.6	1.4	1.5	
	≥ 65	Estimate	12.6	70.8	21.7	3.4	X	4.1	
		Margin of error	3.2	12.3	11.9	3.2	X	3.8	
Financial institution approached for debt	Chartered Bank	Estimate	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	
	Caisse populaire and Credit Union	Estimate	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	
	Crown corporation and Government program	Estimate	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	
	Other supplier	Estimate	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	

**Table 4**  
**Reasons for choosing credit supplier**

Survey question: D2 Why did the business choose (CS) to request new or additional credit?			Regular financial institution for the business	Only credit supplier in the area	Other credit suppliers would not approve the application	Credit supplier offered best terms	All other reasons
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request. Mark all that apply.			Percentage				
SMEs by	All SMEs	Estimate	64.0	3.8	1.7	9.9	24.5
		Margin of error	3.0	1.1	0.8	1.8	2.7
Number of full-time equivalent employees by size group	0	Estimate	59.7	3.7	X	11.5	25.7
		Margin of error	5.9	2.2	X	3.8	5.3
	0.5 to 4	Estimate	67.0	4.3	1.6	8.8	25.5
		Margin of error	4.7	2.0	1.4	2.6	4.5
	5 to 19	Estimate	64.8	3.1	2.6	9.1	22.7
		Margin of error	5.5	1.5	2.0	3.4	4.6
	20 to 99	Estimate	62.8	3.9	X	12.1	18.9
		Margin of error	7.7	2.8	X	5.5	5.4
	100 to 499	Estimate	75.1	3.9	X	12.1	14.1
		Margin of error	10.1	3.8	X	9.3	6.0
Industry	Agriculture/Primary	Estimate	69.7	1.5	X	8.9	18.4
		Margin of error	5.9	1.3	X	3.4	4.9
	Manufacturing	Estimate	68.9	4.1	1.9	9.7	22.7
		Margin of error	5.5	2.4	1.7	3.6	5.0
	Wholesale/Retail	Estimate	58.1	5.3	X	7.6	31.5
		Margin of error	6.5	2.9	X	2.9	6.2
	Professional services	Estimate	64.5	X	X	13.0	20.1
		Margin of error	9.1	X	X	6.5	7.4
Knowledge-based industry	Estimate	62.9	6.5	X	9.7	29.7	
	Margin of error	8.4	4.3	X	5.5	8.1	
	Tourism	Estimate	54.6	5.4	X	10.2	32.7
		Margin of error	12.0	4.2	X	7.0	11.2
	Other industries	Estimate	64.4	3.9	2.0	11.0	23.7
		Margin of error	5.5	2.1	1.6	3.6	5.0
Region	Atlantic	Estimate	65.2	5.4	X	8.5	24.7
		Margin of error	6.2	2.8	X	3.5	5.4
	Quebec	Estimate	57.9	6.8	X	6.9	30.1
		Margin of error	7.0	3.4	X	3.1	6.6
	Ontario	Estimate	67.4	2.4	1.8	9.2	23.3
		Margin of error	6.0	1.6	1.6	3.5	5.4
	Prairies	Estimate	66.6	3.0	2.1	12.3	19.4
	Margin of error	5.1	1.8	1.5	3.6	4.1	
	British Columbia	Estimate	60.3	3.6	X	11.8	27.8
		Margin of error	7.2	3.3	X	5.1	6.7
	Territories	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
Rural or urban location	Rural	Estimate	65.9	1.5	1.4	11.0	20.9
		Margin of error	5.3	1.0	1.1	3.4	4.5
	Urban	Estimate	63.0	5.0	1.9	9.3	26.3
		Margin of error	3.6	1.6	1.1	2.1	3.3
Export and non-export activities	Exporter	Estimate	63.2	3.5	2.5	10.3	24.7
		Margin of error	6.6	2.3	2.4	4.1	5.8
	Non-exporter	Estimate	64.1	3.9	1.6	9.8	24.4
		Margin of error	3.3	1.2	0.9	2.0	3.0
Year that selling goods and services started	start-up (<1 year old)	Estimate	51.3	9.3	2.2	13.0	35.0
		Margin of error	7.9	5.4	2.0	6.6	7.6
	non start-ups	Estimate	65.1	2.5	1.7	9.6	23.5
		Margin of error	3.1	1.0	0.9	1.9	2.8
Female ownership	0%	Estimate	62.5	4.7	1.4	11.0	24.8
		Margin of error	4.2	1.8	0.9	2.7	3.7
	1 to 49%	Estimate	67.4	4.3	X	8.8	25.7
		Margin of error	7.5	3.0	X	4.3	7.3
	50%	Estimate	67.7	1.3	1.9	8.6	23.5
	Margin of error	6.1	1.0	1.7	3.2	5.4	
	51% to 100%	Estimate	65.1	2.5	1.7	9.6	23.5
		Margin of error	3.1	1.0	0.9	1.9	2.8
Majority owner by age group	< 30	Estimate	X	X	X	X	27.5
		Margin of error	X	X	X	X	24.4
	30-39	Estimate	52.9	6.1	X	8.6	32.2
		Margin of error	8.8	4.2	X	3.5	8.6
	40-49	Estimate	67.7	4.3	0.6	9.5	24.1
		Margin of error	4.9	2.1	0.5	2.9	4.6
	50-64	Estimate	64.1	2.3	2.3	10.7	22.8
		Margin of error	4.3	0.9	1.4	2.9	3.6
	≥ 65	Estimate	70.3	8.7	X	4.7	21.7
		Margin of error	11.8	8.0	X	3.6	10.2
Financial institution approached for debt	Chartered Bank	Estimate	71.5	3.5	1.0	8.0	22.3
		Margin of error	3.5	1.5	0.9	2.1	3.3
	Caisse populaire and Credit Union	Estimate	69.1	2.0	1.9	7.1	18.7
		Margin of error	6.0	1.6	1.6	3.2	4.9
	Crown corporation and Government program	Estimate	30.9	9.6	X	15.6	38.8
	Margin of error	9.1	4.2	X	7.7	10.0	
	Other supplier	Estimate	X	X	X	64.2	25.9
		Margin of error	X	X	X	17.5	16.9

**Table 5**  
**Intended purpose of debt financing requested**

Survey question: D3 How did the business intend to use the financing that was requested from [CS]?			Fixed assets	Working and operating capital	Research and development (R&D)	Debt consolidations	To purchase a business	Other purposes
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.			Percentage					
Mark all that apply.			Percentage					
SMEs by	All SMEs	Estimate	38.4	49.1	2.7	2.0	3.7	7.0
		Margin of error	3.0	3.1	1.1	1.0	1.2	1.5
Number of full-time equivalent employees by size group	0	Estimate	40.6	45.6	2.8	1.2	3.8	10.9
		Margin of error	5.8	5.9	2.0	1.1	2.5	3.8
	0.5 to 4	Estimate	34.8	53.2	3.3	3.1	3.2	4.8
		Margin of error	4.8	5.2	2.2	2.2	1.9	1.8
	5 to 19	Estimate	41.7	46.3	1.7	1.3	4.2	6.5
		Margin of error	5.5	5.5	0.9	0.8	2.1	2.6
	20 to 99	Estimate	36.7	52.9	3.0	X	4.8	3.7
		Margin of error	7.1	7.6	2.9	X	3.3	1.9
	100 to 499	Estimate	49.2	36.7	X	X	5.5	2.1
		Margin of error	11.8	10.8	X	X	5.3	1.6
Industry	Agriculture/Primary	Estimate	53.2	40.8	X	X	3.9	6.5
		Margin of error	6.4	6.3	X	X	3.1	3.3
	Manufacturing	Estimate	42.5	46.6	4.5	3.3	3.2	5.2
		Margin of error	5.9	6.0	2.7	2.3	2.0	2.6
	Wholesale/Retail	Estimate	24.0	62.5	X	X	3.0	7.5
		Margin of error	5.2	6.3	X	X	1.6	3.7
	Professional services	Estimate	27.9	58.6	X	X	4.7	10.2
		Margin of error	8.1	9.2	X	X	3.8	5.9
Knowledge-based industry	Estimate	28.5	54.4	8.6	6.4	0.8	10.0	
	Margin of error	8.1	8.7	4.2	3.8	0.7	5.3	
	Tourism	Estimate	31.3	44.0	X	X	8.2	9.5
		Margin of error	10.1	12.0	X	X	5.8	6.2
	Other industries	Estimate	39.9	47.3	4.4	3.0	3.2	6.1
		Margin of error	5.6	5.8	2.7	2.3	2.1	2.6
Region	Atlantic	Estimate	48.0	40.7	2.3	2.3	3.7	6.8
		Margin of error	6.7	6.6	1.7	1.7	2.5	3.4
	Quebec	Estimate	44.4	40.5	2.8	0.9	X	8.6
		Margin of error	6.9	6.9	2.2	0.7	X	3.7
	Ontario	Estimate	28.3	55.4	X	X	5.9	6.7
		Margin of error	5.8	6.4	X	X	3.1	2.9
	Prairies	Estimate	48.0	47.0	1.2	0.8	3.6	4.8
	Margin of error	5.4	5.4	1.0	0.7	1.8	2.2	
	British Columbia	Estimate	31.7	53.9	6.4	6.1	3.0	9.4
		Margin of error	6.9	7.3	4.3	4.3	2.6	4.5
	Territories	Estimate	X	82.5	X	X	X	X
		Margin of error	X	20.8	X	X	X	X
Rural or urban location	Rural	Estimate	49.7	44.8	2.5	X	3.6	3.6
		Margin of error	5.5	5.5	2.0	X	2.3	1.7
	Urban	Estimate	32.7	51.4	2.9	2.5	3.8	8.7
		Margin of error	3.4	3.7	1.3	1.3	1.4	2.1
Export and non-export activities	Exporter	Estimate	34.5	49.7	2.6	1.7	1.4	10.5
		Margin of error	6.4	6.7	1.3	1.1	0.8	4.5
	Non-exporter	Estimate	39.2	49.0	2.8	2.0	4.2	6.3
		Margin of error	3.3	3.5	1.3	1.1	1.4	1.6
Year that they started selling goods and services	start-up (<1 year old)	Estimate	37.7	50.6	X	0.5	13.2	6.0
		Margin of error	7.5	7.8	X	0.5	5.8	3.2
	non start-ups	Estimate	38.5	49.0	2.7	3.8	2.8	7.1
		Margin of error	3.2	3.3	1.1	1.5	1.2	1.6
Female ownership	0%	Estimate	39.4	51.1	3.1	2.6	3.5	6.6
		Margin of error	4.2	4.3	1.8	1.7	1.6	1.9
	1 to 49%	Estimate	35.4	43.8	1.2	0.6	5.5	9.3
		Margin of error	7.5	7.9	0.7	0.5	4.3	4.7
	50%	Estimate	42.5	47.1	2.8	2.1	2.9	6.3
	Margin of error	6.5	6.6	1.9	1.7	2.2	3.2	
	51% to 100%	Estimate	29.7	51.4	X	X	3.9	7.4
		Margin of error	7.3	8.8	X	X	2.4	5.0
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	36.6	57.1	X	X	3.9	6.5
		Margin of error	8.2	8.7	X	X	3.0	4.0
	40-49	Estimate	40.6	46.9	2.9	1.3	3.5	8.4
		Margin of error	5.2	5.4	2.0	1.2	1.9	3.0
	50-64	Estimate	36.1	49.8	2.8	2.4	3.5	6.6
		Margin of error	4.2	4.4	1.7	1.6	1.6	2.1
≥ 65	Estimate	46.2	39.5	X	X	X	3.8	
	Margin of error	13.2	13.2	X	X	X	3.8	
Financial institution approached for debt	Chartered Bank	Estimate	34.3	53.5	2.4	1.9	3.8	7.6
		Margin of error	3.6	3.8	1.4	1.2	1.6	2.0
	Caisse populaire and Credit Union	Estimate	47.8	44.4	X	X	3.0	5.1
		Margin of error	6.9	6.8	X	X	2.0	2.8
	Crown corporation and Government program	Estimate	46.2	28.6	6.1	4.9	6.4	7.9
		Margin of error	10.7	9.1	4.8	4.4	5.8	4.4
Other supplier	Estimate	73.5	21.4	X	X	X	X	
	Margin of error	16.6	16.4	X	X	X	X	



**Table 6**  
**Type of debt financing requested**

Survey question: D4 What type of financing did the business request from [CS], and what was the total amount of financing that was requested from [CS]?			Demand or short term loan	Term loan	Mortgage loan	New line of credit	New credit card	Increase in the credit limit of current lines of credit	Increase in the credit limit of current credit cards	All other credit instruments	
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.			Percentage								
Mark all that apply.			Percentage								
SMEs by	All SMEs	Estimate	11.9	31.5	9.8	30.5	5.8	13.9	1.0	3.7	
		Margin of error	2.1	2.9	1.9	2.8	1.5	2.2	0.6	1.1	
Number of full-time equivalent employees by size group	0	Estimate	13.5	34.9	11.3	28.1	7.4	10.1	X	3.7	
		Margin of error	4.2	5.8	3.8	5.3	3.1	3.4	X	2.3	
	0.5 to 4	Estimate	12.7	29.5	7.6	34.5	5.9	13.7	0.9	3.6	
		Margin of error	3.5	4.8	2.8	4.9	2.7	3.8	0.7	2.0	
	5 to 19	Estimate	8.5	30.2	11.4	28.4	4.2	17.3	0.7	3.7	
		Margin of error	3.1	4.7	3.9	5.0	1.9	4.7	0.7	1.7	
	20 to 99	Estimate	12.6	31.4	9.6	25.7	4.2	21.9	X	3.4	
		Margin of error	5.7	6.4	4.6	7.3	2.2	6.6	X	2.2	
	100 to 499	Estimate	7.5	50.3	X	16.8	X	19.4	X	X	
		Margin of error	5.6	11.9	X	7.7	X	8.8	X	X	
Industry	Agriculture/Primary	Estimate	20.7	45.6	9.5	19.9	3.4	8.1	X	2.3	
		Margin of error	5.4	6.4	3.7	5.1	2.6	3.3	X	1.7	
	Manufacturing	Estimate	9.0	33.7	8.1	29.8	5.3	15.7	X	3.3	
		Margin of error	3.6	5.6	3.3	5.6	2.7	4.5	X	2.1	
	Wholesale/Retail	Estimate	7.2	23.8	7.7	38.5	4.4	19.5	1.4	4.9	
		Margin of error	2.9	5.5	3.3	6.6	2.4	5.2	1.1	2.8	
	Professional services	Estimate	9.6	16.9	7.9	49.4	5.6	15.3	X	1.5	
		Margin of error	5.9	6.3	5.7	9.3	4.4	6.4	X	1.4	
	Knowledge-based industry	Estimate	10.1	17.2	3.6	45.2	X	13.3	X	2.6	
		Margin of error	5.2	5.8	3.5	8.6	X	5.9	X	2.2	
	Tourism	Estimate	9.6	28.1	X	35.1	2.1	X	X	3.1	
		Margin of error	6.0	9.5	X	11.6	1.8	X	X	2.6	
	Other industries	Estimate	10.7	31.3	9.6	27.6	8.0	15.5	X	4.5	
		Margin of error	3.8	5.4	3.4	5.1	3.3	4.3	X	2.4	
Region	Atlantic	Estimate	7.7	38.9	9.7	26.2	4.4	14.3	X	2.8	
		Margin of error	3.2	6.4	3.8	6.1	2.4	5.4	X	2.3	
	Quebec	Estimate	7.1	40.1	8.3	27.9	6.4	12.4	X	3.9	
		Margin of error	3.4	6.9	2.7	6.3	3.5	5.1	X	2.8	
	Ontario	Estimate	12.6	22.7	10.7	34.5	6.2	15.9	1.7	3.2	
		Margin of error	4.4	5.5	4.4	6.0	3.3	4.7	1.5	2.1	
	Prairies	Estimate	17.4	39.0	8.5	25.2	5.1	11.6	1.3	4.1	
		Margin of error	4.2	5.3	2.9	4.5	2.4	3.4	1.2	2.2	
	British Columbia	Estimate	9.6	23.4	11.6	36.3	5.8	15.4	X	3.9	
		Margin of error	4.7	6.3	5.2	7.0	3.5	5.1	X	2.8	
	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	17.5	44.9	8.7	19.8	4.0	11.2	1.6	3.9
			Margin of error	4.3	5.5	3.0	4.3	2.2	3.6	1.4	2.1
Urban		Estimate	9.1	24.7	10.3	35.9	6.7	15.3	0.7	3.5	
		Margin of error	2.2	3.1	2.4	3.6	2.0	2.7	0.5	1.3	
Export and non-export activities	Exporter	Estimate	13.0	28.4	6.0	34.2	3.8	13.3	0.6	5.4	
		Margin of error	4.7	6.1	2.8	6.2	2.1	4.0	0.5	3.8	
	Non-exporter	Estimate	11.7	32.1	10.5	29.8	6.2	14.0	1.0	3.3	
		Margin of error	2.3	3.2	2.2	3.1	1.8	2.5	0.7	1.1	
Year that they started selling goods and services	start-up (<1 year old)	Estimate	12.4	34.5	12.2	38.5	7.6	6.2	X	4.9	
		Margin of error	5.9	7.8	5.9	7.3	3.4	4.8	X	3.4	
	non start-ups	Estimate	11.9	31.2	9.5	29.8	5.7	14.6	1.1	3.5	
		Margin of error	2.2	3.0	2.0	3.0	1.6	2.3	0.6	1.2	
Female ownership	0%	Estimate	11.5	30.8	8.8	30.5	6.1	15.4	0.9	3.9	
		Margin of error	3.0	3.9	2.6	3.9	2.2	3.2	0.8	1.6	
	1 to 49%	Estimate	15.8	28.9	12.3	24.7	5.7	14.9	X	3.5	
		Margin of error	5.8	6.9	5.5	6.8	4.0	5.9	X	3.5	
	50%	Estimate	11.8	38.0	8.8	31.6	3.9	10.5	1.6	3.0	
		Margin of error	4.1	6.5	3.5	6.2	2.0	4.0	1.5	1.9	
51% to 100%	Estimate	9.2	24.7	12.5	36.1	8.5	12.9	X	4.3		
	Margin of error	4.0	8.0	6.4	8.3	5.8	6.5	X	3.8		
Majority owner by age group	< 30	Estimate	X	X	X	X	X	X	X	X	
		Margin of error	X	X	X	X	X	X	X	X	
	30-39	Estimate	9.6	29.8	8.3	36.2	3.1	14.0	X	8.0	
		Margin of error	5.0	7.5	5.6	8.6	1.9	7.0	X	4.7	
	40-49	Estimate	12.5	35.0	6.7	29.8	6.8	15.1	1.5	2.6	
		Margin of error	3.8	5.2	2.3	4.8	2.7	4.1	1.4	1.8	
	50-64	Estimate	11.0	29.6	12.1	30.3	6.0	13.1	0.7	3.5	
		Margin of error	2.7	4.0	3.1	4.1	2.4	2.7	0.6	1.5	
	≥ 65	Estimate	16.8	33.6	10.2	25.4	5.8	14.4	X	X	
		Margin of error	11.9	12.3	6.9	11.2	5.2	10.3	X	X	
Financial institution approached for debt	Chartered Bank	Estimate	10.6	25.9	8.3	37.2	5.7	16.5	1.1	3.2	
		Margin of error	2.5	3.3	2.2	3.7	1.8	2.9	0.8	1.3	
	Caisse populaire and Credit Union	Estimate	15.8	40.8	11.4	22.0	2.4	13.3	X	3.5	
		Margin of error	4.9	6.8	4.4	5.6	1.7	5.1	X	2.3	
	Crown corporation and Government program	Estimate	9.9	48.6	X	11.5	X	2.0	X	8.1	
		Margin of error	5.2	10.7	X	7.7	X	1.5	X	6.3	
	Other supplier	Estimate	X	62.7	X	X	X	X	X	X	
		Margin of error	X	19.0	X	X	X	X	X	X	

**Table 7**  
**Unauthorized debt financing requests**

Survey questions:			No credit authorized	Request was turned down	Application still under review	Withdraw application	All other reasons	
D5 Was any credit authorised by (CS) as a result of this request?								
D6 What was the reason why NO amount was authorised? Was it because...								
D5 Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.								
D6 Applies to SMEs that did not obtain an authorization for their last debt financing request.								
Mark one only:			Percentage	Percentage				
SMEs by	All SMEs	Estimate	18.6	84.7	3.6	9.4	2.3	
		Margin of error	2.4	4.9	2.8	4.0	1.4	
Number of full-time equivalent employees by size group	0	Estimate	19.0	85.1	X	12.7	X	
		Margin of error	4.4	9.4	X	9.2	X	
	0.5 to 4	Estimate	21.1	87.5	X	6.1	2.9	
		Margin of error	4.4	6.6	X	4.2	2.7	
	5 to 19	Estimate	15.4	78.8	X	X	2.7	
		Margin of error	3.7	11.8	X	X	2.3	
	20 to 99	Estimate	12.8	80.8	9.5	6.9	X	
		Margin of error	4.6	10.5	7.3	5.9	X	
	100 to 499	Estimate	6.6	X	X	X	X	
		Margin of error	3.8	X	X	X	X	
Industry	Agriculture/Primary	Estimate	7.7	76.1	X	X	X	
		Margin of error	3.5	23.0	X	X	X	
	Manufacturing	Estimate	22.3	75.3	X	X	X	
		Margin of error	5.2	11.5	X	X	X	
	Wholesale/Retail	Estimate	25.7	87.2	X	X	X	
		Margin of error	6.0	9.7	X	X	X	
	Professional services	Estimate	14.1	77.6	X	X	X	
		Margin of error	6.4	19.0	X	X	X	
	Knowledge-based industry	Estimate	28.4	77.9	X	X	X	
		Margin of error	7.7	12.8	X	X	X	
Region	Tourism	Estimate	20.5	77.4	X	X	X	
		Margin of error	9.1	22.4	X	X	X	
	Other industries	Estimate	20.1	89.7	X	8.5	X	
		Margin of error	4.7	6.9	X	6.7	X	
	Atlantic	Estimate	22.6	89.7	X	7.4	X	
			Margin of error	5.8	7.2	X	6.2	X
		Quebec	Estimate	16.2	83.7	2.8	10.3	X
				Margin of error	4.9	9.9	2.5	7.9
		Ontario	Estimate	19.4	79.5	X	X	X
				Margin of error	5.1	11.4	X	X
Prairies		Estimate	15.2	89.5	X	5.1	4.4	
			Margin of error	3.8	6.2	X	4.4	4.2
British Columbia		Estimate	23.1	87.0	X	5.9	X	
			Margin of error	6.5	10.3	X	4.4	X
Territories	Estimate	X	X	X	X	X		
		Margin of error	X	X	X	X	X	
Rural or urban location	Rural	Estimate	13.6	74.9	X	X	X	
		Margin of error	3.7	13.7	X	X	X	
Urban	Estimate	21.1	87.9	X	X	1.6		
		Margin of error	3.1	4.5	X	X	1.2	
Export and non-export activities	Exporter	Estimate	21.4	85.8	X	11.8	2.0	
		Margin of error	5.4	9.7	X	9.7	1.5	
Non-exporter	Estimate	18.0	84.5	4.4	8.8	2.4		
		Margin of error	2.7	5.6	3.4	4.4	1.7	
Year that selling goods and services started	start-up (<1 year old)	Estimate	24.4	80.0	X	X	X	
			Margin of error	7.1	16.4	X	X	X
	non start-ups	Estimate	18.0	85.3	X	X	2.0	
			Margin of error	2.5	5.0	X	X	1.5
Female ownership	0%	Estimate	21.6	86.0	2.3	8.7	3.0	
			Margin of error	3.6	5.7	1.4	5.1	2.3
	1 to 49%	Estimate	16.0	85.0	X	X	X	
			Margin of error	6.0	15.1	X	X	X
	50%	Estimate	13.5	78.2	X	7.5	1.6	
			Margin of error	4.2	15.4	X	7.4	1.6
51% to 100%	Estimate	17.9	87.6	X	10.0	X		
		Margin of error	6.7	9.2	X	8.5	X	
Majority owner by age group	< 30	Estimate	X	X	X	X	X	
			Margin of error	X	X	X	X	X
	30-39	Estimate	23.8	89.9	X	7.8	X	
			Margin of error	7.5	6.9	X	6.4	X
	40-49	Estimate	18.0	86.6	1.7	9.4	2.3	
			Margin of error	3.7	7.1	1.4	6.7	2.3
	50-64	Estimate	18.1	82.1	6.1	10.0	1.8	
			Margin of error	3.6	8.6	5.8	6.7	1.6
	≥ 65	Estimate	X	88.6	X	X	X	
			Margin of error	X	13.6	X	X	X
Financial institution approached for debt	Chartered Bank	Estimate	20.3	88.0	X	7.7	1.7	
			Margin of error	3.1	4.9	X	3.9	1.6
	Caisse populaire and Credit Union	Estimate	11.9	81.8	X	4.5	X	
			Margin of error	4.2	15.7	X	4.1	X
	Crown corporation and Government program	Estimate	25.9	81.9	3.9	X	X	
			Margin of error	9.1	11.3	3.7	X	X
	Other supplier	Estimate	X	X	X	X	X	
			Margin of error	X	X	X	X	X



**Table 10**  
**Reasons given by credit suppliers to refuse financing requests**

Survey questions: D8 What reasons were given to the business by the credit supplier for refusing to provide the amount requested? D9 Were you satisfied with the explanation provided?			No reason given by credit supplier	Insufficient income, sales or cash-flow	Insufficient collateral security	Poor credit experience or history	Other reasons	Satisfied with explanation
			Percentage					Percentage
SMEs by ↓	All SMEs →	Estimate	11.1	29.4	10.6	12.6	39.5	27.7
		Margin of error	5.4	7.4	4.0	5.5	7.9	8.7
Number of full-time equivalent employees by size group	0	Estimate	X	35.2	11.9	X	39.4	27.1
		Margin of error	X	13.8	7.9	X	13.6	15.5
	0.5 to 4	Estimate	X	27.0	5.6	9.0	44.4	28.9
		Margin of error	X	11.5	4.5	5.4	13.1	14.6
	5 to 19	Estimate	X	23.3	X	X	26.6	26.0
		Margin of error	X	13.3	X	X	11.9	13.3
	20 to 99	Estimate	X	X	X	X	40.5	26.1
		Margin of error	X	X	X	X	20.5	19.6
	100 to 499	Estimate	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X
Industry	Agriculture/Primary	Estimate	X	25.7	X	8.0	X	X
		Margin of error	X	21.9	X	7.8	X	X
	Manufacturing	Estimate	X	22.7	X	7.8	42.4	25.7
		Margin of error	X	12.5	X	7.2	15.2	14.8
	Wholesale/Retail	Estimate	X	31.5	11.8	9.7	36.2	X
		Margin of error	X	15.1	8.9	8.8	14.4	X
	Professional services	Estimate	X	24.7	X	X	X	X
		Margin of error	X	23.6	X	X	X	X
	Knowledge-based industry	Estimate	X	24.0	X	X	36.0	23.8
		Margin of error	X	17.0	X	X	17.4	14.5
	Tourism	Estimate	X	X	X	X	24.6	29.6
		Margin of error	X	X	X	X	19.7	24.0
	Other industries	Estimate	X	29.4	6.2	16.5	42.0	31.5
		Margin of error	X	12.6	4.8	10.2	14.1	15.9
Region	Atlantic	Estimate	X	22.1	X	X	27.2	X
		Margin of error	X	11.8	X	X	13.5	X
	Quebec	Estimate	X	26.1	X	X	40.3	30.2
		Margin of error	X	18.0	X	X	18.2	21.8
	Ontario	Estimate	X	29.8	11.5	14.7	42.7	X
		Margin of error	X	15.0	7.9	13.0	16.7	X
	Prairies	Estimate	X	30.0	X	10.7	38.5	X
		Margin of error	X	13.9	X	9.5	15.7	X
	British Columbia	Estimate	X	35.3	X	17.8	41.5	X
		Margin of error	X	18.3	X	13.7	18.1	X
Territories	Estimate	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	
Rural or urban location	Rural	Estimate	X	35.9	X	X	36.0	27.7
		Margin of error	X	16.5	X	X	16.8	17.0
	Urban	Estimate	X	27.5	10.9	13.8	40.5	27.7
		Margin of error	X	8.3	4.4	6.3	9.0	10.0
Export and non-export activities	Exporter	Estimate	X	X	X	13.0	46.3	28.2
		Margin of error	X	X	X	9.4	16.4	19.1
	Non-exporter	Estimate	12.1	31.7	X	12.5	37.9	27.6
		Margin of error	6.4	8.6	X	6.5	8.9	9.7
Year that they started selling goods and services	start-up (<1 year old)	Estimate	X	23.3	X	X	34.6	X
		Margin of error	X	14.8	X	X	18.3	X
	non start-ups	Estimate	11.1	30.1	9.5	13.8	40.1	X
		Margin of error	5.9	8.1	4.0	6.2	8.6	X
Female ownership	0%	Estimate	9.0	27.0	9.4	16.3	40.3	29.7
		Margin of error	7.0	9.0	5.2	8.5	10.6	11.7
	1 to 49%	Estimate	X	39.2	X	X	44.7	X
		Margin of error	X	22.3	X	X	22.9	X
	50%	Estimate	10.7	26.3	12.8	7.9	44.1	X
		Margin of error	8.9	18.6	9.7	6.7	17.8	X
	51% to 100%	Estimate	X	35.2	X	X	22.2	X
		Margin of error	X	24.2	X	X	15.6	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	X	25.7	X	22.2	29.7	X
		Margin of error	X	19.0	X	18.1	16.3	X
	40-49	Estimate	11.6	34.2	12.4	11.1	33.6	X
		Margin of error	7.7	12.2	7.6	8.8	11.3	X
	50-64	Estimate	11.4	24.9	10.3	10.8	47.3	X
		Margin of error	9.4	10.8	5.8	6.7	13.1	X
	≥ 65	Estimate	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X
Financial institution approached for debt	Chartered Bank	Estimate	13.6	27.4	10.6	15.2	36.5	X
		Margin of error	6.9	8.5	4.5	7.1	9.1	X
	Caisse populaire and Credit Union	Estimate	X	35.8	X	X	29.2	X
		Margin of error	X	21.3	X	X	17.1	X
	Crown corporation and Government program	Estimate	X	37.9	X	X	X	X
		Margin of error	X	22.9	X	X	X	X
	Other supplier	Estimate	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X





**Table 14**  
**Collateral requirements as condition to get financing**

Survey questions:			Personal assets	Business assets
D16 Were personal assets of the business owners requested as collateral by (CS) to guarantee the financing? These personal assets could include assets owned by spouse.				
D18 Did (CS) request the business to provide business-owned assets as collateral to obtain the new financing?				
Applies to SMEs that approached at least one credit supplier for debt financing. Apply to their last request.			Percentage	Percentage
SMEs by	All SMEs	Estimate	38.8	40.9
		Margin of error	3.0	3.0
Number of full-time equivalent employees by size group	0	Estimate	40.4	37.9
		Margin of error	5.9	5.8
	0.5 to 4	Estimate	34.3	36.7
		Margin of error	4.9	5.1
	5 to 19	Estimate	44.0	45.2
		Margin of error	5.6	5.6
	20 to 99	Estimate	38.6	65.8
		Margin of error	7.3	7.2
	100 to 499	Estimate	27.1	73.2
		Margin of error	9.8	9.9
Industry	Agriculture/Primary	Estimate	39.1	54.3
		Margin of error	6.5	6.5
	Manufacturing	Estimate	31.8	45.5
		Margin of error	5.6	6.0
	Wholesale/Retail	Estimate	46.1	38.2
		Margin of error	6.6	6.3
	Professional services	Estimate	39.3	27.5
		Margin of error	9.3	8.2
	Knowledge-based industry	Estimate	45.3	26.1
		Margin of error	8.6	7.0
	Tourism	Estimate	54.2	43.5
		Margin of error	11.8	12.1
	Other industries	Estimate	33.1	37.4
		Margin of error	5.4	5.6
Region	Atlantic	Estimate	33.8	38.2
		Margin of error	6.5	6.5
	Quebec	Estimate	29.0	36.2
		Margin of error	6.3	6.5
	Ontario	Estimate	39.4	40.5
		Margin of error	6.3	6.4
	Prairies	Estimate	45.1	49.6
	Margin of error	5.5	5.4	
	British Columbia	Estimate	41.5	35.0
		Margin of error	7.2	7.0
	Territories	Estimate	X	X
		Margin of error	X	X
Rural or urban location	Rural	Estimate	35.1	53.1
		Margin of error	5.2	5.6
	Urban	Estimate	40.7	34.7
		Margin of error	3.7	3.5
Export and non-export activities	Exporter	Estimate	40.4	45.0
		Margin of error	6.5	6.7
	Non-exporter	Estimate	38.5	40.1
		Margin of error	3.4	3.4
Year that they started selling goods and services	start-up (<1 year old)	Estimate	42.6	43.7
		Margin of error	7.9	8.2
	non start-ups	Estimate	38.4	40.6
		Margin of error	3.2	3.2
Female ownership	0%	Estimate	37.0	37.4
		Margin of error	4.2	4.1
	1 to 49%	Estimate	38.2	50.1
		Margin of error	7.4	8.0
	50%	Estimate	42.8	46.7
	Margin of error	6.7	6.8	
	51% to 100%	Estimate	39.7	32.9
		Margin of error	8.8	8.4
Majority owner by age group	< 30	Estimate	X	X
		Margin of error	X	X
	30-39	Estimate	30.3	34.1
		Margin of error	7.9	8.0
	40-49	Estimate	39.8	40.8
		Margin of error	5.2	5.3
	50-64	Estimate	40.7	42.2
		Margin of error	4.4	4.4
	≥ 65	Estimate	41.1	51.2
		Margin of error	13.4	13.6
Financial institution approached for debt	Chartered Bank	Estimate	39.5	38.7
		Margin of error	3.7	3.7
	Caisse populaire and Credit Union	Estimate	41.6	45.6
		Margin of error	6.8	6.9
	Crown corporation and Government program	Estimate	44.9	59.9
		Margin of error	10.8	10.1
	Other supplier	Estimate	X	21.5
		Margin of error	X	14.0

**Table 15**  
**SMEs that approached at least one other credit supplier**

Survey question: D24 Did the business approach any alternative financing suppliers in attempting to obtain the financing requested from [CS]?		Alternative financing supplier approached	
Applies to SMEs that approached at least one credit supplier for debt financing.		Percentage	
SMEs by	All SMEs	Estimate	17.0
		Margin of error	2.3
Number of full-time equivalent employees by size group	0	Estimate	15.3
		Margin of error	4.2
	0.5 to 4	Estimate	14.7
		Margin of error	3.6
	5 to 19	Estimate	22.6
		Margin of error	5.2
	20 to 99	Estimate	18.3
		Margin of error	5.4
	100 to 499	Estimate	X
		Margin of error	X
Industry	Agriculture/Primary	Estimate	13.5
		Margin of error	4.4
	Manufacturing	Estimate	17.6
		Margin of error	4.5
	Wholesale/Retail	Estimate	18.1
		Margin of error	5.1
	Professional services	Estimate	16.4
		Margin of error	7.1
	Knowledge-based industry	Estimate	16.8
		Margin of error	6.5
	Tourism	Estimate	X
		Margin of error	X
	Other industries	Estimate	16.2
		Margin of error	4.1
Region	Atlantic	Estimate	18.3
		Margin of error	5.3
	Quebec	Estimate	11.2
		Margin of error	4.2
	Ontario	Estimate	21.4
		Margin of error	5.4
	Prairies	Estimate	15.4
		Margin of error	3.8
	British Columbia	Estimate	17.5
		Margin of error	5.3
	Territories	Estimate	X
		Margin of error	X
Rural or urban location	Rural	Estimate	16.0
		Margin of error	4.1
	Urban	Estimate	17.6
		Margin of error	2.9
Export and non-export activities	Exporter	Estimate	21.0
		Margin of error	5.4
	Non-exporter	Estimate	16.3
		Margin of error	2.6
Year that they started selling goods and services	start-up (<1 year old)	Estimate	24.3
		Margin of error	6.8
	non start-ups	Estimate	16.4
		Margin of error	2.5
Female ownership	0%	Estimate	17.1
		Margin of error	3.3
	1 to 49%	Estimate	12.7
		Margin of error	4.6
	50%	Estimate	18.7
		Margin of error	5.4
	51% to 100%	Estimate	19.0
		Margin of error	7.4
Majority owner by age group	< 30	Estimate	X
		Margin of error	X
	30-39	Estimate	20.2
		Margin of error	7.1
	40-49	Estimate	19.4
		Margin of error	4.3
	50-64	Estimate	14.8
		Margin of error	3.2
	≥ 65	Estimate	15.8
		Margin of error	10.0
Financial institution approached for debt	Chartered Bank	Estimate	17.2
		Margin of error	3.0
	Caisse populaire and Credit Union	Estimate	13.6
		Margin of error	4.8
	Crown corporation and Government program	Estimate	X
		Margin of error	X
	Other supplier	Estimate	3.5
		Margin of error	2.8





**Table 23**  
**Credit guaranteed by a government or community program**

Survey question: D15 Was the financing guaranteed by the Canada Small Business Financing Act, the Small Business Loan Act, or some other government or community program?"		Borrowed amount guaranteed	
Applies to SMEs that borrowed an amount as a result of their last request for debt financing. Mark all that apply (all loans grouped).		Percentage	
SMEs by	All SMEs	Estimate	9.3
		Margin of error	2.0
Number of full-time equivalent employees by size group	0	Estimate	10.4
		Margin of error	4.2
	0.5 to 4	Estimate	8.9
		Margin of error	3.1
	5 to 19	Estimate	8.9
		Margin of error	3.6
20 to 99		Estimate	7.5
		Margin of error	3.5
		Estimate	12.5
		Margin of error	10.5
Industry	Agriculture/Primary	Estimate	12.5
		Margin of error	4.4
	Manufacturing	Estimate	10.0
		Margin of error	4.1
	Wholesale/Retail	Estimate	8.5
		Margin of error	4.1
	Professional services	Estimate	x
	Margin of error	x	
Knowledge-based industry		Estimate	8.3
		Margin of error	5.3
Tourism		Estimate	x
		Margin of error	x
Other industries		Estimate	7.7
		Margin of error	3.4
Region	Atlantic	Estimate	8.0
		Margin of error	3.9
	Quebec	Estimate	13.5
		Margin of error	4.6
	Ontario	Estimate	9.2
		Margin of error	4.4
	Prairies	Estimate	7.3
	Margin of error	2.9	
British Columbia		Estimate	8.1
		Margin of error	5.1
Territories		Estimate	X
		Margin of error	X
Rural or urban location	Rural	Estimate	10.8
		Margin of error	3.5
Urban		Estimate	8.5
		Margin of error	2.4
Export and non-export activities	Exporter	Estimate	7.1
		Margin of error	3.7
Non-exporter		Estimate	9.7
		Margin of error	2.3
Year that they started selling goods and services	start-up (<1 year old)	Estimate	11.5
		Margin of error	5.7
non start-ups		Estimate	9.1
		Margin of error	2.1
Female ownership	0%	Estimate	8.7
		Margin of error	2.8
	1 to 49%	Estimate	x
		Margin of error	x
50%		Estimate	7.5
		Margin of error	3.5
51% to 100%		Estimate	7.1
		Margin of error	5.2
Majority owner by age group	< 30	Estimate	X
		Margin of error	X
	30-39	Estimate	7.7
		Margin of error	6.0
	40-49	Estimate	11.4
		Margin of error	3.9
50-64		Estimate	8.3
		Margin of error	2.6
≥ 65		Estimate	8.9
		Margin of error	6.7
Financial institution approached for debt	Chartered Bank	Estimate	10.0
		Margin of error	2.7
	Caisse populaire and Credit Union	Estimate	8.2
		Margin of error	3.4
Crown corporation and Government program		Estimate	9.0
		Margin of error	4.9
Other supplier		Estimate	X
		Margin of error	X

**Table 29**  
**Percentage of exporters**

Survey questions: H15 During 2000, did the business sell or export its products or services outside Canada?		Percentage of businesses that had revenues from exports	
H15 Applies to all SMEs.		Percentage	
SMEs by	All SMEs	Estimate	10.7
		Margin of error	0.8
Number of full-time equivalent employees by size group	0	Estimate	8.4
		Margin of error	1.3
	0.5 to 4	Estimate	9.4
		Margin of error	1.3
	5 to 19	Estimate	14.5
		Margin of error	1.9
20 to 99		Estimate	28.2
		Margin of error	3.9
	100 to 499	Estimate	46.7
		Margin of error	8.2
Industry	Agriculture/Primary	Estimate	8.5
		Margin of error	2.0
	Manufacturing	Estimate	28.6
		Margin of error	2.8
	Wholesale/Retail	Estimate	14.3
		Margin of error	2.4
	Professional services	Estimate	16.5
		Margin of error	2.7
Knowledge-based industry		Estimate	22.7
		Margin of error	2.9
Tourism		Estimate	4.5
		Margin of error	2.2
Other industries		Estimate	6.0
		Margin of error	1.2
Region	Atlantic	Estimate	9.0
		Margin of error	1.8
	Quebec	Estimate	8.4
		Margin of error	1.5
	Ontario	Estimate	12.3
		Margin of error	1.6
	Prairies	Estimate	8.8
	Margin of error	1.4	
British Columbia		Estimate	13.6
		Margin of error	2.4
Territories		Estimate	X
		Margin of error	X
Rural or urban location	Rural	Estimate	7.2
		Margin of error	1.4
Urban		Estimate	11.9
		Margin of error	1.0
Export and non-export activities	Exporter	Estimate	X
		Margin of error	X
Non-exporter		Estimate	X
		Margin of error	X
Year that they started selling goods and services	start-up (<1 year old)	Estimate	9.5
		Margin of error	2.8
non start-ups		Estimate	10.7
		Margin of error	0.8
Female ownership	0%	Estimate	11.0
		Margin of error	1.1
	1 to 49%	Estimate	13.4
		Margin of error	2.5
	50%	Estimate	10.3
	Margin of error	1.9	
51% to 100%		Estimate	7.8
		Margin of error	1.8
Majority owner by age group	< 30	Estimate	X
		Margin of error	X
	30-39	Estimate	7.6
		Margin of error	2.3
	40-49	Estimate	11.0
		Margin of error	1.6
50-64		Estimate	11.4
		Margin of error	1.2
≥ 65		Estimate	7.6
		Margin of error	2.1
Financial institution approached for debt	Chartered Bank	Estimate	17.8
		Margin of error	2.6
	Caisse populaire and Credit Union	Estimate	10.6
		Margin of error	3.9
	Crown corporation and Government program	Estimate	X
	Margin of error	X	
Other supplier		Estimate	X
		Margin of error	X

**Table 30**  
**Expenditure on R&D as a percentage of total business expenditure**

Survey question: H17 In an average fiscal year, what percentage of the business total investment expenditure is devoted to research and development for products, services and processes?			0%	>0% and ≤ 20%	Over 20%
Applies to all SMEs.			Percentage		
Mark one only.					
SMEs by	All SMEs	Estimate	76.1	21.2	2.7
		Margin of error	1.2	1.2	0.4
Number of full-time equivalent employees by size group	0	Estimate	78.3	18.6	3.1
		Margin of error	2.0	1.9	0.8
	0.5 to 4	Estimate	77.7	20.2	2.1
		Margin of error	2.0	2.0	0.6
	5 to 19	Estimate	71.4	26.0	2.6
		Margin of error	2.8	2.8	0.8
	20 to 99	Estimate	58.1	37.8	4.1
		Margin of error	4.8	4.7	2.7
	100 to 499	Estimate	50.6	44.8	4.6
		Margin of error	8.6	8.5	2.9
Industry	Agriculture/Primary	Estimate	70.2	26.9	2.9
		Margin of error	3.6	3.5	1.3
	Manufacturing	Estimate	57.2	38.6	4.2
		Margin of error	3.3	3.2	1.2
	Wholesale/Retail	Estimate	77.5	19.7	2.8
		Margin of error	2.8	2.6	1.3
	Professional services	Estimate	70.9	24.9	4.3
		Margin of error	3.4	3.2	1.6
	Knowledge-based industry	Estimate	51.6	35.8	12.6
		Margin of error	3.8	3.6	2.3
	Tourism	Estimate	76.0	23.2	X
		Margin of error	5.3	5.3	X
	Other industries	Estimate	84.0	14.9	1.1
		Margin of error	2.0	2.0	0.6
Region	Atlantic	Estimate	80.7	17.6	1.8
		Margin of error	2.7	2.7	0.9
	Quebec	Estimate	79.8	17.6	2.6
		Margin of error	2.3	2.2	0.8
	Ontario	Estimate	74.5	22.4	3.1
		Margin of error	2.5	2.4	0.8
	Prairies	Estimate	73.1	24.5	2.4
		Margin of error	2.5	2.4	0.9
	British Columbia	Estimate	76.6	20.9	2.5
		Margin of error	3.1	3.0	1.1
Territories	Estimate	83.8	X	X	
	Margin of error	17.2	X	X	
Rural or urban location	Rural	Estimate	77.1	21.0	1.8
		Margin of error	2.5	2.4	0.7
	Urban	Estimate	75.7	21.3	2.9
		Margin of error	1.4	1.4	0.5
Export and non-export activities	Exporter	Estimate	46.7	43.0	10.4
		Margin of error	4.1	4.0	2.6
	Non-exporter	Estimate	79.6	18.7	1.7
		Margin of error	1.3	1.2	0.4
Year that they started selling goods and services	start-up (<1 year old)	Estimate	72.6	24.4	3.0
		Margin of error	4.5	4.3	1.5
	non start-ups	Estimate	76.3	21.1	2.6
		Margin of error	1.3	1.2	0.4
Female ownership	0%	Estimate	77.4	20.3	2.3
		Margin of error	1.6	1.6	0.5
	1 to 49%	Estimate	71.5	23.9	4.7
		Margin of error	3.7	3.4	1.8
	50%	Estimate	72.3	25.3	2.4
		Margin of error	3.1	3.1	0.9
	51% to 100%	Estimate	79.9	17.3	2.8
		Margin of error	3.1	3.0	1.1
Majority owner by age group	< 30	Estimate	79.3	20.7	X
		Margin of error	12.8	12.8	X
	30-39	Estimate	71.9	25.4	2.7
		Margin of error	4.5	4.4	1.4
	40-49	Estimate	72.7	24.2	3.1
		Margin of error	2.5	2.4	0.9
	50-64	Estimate	77.0	20.2	2.8
		Margin of error	1.7	1.6	0.6
	≥ 65	Estimate	84.9	14.4	0.7
		Margin of error	3.5	3.4	0.4
Financial institution approached for debt	Chartered Bank	Estimate	65.6	30.6	3.8
		Margin of error	3.6	3.5	1.2
	Caisse populaire and Credit Union	Estimate	68.8	27.4	3.8
		Margin of error	6.3	6.0	2.7
	Crown corporation and Government program	Estimate	57.7	32.6	X
		Margin of error	10.3	9.3	X
	Other supplier	Estimate	83.4	16.2	X
		Margin of error	13.5	13.4	X











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**Table 39**  
**Share of ownership held by women entrepreneurs**

Survey question: H5 What percentage of the business ownership is held by women?			0%	>0% and <50%	50%	>50% and <=100%
Applies to all SMEs. Mark one only.			Percentage			
SMEs by	All SMEs	Estimate	54.3	11.8	18.9	15.0
		Margin of error	1.5	0.9	1.2	1.1
Number of full-time equivalent employees by size group	0	Estimate	57.2	7.9	19.7	15.2
		Margin of error	2.5	1.3	2.0	1.7
	0.5 to 4	Estimate	52.4	12.6	18.8	16.2
		Margin of error	2.6	1.6	2.0	1.9
	5 to 19	Estimate	52.1	16.3	18.7	12.8
		Margin of error	3.2	2.3	2.6	2.3
	20 to 99	Estimate	53.8	23.5	13.2	9.5
		Margin of error	4.7	4.2	3.3	2.8
	100 to 499	Estimate	58.7	32.1	4.8	4.4
		Margin of error	8.4	7.9	3.2	2.7
Industry	Agriculture/Primary	Estimate	47.8	17.8	29.7	4.7
		Margin of error	3.9	2.9	3.6	1.6
	Manufacturing	Estimate	57.0	11.8	17.9	13.3
		Margin of error	3.3	2.1	2.5	2.4
	Wholesale/Retail	Estimate	47.4	13.8	19.6	19.2
		Margin of error	3.3	2.3	2.6	2.5
	Professional services	Estimate	51.8	10.1	15.7	22.4
		Margin of error	3.8	2.2	2.8	3.3
	Knowledge-based industry	Estimate	55.6	12.9	20.3	11.3
		Margin of error	3.7	2.4	3.0	2.4
	Tourism	Estimate	48.0	11.8	19.2	21.0
		Margin of error	6.2	3.8	4.8	5.4
	Other industries	Estimate	60.4	9.5	16.0	14.2
		Margin of error	2.7	1.5	2.0	1.9
Region	Atlantic	Estimate	59.0	12.5	12.7	15.8
		Margin of error	3.5	2.3	2.3	2.8
	Quebec	Estimate	62.9	11.6	10.1	15.4
		Margin of error	3.2	2.1	2.0	2.4
	Ontario	Estimate	55.7	9.7	17.8	16.8
		Margin of error	2.9	1.6	2.3	2.2
	Prairies	Estimate	43.8	15.7	28.9	11.6
		Margin of error	2.8	2.0	2.6	1.8
	British Columbia	Estimate	51.5	10.7	22.8	14.9
		Margin of error	3.9	2.4	3.3	2.8
	Territories	Estimate	X	X	20.7	X
		Margin of error	X	X	19.7	X
Rural or urban location	Rural	Estimate	51.5	11.5	24.8	12.2
		Margin of error	3.0	1.7	2.6	2.0
	Urban	Estimate	55.3	11.9	16.8	15.9
		Margin of error	1.8	1.1	1.3	1.3
Export and non-export activities	Exporter	Estimate	56.1	15.1	18.2	10.6
		Margin of error	4.0	2.8	3.2	2.3
	Non-exporter	Estimate	54.1	11.4	19.0	15.5
		Margin of error	1.6	1.0	1.3	1.2
Year that they started selling goods and services	start-up (<1 year old)	Estimate	53.3	9.1	19.2	18.3
		Margin of error	4.9	2.8	3.9	3.6
	non start-ups	Estimate	54.4	11.9	18.9	14.8
		Margin of error	1.6	1.0	1.2	1.1
Female ownership	0%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	1 to 49%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	50%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	51% to 100%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Majority owner by age group	< 30	Estimate	64.9	X	15.5	15.3
		Margin of error	16.5	X	13.6	11.6
	30-39	Estimate	59.3	7.0	14.3	19.3
		Margin of error	5.0	2.3	3.5	4.0
	40-49	Estimate	56.2	9.6	17.8	16.4
		Margin of error	2.8	1.6	2.1	2.1
	50-64	Estimate	52.4	13.0	20.7	13.8
		Margin of error	2.1	1.3	1.7	1.4
	≥ 65	Estimate	54.1	16.4	16.2	13.3
		Margin of error	5.3	3.8	3.8	3.6
Financial institution approached for debt	Chartered Bank	Estimate	54.7	12.5	21.1	11.7
		Margin of error	3.8	2.4	3.2	2.3
	Caisse populaire and Credit Union	Estimate	43.3	X	26.5	11.8
		Margin of error	6.8	X	6.2	4.5
	Crown corporation and Government program	Estimate	44.7	X	X	5.0
		Margin of error	10.4	X	X	3.5
	Other supplier	Estimate	63.6	11.7	X	X
		Margin of error	16.9	9.7	X	X

**Table 40**  
**Ownership by disabled people, aboriginals and visible minorities**

Survey question: H6 Was 50% or more of the ownership of the business held ...			Persons with a disability	Aboriginal persons	Part of visible minorities, other than aboriginal persons
Applies to all SMEs.			Percentage		
Mark all that apply.			Percentage		
SMEs by	All SMEs	Estimate	2.1	1.4	7.3
		Margin of error	0.5	0.4	0.8
Number of full-time equivalent employees by size group	0	Estimate	2.3	1.1	5.7
		Margin of error	0.8	0.5	1.2
	0.5 to 4	Estimate	2.3	1.5	7.7
		Margin of error	0.9	0.6	1.4
	5 to 19	Estimate	1.4	1.7	9.8
		Margin of error	0.8	0.9	2.1
20 to 99	Estimate	2.0	2.3	9.2	
	Margin of error	1.7	1.7	2.8	
100 to 499	Estimate	X	0.7	6.3	
	Margin of error	X	0.7	4.4	
Industry	Agriculture/Primary	Estimate	2.6	2.2	2.1
		Margin of error	1.5	1.1	1.1
	Manufacturing	Estimate	2.6	1.4	8.8
		Margin of error	1.1	0.8	2.0
	Wholesale/Retail	Estimate	2.0	0.9	10.3
		Margin of error	0.9	0.6	2.0
	Professional services	Estimate	2.1	1.0	6.4
		Margin of error	1.2	0.7	2.0
Knowledge-based industry	Estimate	1.9	X	11.5	
	Margin of error	1.2	X	2.5	
Tourism	Estimate	2.5	X	12.6	
	Margin of error	2.3	X	4.3	
Other industries	Estimate	1.9	1.7	6.4	
	Margin of error	0.8	0.7	1.4	
Region	Atlantic	Estimate	3.4	2.2	2.5
		Margin of error	1.4	1.2	1.3
	Quebec	Estimate	1.9	0.4	3.6
		Margin of error	0.9	0.3	1.2
	Ontario	Estimate	2.4	0.9	9.4
		Margin of error	1.0	0.5	1.7
	Prairies	Estimate	1.5	3.2	5.4
		Margin of error	0.6	1.2	1.3
British Columbia	Estimate	2.0	1.1	13.1	
	Margin of error	1.2	0.9	2.6	
Territories	Estimate	X	X	X	
	Margin of error	X	X	X	
Rural or urban location	Rural	Estimate	2.2	2.1	1.6
		Margin of error	0.9	0.9	0.8
Urban	Estimate	2.1	1.2	9.4	
	Margin of error	0.6	0.4	1.0	
Export and non-export activities	Exporter	Estimate	2.3	1.4	8.6
		Margin of error	1.2	0.7	2.3
Non-exporter	Estimate	2.1	1.4	7.2	
	Margin of error	0.5	0.4	0.9	
Year that they started selling goods and services	start-up (<1 year old)	Estimate	1.8	1.7	9.1
		Margin of error	1.4	1.2	2.6
non start-ups	Estimate	2.1	1.4	7.2	
	Margin of error	0.5	0.4	0.8	
Female ownership	0%	Estimate	2.0	1.0	6.8
		Margin of error	0.7	0.4	1.0
	1 to 49%	Estimate	1.8	1.2	6.2
		Margin of error	1.2	0.8	2.1
50%	Estimate	2.5	2.1	8.4	
	Margin of error	1.3	1.0	2.1	
51% to 100%	Estimate	2.2	2.1	8.6	
	Margin of error	1.2	1.2	2.2	
Majority owner by age group	< 30	Estimate	X	X	X
		Margin of error	X	X	X
	30-39	Estimate	X	3.9	11.9
		Margin of error	X	2.3	3.6
	40-49	Estimate	1.2	1.4	5.6
		Margin of error	0.6	0.7	1.2
	50-64	Estimate	2.5	1.2	7.8
		Margin of error	0.7	0.4	1.1
≥ 65	Estimate	3.8	X	5.4	
	Margin of error	2.3	X	2.6	
Financial institution approached for debt	Chartered Bank	Estimate	2.3	2.1	10.2
		Margin of error	1.3	1.1	2.6
	Caisse populaire and Credit Union	Estimate	2.2	2.4	2.2
		Margin of error	2.2	2.3	2.1
	Crown corporation and Government program	Estimate	1.4	X	3.6
		Margin of error	1.4	X	2.6
Other supplier	Estimate	X	X	X	
	Margin of error	X	X	X	

**Table 41**  
**Age profile of owners and their business experience**

Survey questions: H8 What is the age of the person with the largest share of ownership in the Business? H10 On December 31st 2000, how many years of experience did the manager or the chief executive of the business have in the business' industry?			Age of the majority owner					Years of experience of the majority owner			
			less than 25 years	25 to 34 years	35 to 44 years	45 to 64 years	65 years and over	less than 2 years	2 to 5 years	6 to 8 years	more than 9 years
Age and experience groups different from 2000 to 2004			Percentage					Percentage			
Applies to all SMEs:											
SMEs by ↓ Number of full-time equivalent employees by size group	All SMEs →	Estimate	0.6	8.6	28.1	53.6	9.1	2.4	6.7	6.3	84.5
		Margin of error	0.2	0.8	1.4	1.5	0.9	0.4	0.7	0.7	1.1
Number of full-time equivalent employees by size group	0	Estimate	0.6	6.7	26.9	55.4	10.4	2.2	6.5	5.1	86.3
		Margin of error	0.4	1.2	2.2	2.5	1.6	0.7	1.2	1.0	1.6
	0.5 to 4	Estimate	0.5	10.6	30.0	51.2	7.8	3.1	8.0	7.2	81.7
		Margin of error	0.2	1.5	2.4	2.6	1.5	0.8	1.3	1.3	1.9
	5 to 19	Estimate	0.7	9.2	27.5	54.7	7.9	1.8	5.3	7.7	85.2
		Margin of error	0.4	2.1	2.9	3.2	1.8	0.7	1.4	1.9	2.4
	20 to 99	Estimate	X	5.4	24.5	55.8	13.9	1.0	3.3	4.7	91.0
		Margin of error	X	2.1	4.1	4.8	3.6	0.9	1.4	3.0	3.3
	100 to 499	Estimate	X	X	22.4	54.9	20.5	0.4	2.0	X	93.3
		Margin of error	X	X	8.1	8.7	7.6	0.4	1.3	X	4.5
Industry	Agriculture/Primary	Estimate	X	8.5	29.2	49.1	12.7	1.0	3.6	2.7	92.6
		Margin of error	X	2.1	3.5	3.9	2.7	0.7	1.4	1.2	1.9
	Manufacturing	Estimate	0.8	8.1	30.1	54.0	7.0	2.2	8.3	6.1	83.3
		Margin of error	0.6	1.8	3.1	3.3	1.6	0.9	1.9	1.6	2.5
	Wholesale/Retail	Estimate	0.4	7.3	25.4	56.3	10.6	3.8	8.4	8.7	79.1
		Margin of error	0.4	1.7	2.8	3.3	2.2	1.2	1.8	1.9	2.6
	Professional services	Estimate	X	5.1	25.7	62.4	6.7	1.0	5.6	6.7	86.7
		Margin of error	X	1.6	3.3	3.6	2.0	0.8	1.8	1.9	2.6
	Knowledge-based industry	Estimate	0.8	12.0	36.6	47.3	3.3	1.3	8.8	7.4	82.5
		Margin of error	0.5	2.4	3.6	3.7	1.4	0.7	2.0	1.9	2.7
Tourism	Estimate	2.1	13.6	21.9	56.0	6.4	7.0	9.8	10.8	72.4	
	Margin of error	1.4	4.3	5.0	6.1	2.7	2.8	3.7	4.2	5.6	
Other industries	Estimate	0.4	8.8	29.4	52.0	9.4	2.0	6.4	5.6	86.0	
	Margin of error	0.3	1.5	2.5	2.8	1.7	0.8	1.3	1.2	1.8	
Region	Atlantic	Estimate	0.6	8.7	28.1	54.1	8.4	2.9	7.2	6.1	83.7
		Margin of error	0.5	2.0	3.3	3.6	2.1	1.1	1.9	1.7	2.6
	Quebec	Estimate	1.0	11.5	27.9	51.3	8.3	2.4	9.2	6.7	81.7
		Margin of error	0.6	2.1	3.0	3.3	1.9	0.9	1.8	1.6	2.5
	Ontario	Estimate	X	7.5	28.5	53.8	10.0	2.2	5.7	6.2	85.9
		Margin of error	X	1.5	2.7	3.0	1.8	0.9	1.3	1.4	2.0
	Prairies	Estimate	0.6	8.4	27.7	53.2	10.1	2.5	5.6	6.7	85.3
		Margin of error	0.4	1.5	2.5	2.8	1.8	0.9	1.2	1.4	1.9
	British Columbia	Estimate	0.7	7.0	28.1	57.1	7.1	2.7	6.6	5.8	84.9
		Margin of error	0.6	1.9	3.5	3.9	2.1	1.2	1.8	1.7	2.6
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	0.8	9.4	30.3	50.6	8.9	2.7	6.1	4.3	86.9
		Margin of error	0.6	1.8	2.8	3.0	1.8	1.0	1.4	1.2	2.0
Urban	Estimate	0.5	8.3	27.3	54.7	9.2	2.3	7.0	7.0	83.7	
	Margin of error	0.2	0.9	1.6	1.8	1.1	0.5	0.9	0.9	1.3	
Export and non-export activities	Exporter	Estimate	1.1	6.0	29.0	57.5	6.5	1.8	5.4	5.1	87.7
		Margin of error	1.0	1.8	3.7	4.0	1.8	0.9	1.5	1.5	2.3
Non-exporter	Estimate	0.5	8.9	28.0	53.2	9.4	2.5	6.9	6.5	84.1	
	Margin of error	0.2	0.9	1.5	1.6	1.0	0.5	0.8	0.8	1.2	
Year that they started selling goods and services	start-up (<1 year old)	Estimate	1.3	20.6	38.0	37.8	2.3	11.4	17.1	10.4	61.1
		Margin of error	0.7	3.7	5.0	4.8	1.7	2.7	3.9	3.2	4.9
non start-ups	Estimate	0.5	7.9	27.6	54.5	9.5	1.9	6.2	6.1	85.8	
	Margin of error	0.2	0.9	1.4	1.6	1.0	0.4	0.7	0.8	1.1	
Female ownership	0%	Estimate	0.7	9.4	29.1	51.7	9.0	2.1	5.7	5.4	86.8
		Margin of error	0.3	1.2	1.9	2.1	1.3	0.6	0.9	0.9	1.3
	1 to 49%	Estimate	X	5.1	22.7	59.6	12.4	1.7	5.6	7.0	85.7
		Margin of error	X	1.7	3.5	4.1	2.8	1.0	2.0	2.4	3.1
	50%	Estimate	0.5	6.4	26.4	58.5	8.2	1.7	6.9	6.8	84.6
		Margin of error	0.5	1.7	3.0	3.4	2.0	0.8	1.8	1.8	2.5
51% to 100%	Estimate	0.6	11.1	30.7	49.6	8.0	5.0	11.2	8.6	75.2	
	Margin of error	0.5	2.5	3.7	4.0	2.2	1.8	2.5	2.0	3.3	
Majority owner by age group	< 30	Estimate	X	X	X	X	X	27.2	39.3	7.5	26.0
		Margin of error	X	X	X	X	X	17.9	17.2	5.8	14.3
	30-39	Estimate	X	X	X	X	X	5.7	16.5	16.5	61.4
		Margin of error	X	X	X	X	X	2.3	3.5	3.7	4.9
	40-49	Estimate	X	X	X	X	X	3.5	5.3	6.9	84.4
		Margin of error	X	X	X	X	X	1.0	1.0	1.4	1.9
50-64	Estimate	X	X	X	X	X	1.5	6.3	5.0	87.2	
	Margin of error	X	X	X	X	X	0.5	1.1	1.0	1.4	
≥ 65	Estimate	X	X	X	X	X	X	2.5	2.9	94.5	
	Margin of error	X	X	X	X	X	X	1.6	1.8	2.4	
Financial institution approached for debt	Chartered Bank	Estimate	X	13.1	34.8	46.6	5.1	2.6	6.5	6.2	84.7
		Margin of error	X	2.8	3.7	3.8	1.6	1.0	1.9	1.7	2.6
	Caisse populaire and Credit Union	Estimate	0.9	14.5	35.0	45.7	3.8	2.7	8.4	9.1	79.8
		Margin of error	0.8	4.8	6.6	6.9	2.3	1.7	3.3	4.4	5.4
	Crown corporation and Government program	Estimate	X	13.8	33.2	50.4	2.1	2.0	7.4	5.5	85.0
		Margin of error	X	6.6	9.9	10.4	2.0	1.8	4.0	3.8	5.7
Other supplier	Estimate	X	X	36.1	44.0	X	X	20.5	X	74.9	
	Margin of error	X	X	19.1	18.5	X	X	18.0	X	18.0	

**Table 43**  
**Avenues used to become owner**

Survey question: 7 (part2) How did the current owners take possession of the business?		Acquired from a family member	Acquired from a non-family member	Started from scratch	Other	
Applies to all SMEs. Mark one only.		Percentage				
SMEs by ↓	All SMEs →	Estimate Margin of error	10.7 1.1	15.6 1.4	71.4 1.7	2.2 0.6
Number of full-time equivalent employees by size group	0	Estimate Margin of error	13.0 2.0	9.9 1.9	75.1 2.6	2.0 0.9
	0.5 to 4	Estimate Margin of error	8.9 1.7	16.2 2.4	72.8 2.8	2.1 1.0
	5 to 19	Estimate Margin of error	9.2 2.1	26.2 3.6	61.7 3.8	2.9 1.2
	20 to 99	Estimate Margin of error	11.4 3.2	22.0 4.0	63.4 4.9	3.2 1.6
	100 to 499	Estimate Margin of error	14.6 6.4	30.3 9.6	48.9 9.8	x x
	20-499 employees	Estimate Margin of error	11.6 3.0	22.5 3.8	62.5 4.6	3.4 1.5
Industry	Agriculture/Primary	Estimate Margin of error	38.8 4.7	12.5 3.4	46.4 4.7	x x
	Manufacturing	Estimate Margin of error	x x	x x	x x	x x
	Wholesale/Retail	Estimate Margin of error	9.7 2.4	24.3 3.2	64.7 3.7	x x
	Professional services	Estimate Margin of error	x x	6.6 2.1	88.9 2.8	x x
	Knowledge-based industry	Estimate Margin of error	x x	x x	x x	x x
Tourism	Estimate Margin of error	x x	39.0 7.8	53.5 7.9	x x	
Other industries	Estimate Margin of error	11.1 2.9	15.7 3.2	71.1 4.1	2.1 0.9	
Region	Atlantic	Estimate Margin of error	11.1 2.9	15.7 3.2	71.1 4.1	2.1 0.9
	Quebec	Estimate Margin of error	13.0 2.2	17.0 3.0	67.8 3.5	x x
	Ontario	Estimate Margin of error	10.3 2.2	14.1 2.6	72.6 3.2	x x
	Prairies	Estimate Margin of error	12.9 2.4	15.7 2.4	69.6 3.1	1.8 0.8
British Columbia	Estimate Margin of error	4.2 2.0	16.7 3.5	77.9 4.0	x x	
Territories	Estimate Margin of error	x x	x x	76.5 21.9	x x	
Rural or urban location	Rural	Estimate Margin of error	22.4 2.9	16.0 2.7	59.9 3.6	x x
	Urban	Estimate Margin of error	6.4 1.1	15.5 1.6	75.7 1.9	2.4 0.7
Export and non-export activities	Exporter	Estimate Margin of error	11.5 3.3	8.5 2.0	76.7 4.1	x x
	Non-exporter	Estimate Margin of error	10.6 1.2	16.5 1.5	70.8 1.8	2.1 0.6
Year that they started selling goods and services	2000-2001	Estimate Margin of error	8.1 4.0	23.3 5.6	65.7 6.3	x x
	before 2000	Estimate Margin of error	10.8 1.1	15.3 1.4	71.7 1.7	2.2 0.6
Female ownership	0%	Estimate Margin of error	9.6 1.6	13.9 1.8	74.5 2.3	2.0 0.7
	1 to 49%	Estimate Margin of error	13.6 3.3	17.9 3.8	65.4 4.7	x x
	50%	Estimate Margin of error	12.6 2.8	17.4 3.4	68.6 4.1	x x
100%	Estimate Margin of error	11.2 2.0	17.5 2.5	68.9 3.0	2.4 1.0	
Majority owner by age group	< 30	Estimate Margin of error	x x	x x	64.9 21.6	x x
	30-39	Estimate Margin of error	11.8 4.2	11.0 4.0	76.6 5.4	x x
	40-49	Estimate Margin of error	11.7 2.3	12.8 2.3	73.3 3.1	2.2 1.0
50-64	Estimate Margin of error	10.2 1.6	17.6 2.0	69.8 2.4	2.3 0.8	
≥ 65	Estimate Margin of error	9.8 3.1	16.0 4.9	71.2 5.6	x x	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate Margin of error	x x	x x	x x	x x
	Innovative >20% R&D expenditure	Estimate Margin of error	x x	x x	x x	x x
Financial institution approached for debt	Chartered Bank	Estimate Margin of error	12.0 3.0	14.3 3.1	72.4 4.1	1.3 0.6
	Caisse populaire and Credit Union	Estimate Margin of error	24.0 7.2	24.2 7.6	48.4 8.5	x x
	Crown corporation and Government program	Estimate Margin of error	x x	x x	75.6 9.6	x x
Other supplier	Estimate Margin of error	x x	x x	x x	x x	





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**Table 51**  
**Start selling products and Services**

Survey question: Q8 (Part 2) When did the business first start selling products and services?		2000	1999	1998	1997	1996	Prior to 1996	
Applies to all SMEs:		Percentage						
SMEs by	All SMEs	Estimate	3.2	5.5	5.6	5.6	5.0	75.1
		Margin of error	0.5	0.9	0.9	1.0	0.9	1.8
Number of full-time equivalent employees by size group	0	Estimate	x	3.8	6.2	6.2	4.6	77.9
		Margin of error	x	1.1	1.4	1.7	1.4	2.7
	0.5 to 4	Estimate	5.5	8.3	5.1	5.3	5.7	70.2
		Margin of error	1.0	1.9	1.4	1.4	1.6	3.0
	5 to 19	Estimate	2.8	3.9	5.9	4.0	4.5	78.9
		Margin of error	1.0	1.5	2.7	1.7	2.3	3.9
	20 to 99	Estimate	2.0	x	x	x	x	82.2
		Margin of error	0.8	x	x	x	x	5.6
	100 to 499	Estimate	x	x	x	x	x	87.2
		Margin of error	x	x	x	x	x	8.1
20-499 employees	Estimate	1.9	x	x	x	x	82.5	
	Margin of error	0.7	x	x	x	x	5.4	
Industry	Agriculture/Primary	Estimate	2.1	2.9	x	x	x	83.1
		Margin of error	1.0	1.4	x	x	x	4.3
	Manufacturing	Estimate	3.7	4.8	7.5	7.7	5.1	71.2
		Margin of error	1.5	1.9	2.6	2.8	2.2	4.4
	Wholesale/Retail	Estimate	4.1	5.6	5.0	x	x	74.9
		Margin of error	1.5	2.4	2.1	x	x	4.5
	Professional services	Estimate	2.9	4.9	7.8	8.8	7.6	67.9
		Margin of error	0.9	1.6	2.5	2.9	2.7	4.4
	Knowledge-based industry	Estimate	5.4	9.7	12.6	10.4	8.4	53.5
		Margin of error	1.5	2.5	3.0	3.0	2.8	4.6
Tourism	Estimate	x	x	x	x	x	71.9	
	Margin of error	x	x	x	x	x	9.0	
Other industries	Estimate	2.9	x	4.9	5.2	5.9	77.8	
	Margin of error	1.2	x	2.4	2.4	2.7	4.4	
Region	Atlantic	Estimate	2.9	x	4.9	5.2	5.9	77.8
		Margin of error	1.2	x	2.4	2.4	2.7	4.4
	Quebec	Estimate	3.3	6.5	5.6	4.8	4.7	75.1
		Margin of error	0.9	2.3	1.8	1.9	2.1	3.8
	Ontario	Estimate	2.7	4.9	5.9	5.2	4.9	76.4
		Margin of error	0.7	1.6	1.9	1.7	1.6	3.2
	Prairies	Estimate	3.6	5.2	6.4	4.5	6.0	74.3
		Margin of error	1.3	1.6	2.0	1.6	2.2	3.5
	British Columbia	Estimate	3.8	6.8	4.1	8.6	4.1	72.6
		Margin of error	1.4	2.7	1.5	3.3	2.0	4.6
Territories	Estimate	x	x	x	x	x	x	
	Margin of error	x	x	x	x	x	x	
Rural or urban location	Rural	Estimate	2.4	5.2	4.3	5.0	5.0	78.2
		Margin of error	0.8	2.3	1.7	2.1	2.1	3.8
	Urban	Estimate	3.5	5.6	6.0	5.8	5.0	74.2
		Margin of error	0.6	1.0	1.1	1.1	1.0	2.0
Export and non-export activities	Exporter	Estimate	x	5.5	4.6	7.5	6.6	72.9
		Margin of error	x	2.6	1.9	3.0	2.8	4.9
	Non-exporter	Estimate	3.3	5.5	5.7	5.3	4.8	75.4
		Margin of error	0.5	1.0	1.0	1.0	1.0	1.9
Year that they started selling goods and services	2000-2001	Estimate	51.5	10.7	x	x	x	30.8
		Margin of error	7.8	4.4	x	x	x	8.3
	before 2000	Estimate	1.1	5.3	5.7	5.7	5.2	77.0
		Margin of error	0.3	1.0	0.9	1.0	1.0	1.8
Female ownership	0%	Estimate	3.2	4.9	5.1	5.4	4.8	76.5
		Margin of error	0.6	1.2	1.2	1.3	1.2	2.4
	1 to 49%	Estimate	x	4.0	4.6	x	x	76.3
		Margin of error	x	1.5	1.8	x	x	4.8
	50%	Estimate	3.5	6.5	6.5	5.7	5.2	72.7
		Margin of error	1.4	2.3	2.5	2.3	2.1	4.3
100%	Estimate	2.9	7.1	6.8	6.2	4.8	72.3	
	Margin of error	0.9	1.9	1.7	1.7	1.5	3.2	
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	8.4	17.0	13.2	11.2	10.9	39.3
		Margin of error	3.0	6.1	4.6	4.7	5.3	7.6
	40-49	Estimate	4.0	7.1	8.1	7.4	6.9	66.5
		Margin of error	1.0	2.0	2.1	2.1	2.1	3.8
	50-64	Estimate	2.3	3.7	4.0	4.2	3.8	82.0
		Margin of error	0.7	0.9	1.1	1.1	1.0	2.1
	≥ 65	Estimate	x	x	x	x	x	92.4
		Margin of error	x	x	x	x	x	3.7
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
	Innovative >20% R&D expenditure	Estimate	x	x	x	x	x	
		Margin of error	x	x	x	x	x	
Financial institution approached for debt	Chartered Bank	Estimate	5.6	8.7	6.1	4.5	6.3	68.8
		Margin of error	1.7	3.3	2.5	1.7	2.8	5.0
	Caisse populaire and Credit Union	Estimate	x	x	x	x	x	69.6
		Margin of error	x	x	x	x	x	10.3
	Crown corporation and Government program	Estimate	x	x	x	x	x	66.5
		Margin of error	x	x	x	x	x	14.8
Other supplier	Estimate	x	x	x	x	x	70.8	
	Margin of error	x	x	x	x	x	22.2	