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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:

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

<u>Question number</u>	<u>Table number</u>	<u>Table Title</u>
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D5-D10	Table 8	Authorised debt financing requests and collateral requirements
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D21	Table 17	Types of documentation required for credit application
D15	Table 23	Credit guaranteed by a government or community program
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Q6	Table 34	Importance of the financing instruments for ongoing operations
Q6	Table 34a	SMEs which used their financing funds during the fiscal period to finance themselves - by sources of financing
Q9	Table 36	Importance of the financing instruments for the start-up
Q9	Table 36a	SMEs which used their financing funds for start-up prior to the first sale of products or services
H5	Table 39	Share of ownership held by women entrepreneurs
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H8-H10	Table 41	Age profile of owners and their business experience
Q7	Table 43	Avenues used to become owner
Q3	Table 48	Income statement
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Table 2
Reasons given by SMEs that abstained to request external financing

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

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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
<i>Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.</i>							
<i>Mark all that apply.</i>							
SMEs by ↓	All SMEs →	Estimate Margin of error	64.0 3.0	3.8 1.1	1.7 0.8	9.9 1.8	24.5 2.7
Number of full-time equivalent employees by size group	0	Estimate Margin of error	59.7 5.9	3.7 2.2	X X	11.5 3.8	25.7 5.3
	0.5 to 4	Estimate Margin of error	67.0 4.7	4.3 2.0	1.6 1.4	8.8 2.6	25.5 4.5
	5 to 19	Estimate Margin of error	64.8 5.5	3.1 1.5	2.6 2.0	9.1 3.4	22.7 4.6
	20 to 99	Estimate Margin of error	62.8 7.7	3.9 2.8	X X	12.1 5.5	18.9 5.4
	100 to 499	Estimate Margin of error	75.1 10.1	3.9 3.8	X X	12.1 9.3	14.1 6.0
Industry	Agriculture/Primary	Estimate Margin of error	69.7 5.9	1.5 1.3	X X	8.9 3.4	18.4 4.9
	Manufacturing	Estimate Margin of error	68.9 5.5	4.1 2.4	1.9 1.7	9.7 3.6	22.7 5.0
	Wholesale/Retail	Estimate Margin of error	58.1 6.5	5.3 2.9	X X	7.6 2.9	31.5 6.2
	Professional services	Estimate Margin of error	64.5 9.1	X X	X X	13.0 6.5	20.1 7.4
	Knowledge-based industry	Estimate Margin of error	62.9 8.4	6.5 4.3	X X	9.7 5.5	29.7 8.1
	Tourism	Estimate Margin of error	54.6 12.0	5.4 4.2	X X	10.2 7.0	32.7 11.2
	Other industries	Estimate Margin of error	64.4 5.5	3.9 2.1	2.0 1.6	11.0 3.6	23.7 5.0
Region	Atlantic	Estimate Margin of error	65.2 6.2	5.4 2.8	X X	8.5 3.5	24.7 5.4
	Quebec	Estimate Margin of error	57.9 7.0	6.8 3.4	X X	6.9 3.1	30.1 6.6
	Ontario	Estimate Margin of error	67.4 6.0	2.4 1.6	1.8 1.6	9.2 3.5	23.3 5.4
	Prairies	Estimate Margin of error	66.6 5.1	3.0 1.8	2.1 1.5	12.3 3.6	19.4 4.1
	British Columbia	Estimate Margin of error	60.3 7.2	3.6 3.3	X X	11.8 5.1	27.8 6.7
	Territories	Estimate Margin of error	X X	X X	X X	X X	X X
Rural or urban location	Rural	Estimate Margin of error	65.9 5.3	1.5 1.0	1.4 1.1	11.0 3.4	20.9 4.5
	Urban	Estimate Margin of error	63.0 3.6	5.0 1.6	1.9 2.4	9.3 4.1	26.3 3.3
Export and non-export activities	Exporter	Estimate Margin of error	63.2 6.6	3.5 2.3	2.5 2.4	10.3 4.1	24.7 5.8
	Non-exporter	Estimate Margin of error	64.1 3.3	3.9 1.2	1.6 0.9	9.8 2.0	24.4 3.0
Year that they started selling goods and services	start-up (<1 year old)	Estimate Margin of error	51.3 7.9	9.3 5.4	2.2 2.0	13.0 6.6	35.0 7.6
	non start-ups	Estimate Margin of error	65.1 3.1	2.5 1.0	1.7 0.9	9.6 1.9	23.5 2.8
Female ownership	0%	Estimate Margin of error	62.5 4.2	4.7 1.8	1.4 0.9	11.0 2.7	24.8 3.7
	1 to 49%	Estimate Margin of error	67.4 7.5	4.3 3.0	X X	8.8 4.3	25.7 7.3
	50%	Estimate Margin of error	67.7 6.1	1.3 1.0	1.9 1.7	8.6 3.2	23.5 5.4
	51% to 100%	Estimate Margin of error	65.1 3.1	2.5 1.0	1.7 0.9	9.6 1.9	23.5 2.8
Majority owner by age group	< 30	Estimate Margin of error	X X	X X	X X	X X	27.5 24.4
	30-39	Estimate Margin of error	52.9 8.8	6.1 4.2	X X	8.6 3.5	32.2 8.6
	40-49	Estimate Margin of error	67.7 4.9	4.3 2.1	0.6 0.5	9.5 2.9	24.1 4.6
	50-64	Estimate Margin of error	64.1 4.3	2.3 0.9	2.3 1.4	10.7 2.9	22.8 3.6
	≥ 65	Estimate Margin of error	70.3 11.8	8.7 8.0	X X	4.7 3.6	21.7 10.2
Financial institution approached for debt	Chartered Bank	Estimate Margin of error	71.5 3.5	3.5 1.5	1.0 0.9	8.0 2.1	22.3 3.3
	Caisse populaire and Credit Union	Estimate Margin of error	69.1 6.0	2.0 1.6	1.9 1.6	7.1 3.2	18.7 4.9
	Crown corporation and Government program	Estimate Margin of error	30.9 9.1	9.6 4.2	X X	15.6 7.7	38.8 10.0
	Other supplier	Estimate Margin of error	X X	X X	X X	64.2 17.5	25.9 16.9

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Table 5 Intended purpose of debt financing requested								
Survey question: D3 How did the business intend to use the financing that was requested from [CSJ]?			Fixed assets	Working and operating capital	Research and development (R&D)	Debt consolidations	To purchase a business	
<i>Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.</i>								
<i>Mark all that apply.</i>								
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
Industry	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
	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
Region	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
Rural or urban location	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
Export and non-export activities	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
Year that they started selling goods and services	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
Female ownership	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
	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
Majority owner by age group	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
	< 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
Financial institution approached for debt	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
Age group	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
	< 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
Financial institution approached for debt	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

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Table 6
Type of debt financing requested

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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								
<i>Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.</i>																		
<i>Mark all that apply.</i>																		
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	3.6	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								
Industry	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								
	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								
Region	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	4.5								
		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								
Territory	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	3.3								
		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								
Rural or urban location	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	3.5								
		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								
Export and non-export activities	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	3.5								
		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								
Year that they started selling goods and services	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								
	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	3.6								
Female ownership	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								
	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								
Majority owner by age group	0%	Estimate	11.5	30.8	8.8	30.5	6.1	15.4	0.9	3.5								
		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	5.6	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	1.5								
Financial institution approached for debt	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	3.6								
	< 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								
Age group	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								
Type of debt financing requested	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								
Other supplier		Margin of error	5.2	10.7	X	7.7	X	1.5	X	6.3								
	Estimate	X	62.7	X	X	X	X	X	X	X								
		Margin of error	X	19.0	X	X	X	X	X	X								

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Table 7 Unauthorised debt financing requests							
Survey questions:		No credit authorized	Request was turned down	Application still under review	Withdrew application	All other reasons	
D5 Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.							
D6 What was the reason why NO amount was authorised? Was it because...							
D5 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
Industry	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
Region	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
Rural or urban location	Knowledge-based industry	Estimate	28.4	77.9	X	X	X
		Margin of error	7.7	12.8	X	X	X
	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
Export and non-export activities	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	X
	Ontario	Estimate	19.4	79.5	X	X	X
		Margin of error	5.1	11.4	X	X	X
Year that they started selling goods and services	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
Female ownership	Territories	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X
	Rural	Estimate	13.6	74.9	X	X	X
Majority owner by age group		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
Financial institution approached for debt	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	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
Start-up (<1 year old)	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
Age group	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
Financial institution approached for debt	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
Financial institution approached for debt	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
Financial institution approached for debt	≥ 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
Financial institution approached for debt	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
Financial institution approached for debt	Other supplier	Estimate	X	X	X	X	X
		Margin of error	X	X	X	X	X

Table 8
Authorised debt financing requests and collateral requirements

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Table 8
Authorised debt financing requests and collateral requirements

Survey questions: D5 Was any credit authorised by [CS] as a result of this request? D10 Indicate the amount of credit that was authorised by credit supplier and whether the authorisation was on a personal or commercial basis?		Credit request authorized	Demand or short-term loan		Term loan		Mortgage loan		New line of credit		New credit card		Increase in credit limit of current lines of credit		Increase in credit limit of current credit card		All other financing instruments					
			Commercial		Personal		Commercial		Personal		Commercial		Personal		Commercial		Personal		Commercial		Personal	
			Percentage																		Percentage	
D5 Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.																						
D8 Applies to SMEs that obtained authorization for their last debt financing request.																						
SMEs by size group		All SMEs →	Estimate Margin of error	81.4 2.4	85.9 6.8	14.1 6.8	83.6 4.5	16.4 4.5	73.6 10.9	26.4 10.9	76.5 5.4	23.5 5.4	61.4 15.0	38.6 15.0	80.9 6.7	19.1 6.7	X X	X X	91.4 7.7	8.6 7.7		
Number of full-time equivalent employees by size group	0	Estimate Margin of error	81.0 4.4	X X	X x	X 9.2	X 9.2	X 19.8	X 19.8	X 11.3	X 11.3	X X	X X	X X	X X	X X	X X	X X	X X	X X		
	0.5 to 4	Estimate Margin of error	78.9 4.4	X X	X x	80.3 8.1	19.7 8.1	69.4 21.1	30.6 8.3	75.5 8.3	24.5 X	X X	X X	X X	21.5 11.7	X X	X X	X X	X X	X X		
	5 to 19	Estimate Margin of error	84.6 3.7	X X	X x	X X	X X	X X	X X	81.8 9.9	18.2 24.7	63.0 X	37.0 X	X X	X X	X X	X X	X X	X X	X X		
	20 to 99	Estimate Margin of error	87.2 4.6	X X	X x	X X	X X	X X	X X	96.7 2.9	3.3 X	X X	X X	X X	X X	X X	X X	X X	X X	X X		
	100 to 499	Estimate Margin of error	93.4 3.8	X X	X x	X X	X X	X X	X X	81.0 X	1.0 X	X X	X X	X X	X X	X X	X X	X X	X X	X X		
Industry		Agriculture/Primary Manufacturing Wholesale/Retail Professional services Knowledge-based indust Tourism Other industries	Estimate Margin of error	92.3 3.5	83.2 11.1	16.8 11.1	83.9 7.1	16.1 7.1	X X	79.0 12.0	21.0 12.0	X X	X X	X X	X X	X X	X X	X X	X X	X X	X X	
Region		Atlantic Quebec Ontario Prairies British Columbia Territories	Estimate Margin of error	77.4 5.8	X X	X X	X X	X X	X X	79.3 12.8	20.7 12.8	X X	X X	X X	X X	X X	X X	X X	X X	X X		
Rural or urban location		Rural Urban	Estimate Margin of error	86.4 3.7	86.1 8.9	13.9 8.9	84.4 6.7	15.6 6.7	X X	81.4 8.9	18.6 8.9	X X	X X	X X	X X	X X	X X	X X	X X	X X		
Export and non-export activities		Exporter Non-exporter	Estimate Margin of error	78.9 3.1	85.7 10.3	14.3 10.3	82.7 6.0	17.3 6.0	77.7 11.6	22.3 6.5	74.9 6.5	25.1 16.9	60.9 16.9	39.1 16.9	78.1 16.9	21.9 8.2	X X	X X	X X	X X		
Year that they started selling goods and services		start-up (<1 year old) non start-ups	Estimate Margin of error	75.6 2.5	X X	X X	X X	X X	X X	79.1 11.8	20.7 5.9	X X	X X	X X	X X	X X	X X	X X	X X	X X		
Female ownership		0% 1 to 49% 50% 51% to 100%	Estimate Margin of error	78.4 1.3	86.9 10.7	13.1 2.6	84.6 5.3	15.4 X	X X	79.3 8.4	20.7 8.1	X X	X X	X X	X X	X X	X X	X X	X X	X X		
Majority owner by age group		< 30 30-39 40-49 50-64 ≥ 65	Estimate Margin of error	77.7 2.3	X X	X X	X X	X X	X X	78.5 9.1	12.5 9.1	X X	X X	X X	X X	X X	X X	X X	X X	X X		
Financial institution approached for debt		Chartered Bank Caisse populaire and Credit Union Crown corporation and Government program Other supplier	Estimate Margin of error	79.7 3.1	86.4 9.4	13.6 9.4	88.5 4.7	11.5 4.7	69.6 15.6	30.4 15.6	74.7 6.2	25.3 6.2	52.7 18.2	47.3 8.2	79.5 8.2	20.5 8.2	X X	X X	X X	X X		

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Table 10 Reasons given by credit suppliers to refuse financing requests											
Survey questions:			No reason given by credit supplier	Insufficient income, sales or cash-flow	Insufficient collateral security	Poor credit experience or history	Other reasons				
D8 What reasons were given to the business by the credit supplier for refusing to provide the amount requested?		No reason given by credit supplier		Insufficient income, sales or cash-flow		Insufficient collateral security					
D9 Were you satisfied with the explanation provided?		Poor credit experience or history		Other reasons		Satisfied with explanation					
D8 Applies to SMEs that had their last request for debt financing turned down by the credit supplier. Applies to their last request. Mark all that apply.		Percentage									
D9 Applies to SMEs that obtained an explanation for the refusal of their last request for debt financing. Applies to their last request.											
SMEs by ↓	All SMEs →	Estimate	11.1	29.4	10.6	12.6	39.5				
		Margin of error	5.4	7.4	4.0	5.5	7.9				
Number of full-time equivalent employees by size group	0	Estimate	X	35.2	11.9	X	39.4				
		Margin of error	X	13.8	7.9	X	13.6				
	0.5 to 4	Estimate	X	27.0	5.6	9.0	44.4				
		Margin of error	X	11.5	4.5	5.4	13.1				
	5 to 19	Estimate	X	23.3	X	X	26.6				
		Margin of error	X	13.3	X	X	11.9				
Industry	20 to 99	Estimate	X	X	X	X	40.5				
		Margin of error	X	X	X	X	20.5				
	100 to 499	Estimate	X	X	X	X	X				
		Margin of error	X	X	X	X	X				
	Agriculture/Primary	Estimate	X	25.7	X	8.0	X				
		Margin of error	X	21.9	X	7.8	X				
Region	Manufacturing	Estimate	X	22.7	X	7.8	42.4				
		Margin of error	X	12.5	X	7.2	15.2				
	Wholesale/Retail	Estimate	X	31.5	11.8	9.7	36.2				
		Margin of error	X	15.1	8.9	8.8	14.4				
	Professional services	Estimate	X	24.7	X	X	X				
		Margin of error	X	23.6	X	X	X				
Year that they started selling goods and services	Knowledge-based industry	Estimate	X	24.0	X	X	36.0				
		Margin of error	X	17.0	X	X	17.4				
	Tourism	Estimate	X	X	X	X	24.6				
		Margin of error	X	X	X	X	19.7				
	Other industries	Estimate	X	29.4	6.2	16.5	42.0				
		Margin of error	X	12.6	4.8	10.2	14.1				
Female ownership	Rural or urban location	Estimate	X	35.9	X	X	36.0				
		Margin of error	X	16.5	X	X	16.8				
	Exporter	Estimate	X	X	X	13.0	46.3				
		Margin of error	X	X	X	9.4	16.4				
	Non-exporter	Estimate	X	12.1	31.7	X	12.5				
		Margin of error	X	6.4	8.6	X	6.5				
Financial institution approached for debt	start-up (<1 year old)	Estimate	X	23.3	X	X	34.6				
		Margin of error	X	14.8	X	X	18.3				
	non start-ups	Estimate	X	11.1	30.1	9.5	13.8				
		Margin of error	X	5.9	8.1	4.0	6.2				
	< 30	Estimate	X	X	X	X	X				
		Margin of error	X	X	X	X	X				
Majority owner by age group	30-39	Estimate	X	25.7	X	22.2	29.7				
		Margin of error	X	19.0	X	18.1	16.3				
	40-49	Estimate	X	11.6	34.2	12.4	11.1				
		Margin of error	X	7.7	12.2	7.6	8.8				
	50-64	Estimate	X	11.4	24.9	10.3	10.8				
		Margin of error	X	9.4	10.8	5.8	6.7				
Financial institution approached for debt	≥ 65	Estimate	X	X	X	X	X				
		Margin of error	X	X	X	X	X				
	Chartered Bank	Estimate	X	13.6	27.4	10.6	15.2				
		Margin of error	X	6.9	8.5	4.5	7.1				
	Caisse populaire and Credit Union	Estimate	X	35.8	X	X	29.2				
		Margin of error	X	21.3	X	X	17.1				
Financial institution approached for debt	Crown corporation and Government program	Estimate	X	37.9	X	X	X				
		Margin of error	X	22.9	X	X	X				
	Other supplier	Estimate	X	X	X	X	X				
		Margin of error	X	X	X	X	X				

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Table 11
Amount of debt financing authorized by type of debt instrument (in Million of dollars)

Survey questions:																								
D4. What type of financing did the business request from credit supplier, and what was the total amount of financing that was requested from credit supplier? D10. Indicate the amount of credit that was authorized by credit supplier and whether the authorisation was on a personal or commercial basis?		All financing instruments		All financing instruments excluding new lines of credit and credit cards and increases in limits of existing lines of credit and credit cards		Demand or short-term loan		Term loan		Mortgage loan		New line of credit		New credit card		Increase in credit limit of current lines of credit		Increase in credit limit of current credit cards		All other financing instruments				
Applies to SMEs that approached at least one credit supplier for debt financing (Requested) and those ones that obtained authorization for their debt financing request		Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized			
SMEs by	All SMEs	49,480.8	39,559.5	36,303.1	28,652.0	3,467.2	12,798.9	10,911.8	X	8,444.1	6,919.1	260.6	184.8	4,420.3	3,756.1	X	X	X	897.7	X				
	Margin of error	10,041.9	8,590.4	9,758.0	8,293.3	X	1,516.9	2,607.6	2,519.3	X	1,732.4	1,592.2	90.2	104.3	1,551.9	1,467.1	X	X	X	436.2	X			
Number of full-time equivalent employees by size group	0	Estimate	X	X	X	870.1	X	X	X	X	860.8	720.3	X	X	133.8	141.9	X	X	X	X	X			
	Margin of error	X	X	X	X	433.9	X	X	X	X	254.6	231.3	X	X	61.7	70.6	X	X	X	X	X			
	0.5 to 4	Estimate	9,783.9	6,641.5	7,067.1	4,764.2	X	X	3,142.5	2,549.4	1,816.3	X	2,036.6	1,531.2	X	X	295.6	X	X	X	X			
	Margin of error	2,726.9	1,714.7	2,581.4	1,563.8	X	X	1,272.9	1,217.5	796.5	X	747.6	681.2	X	X	119.1	X	X	X	X	X			
	5 to 19	Estimate	16,512.0	12,485.4	11,112.7	7,549.8	X	579.6	4,779.4	4,173.5	X	2,979.8	2,639.4	X	X	X	X	X	X	X	X	X		
	Margin of error	5,599.3	3,192.6	5,293.0	2,614.7	X	X	283.9	1,886.3	1,857.5	X	X	1,110.3	1,098.7	X	X	X	X	X	X	X	X		
	20 to 99	Estimate	10,398.4	8,854.9	X	X	X	X	2,088.9	1,884.9	X	X	2,265.0	X	X	X	X	X	X	X	X	X		
	Margin of error	4,274.5	4,124.6	X	X	X	X	852.0	832.5	X	X	1,069.0	X	X	X	X	X	X	X	X	X	X		
	100 to 499	Estimate	X	X	1,201.9	X	X	X	X	X	X	301.8	X	X	X	X	X	X	X	X	X	X		
	Margin of error	X	X	593.3	X	X	X	X	X	X	132.0	X	X	X	X	X	X	X	X	X	X	X		
Industry	Agriculture/Primary	Estimate	7,455.7	6,491.6	5,642.0	4,771.3	1,142.6	1,090.8	3,039.2	2,800.1	1,162.5	843.2	1,303.2	1,240.0	X	X	X	X	X	X	X	X		
	Margin of error	1,389.6	1,217.7	1,136.0	476.6	470.0	916.4	908.9	524.6	373.7	585.6	580.6	X	X	X	X	X	X	X	X	X	X		
	Manufacturing	Estimate	3,425.3	2,551.8	2,012.5	1,597.0	X	1,268.8	970.2	X	X	570.2	X	X	372.1	328.0	X	X	X	X	X	X		
	Margin of error	840.6	566.6	552.8	489.0	X	X	388.7	304.0	X	X	227.2	X	X	155.7	152.5	X	X	X	X	X	X		
	Wholesale/Retail	Estimate	7,103.9	5,763.0	3,519.6	2,759.4	X	X	1,184.3	823.8	X	X	1,900.5	X	X	X	X	X	X	X	X	X		
	Margin of error	1,987.2	1,889.7	1,442.2	1,355.1	X	X	505.7	365.1	X	X	883.8	X	X	X	X	X	X	X	X	X	X		
	Professional services	Estimate	3,548.2	X	X	X	X	X	X	X	X	X	X	X	148.3	X	X	X	X	X	X	X		
	Margin of error	1,660.0	X	X	X	X	X	X	X	X	X	X	X	63.4	X	X	X	X	X	X	X			
	Knowledge-based industry	Estimate	1,276.4	887.3	571.8	381.3	X	X	284.4	209.6	X	X	520.8	341.6	X	X	X	X	X	X	X	X		
	Margin of error	345.0	218.4	191.4	108.4	X	X	102.4	90.2	X	X	160.9	X	X	X	X	X	X	X	X	X	X		
Tourism	Estimate	2,763.1	2,091.7	2,300.0	1,758.9	X	X	947.4	X	X	X	383.7	258.7	X	X	X	X	X	X	X	X	X		
	Margin of error	802.9	702.6	846.9	754.9	X	X	419.6	X	X	X	174.9	124.1	X	X	X	X	X	X	X	X	X		
	Other industries	Estimate	23,908.2	18,803.3	X	X	X	X	X	X	X	2,397.3	X	X	X	X	X	X	X	X	X	X		
	Margin of error	9,539.4	8,073.2	X	X	X	X	X	X	X	1,074.6	X	X	X	X	X	X	X	X	X	X	X		
	Region	Atlantic	Estimate	1,847.2	1,193.2	1,335.3	869.8	X	X	732.8	467.1	X	X	367.3	234.7	X	X	133.3	X	X	X	X		
	Margin of error	385.4	255.5	350.0	226.8	X	X	233.5	123.1	X	X	147.2	112.1	X	X	60.9	X	X	X	X	X	X		
	Quebec	Estimate	10,671.9	8,854.2	X	X	X	X	X	X	X	487.3	X	X	X	X	X	X	X	X	X	X		
	Margin of error	4,748.9	4,321.3	X	X	X	X	X	X	X	230.7	X	X	X	X	X	X	X	X	X	X	X		
	Ontario	Estimate	14,556.4	10,437.6	X	X	7,449.3	5,789.4	X	X	2,789.4	X	X	2,170.7	1,680.7	X	X	1,713.5	X	X	X	X		
	Margin of error	5,427.3	2,846.2	X	X	2,736.6	X	X	X	1,269.2	X	X	500.3	437.9	X	X	804.5	X	X	X	X	X		
	Prairies	Estimate	10,780.6	9,262.7	7,473.5	6,152.8	1,281.5	1,125.0	4,054.3	3,497.2	1,664.8	1,230.4	2,578.2	2,415.0	X	X	604.4	584.3	X	X	X	X		
	Margin of error	2,071.1	1,916.2	1,634.8	1,522.3	518.8	489.2	1,288.9	1,241.3	726.9	615.1	1,090.2	1,083.3	X	X	286.3	280.6	X	X	X	X	X		
	British Columbia	Estimate	X	X	X	X	X	X	X	X	X	1,411.7	952.1	X	X	X	X	X	X	X	X	X	X	
	Margin of error	X	X	X	X	X	X	X	X	X	588.3	398.8	X	X	X	X	X	X	X	X	X	X		
	Territories	Estimate	X	X	X	X	X	X	X	X	X	1,011.1	1,067.4	X	X	102.6	1,101.6	1,056.7	X	379.4	X	X	X	
	Rural or urban location	Rural	Estimate	8,803.6	7,002.0	7,126.6	5,615.9	X	X	4,236.9	3,669.9	1,476.8	868.6	1,254.6	1,056.1	X	X	325.5	269.1	X	X	X	X	
	Margin of error	1,440.2	1,277.8	1,374.2	1,219.1	X	X	1,232.3	1,062.8	574.9	311.7	344.5	310.8	X	X	114.3	98.5	X	X	X	X	X	X	
	Urban	Estimate	40,677.2	32,557.5	29,176.6	23,036.1	X	X	8,562.0	7,242.0	X	X	7,189.7	5,863.0	188.8	X	4,094.8	3,487.0	X	X	1,547.0	1,463.9	X	X
	Margin of error	9,947.5	8,501.8	9,667.2	8,207.7	X	X	2,357.1	2,287.3	X	X	1,704.4	1,563.7	93.5	X	1,547.0	1,463.9	X	X	X	X	X	X	
Export and non-export activities	Exporter	Estimate	14,965.8	9,912.5	X	X	5,124.6	X	X	X	2,656.5	2,314.1	X	X	3,754.1	3,001.2	X	X	X	X	X	X	X	
	Margin of error	5,602.5	2,246.4	X	X	1,603.2	X	X	X	724.1	666.6	X	X	1,341.8	1,184.7	X	X	X	X	X	X	X	X	
	Non-exporter	Estimate	34,515.0	30,047.0	X	X	23,527.4	21,823.0	X	X	10,142.3	8,597.7	X	X	4,689.9	3,917.9	230.9	X	2,612.1	2,415.6	X	X	920.5	X
	Margin of error	8,361.3	8,306.2	X	X	8,142.6	X	X	X	2,506.4	2,424.9	X	X	1,101.1	1,067.4	102.6	X	1,101.6	1,056.7	X	X	379.4	X	
Year that they started selling goods and services	start-up (< 1 year old)	Estimate	3,201.1	2,449.4	2,520.1	1,929.7	X	X	129.3	993.9	878.8	X	X	597.3	458.3	17.2	X	X	X	X	X	X	X	
	Margin of error	929.1	795.6	909.0	780.7	X	X	62.9	378.7	369.3	X	X	165.1	141.8	7.6	X	X	X	X	X	X	X	X	
	non start-ups	Estimate	46,279.8	37,110.2	33,783.0	26,722.3	X	X	3,337.8	11,805.0	10,033.0	X	X	7,846.8	6,466.0	243.3	X	X	X	X	X	X	X	X
	Margin of error	10,001.4	8,555.5	9,771.7	8,259.7	X	X	1,515.7	2,589.4	2,492.7	X													

Table 12

Average amount of debt financing authorized by type of debt instrument

Survey questions:		All financing instruments excluding lines of credit and credit cards and increases in terms of existing lines of credit and credit cards																		Demand or short-term loan		Term loan		Mortgage loan		New line of credit		New credit card		Increase in credit limit of current lines of credit		Increase in credit limit of current credit cards		All other financing instruments	
SMEs by size group		Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized	Amount requested	Amount authorized								
Applies to SMEs that approached at least one credit supplier for debt financing (Requested) and those obtaining obtained authorization for that debt financing (Authorised).																						Applies to all enterprises that requested debt financing and have subsequently seen their request totally or partially approved													
All SMEs	All SMEs	169,874	167,194	224,547	219,487	X	115,708	139,920	141,523	516,136	X	92,891	93,300	15,443	15,321	111,626	120,959	X	X	X	X	151,291	X	X	X	X	X								
Margin of error	Margin of error	33,525	35,300	57,924	61,020	X	47,288	26,623	30,558	254,985	X	18,579	21,004	5,559	38,883	46,987	7,500	X	X	X	X	69,822	X	X	X	X	X								
Number of full-time equivalent employees by size group	0	Estimate	X	X	X	X	71,865	82,357	64,065	57,543	X	X	31,883	32,032	11,825	X	15,069	22,028	X	X	X	X	X	X	X	X	X								
Margin of error	Margin of error	2,329	17,438	39,144	28,619	X	28,934	34,088	24,025	24,377	X	X	7,051	7,433	5,241	X	6,049	7,863	X	X	X	X	X	X	X	X	X								
0.5 to 4	Estimate	86,101	74,741	119,503	102,977	X	1,000	93,665	94,706	202,701	187,310	X	51,752	49,025	9,821	6,760	X	25,593	X	X	X	X	X	X	X	X	X								
Margin of error	Margin of error	23,299	17,438	39,144	28,619	X	33,194	60,843	69,522	17,782	4,382	X	9,517	X	X	X	X	X	X	X	X	X	X	X	X	X	X								
5 to 19	Estimate	237,030	210,871	299,869	241,046	X	106,395	227,960	229,433	369,878	X	149,514	160,227	X	X	X	X	X	X	X	X	X	135,078	X	X	X	X	X							
Margin of error	Margin of error	75,622	46,239	131,071	69,546	X	35,798	79,347	90,043	163,756	X	51,505	61,896	X	X	X	X	X	X	X	X	X	64,777	X	X	X	X	X							
20 to 99	Estimate	634,692	623,354	X	X	X	X	X	394,715	X	514,279	464,626	X	X	329,750	341,441	X	X	X	X	X	X	849,747	X	X	X	X	X							
Margin of error	Margin of error	244,031	271,194	X	X	X	X	X	159,112	X	227,915	215,691	X	X	123,024	140,552	X	X	X	X	X	X	324,715	X	X	X	X	X							
100 to 499	Estimate	1,620,484	1,607,969	1,750,881	1,834,970	X	1,601,041	1,635,186	X	X	1,395,901	1,389,233	X	X	565,789	X	X	X	X	X	X	X	X	X	X	X	X	X							
Margin of error	Margin of error	478,142	51,441	650,755	705,898	X	757,199	794,913	X	X	592,526	621,461	X	X	210,122	X	X	X	X	X	X	X	X	X	X	X	X	X							
Industry	Agriculture/Primary	123,495	117,060	123,315	114,320	91,535	92,537	X	106,958	X	165,548	107,218	108,501	X	X	X	X	X	X	X	X	X	69,075	X	X	X	X	X							
Margin of error	Margin of error	21,827	22,621	25,178	31,934	32,280	33,054	X	62,891	49,462	52,322	X	X	X	X	X	X	X	X	X	X	X	25,500	X	X	X	X	X							
Manufacturing	Estimate	191,914	184,992	211,300	215,328	X	X	X	X	X	X	X	X	X	128,876	142,571	X	X	X	X	X	X	X	X	X	X	X	X	X						
Margin of error	Margin of error	45,981	39,243	54,068	61,487	X	X	X	X	X	X	X	X	X	53,249	62,789	X	X	X	X	X	X	X	X	X	X	X	X	X						
Wholesale/Retail	Estimate	147,105	159,307	171,245	200,766	X	X	X	X	X	X	X	X	313,799	99,649	X	9,789	9,155	X	X	X	X	X	X	X	X	X	X							
Margin of error	Margin of error	39,052	49,547	67,410	93,287	X	X	X	X	X	X	X	X	110,590	43,902	X	2,828	3,063	X	X	X	X	X	X	X	X	X	X							
Professional services	Estimate	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X								
Margin of error	Margin of error	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X								
Knowledge-based industry	Estimate	127,606	124,856	181,915	191,141	107,888	X	X	X	X	X	X	X	301,070	111,467	106,209	X	X	X	X	X	X	X	X	X	X	X	X	X						
Margin of error	Margin of error	29,140	34,612	45,817	43,514	X	X	X	X	X	X	X	X	128,238	39,312	45,763	X	X	X	X	X	X	X	X	X	X	X	X	X						
Tourism	Estimate	131,097	124,028	181,642	181,642	X	147,017	X	154,429	139,220	X	X	X	X	52,040	42,559	X	X	X	X	X	X	X	X	X	X	X	X	X						
Margin of error	Margin of error	35,320	40,759	50,946	63,153	X	X	X	X	X	X	X	X	57,985	61,151	X	X	14,827	2,862	X	X	X	X	X	X	X	X	X							
Other industries	Estimate	X	X	X	X	318,394	308,814	X	X	149,544	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X							
Margin of error	Margin of error	X	X	X	X	152,394	X	X	X	X	X	X	X	31,242	38,621	X	X	3,719	2,746	X	X	X	X	X	X	X	X	X							
Region	Atlantic	Estimate	88,378	73,779	110,211	95,490	X	X	91,054	78,713	X	X	66,502	54,207	7,590	5,412	X	X	X	X	X	X	X	X	X	X	X	X	X						
Margin of error	Margin of error	17,435	15,137	27,043	23,055	X	X	X	X	X	X	X	X	23,493	17,377	X	X	2,267	2,390	X	X	X	X	X	X	X	X	X							
Quebec	Estimate	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	9,810	X	X	X	X	X	X	X	X	X	X							
Margin of error	Margin of error	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	4,781	X	X	X	X	X	X	X	X	X	X							
Ontario	Estimate	X	X	142,015	235,712	203,252	X	X	131,953	132,220	X	X	X	X	15,809	119,260	X	X	X	X	X	X	X	X	X	X	X	X	X						
Margin of error	Margin of error	X	X	35,155	12,668	64,179	X	X	54,146	59,278	X	X	X	X	6,963	55,568	X	X	X	X	X	X	X	X	X	X	X	X	X						
Prairies	Estimate	143,224	144,805	150,676	148,742	95,319	90,686	130,202	141,499	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X							
Margin of error	Margin of error	25,351	28,387	30,632	34,174	35,327	36,054	41,998	47,508	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X							
British Columbia	Estimate	X	X	X	X	X	X	X	126,911	112,275	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X						
Margin of error	Margin of error	X	X	X	X	X	X	X	46,116	44,995	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X							
Territories	Estimate	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	5,694	X	X	X	X	X	X	X	X	X	X							
Margin of error	Margin of error	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	12,121	30,148	32,795	X	X	X	X	X	X	X	X							
Rural or urban location	Rural	Estimate	90,034	82,821	101,348	93,440	59,600	63,517	97,831	93,167	X	X	X	X	56,821	17,121	X	30,148	11,035	9,863	11,035	X	X	X	X	X	X	X	X	X					
Margin of error	Margin of error	13,573	13,870	17,626	16,422	17,234	17,939	24,268	25,265	X	X	X	X	X	15,320	7,049	X	9,863	11,035	9,863	11,035	X	X	X	X	X	X	X	X	X					
Export and non-export activities	Exporter	Estimate	316,908	255,706	X	259,085	X	X	195,366	X	X	X	X	X	X	224,520	224,567	X	X	X	X	X	X	X	X	X	X	X	X	X					
Margin of error	Margin of error	110,787	57,406	X	81,326	X	X	57,262	X	X	X	X	X	X	74,373	81,699	X	X	X	X	X	X	X	X	X	X	X	X	X						
Non-exporter	Estimate	141,423	150,682	19																															

Survey on Financing of Small and Medium Enterprises, 2000 REVISED			
Table 14 Collateral requirements as condition to get financing			
Survey questions: 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?			
	Personal assets	Business assets	
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 <i>Margin of error</i>	38.8 <i>3.0</i> 40.9 <i>3.0</i>
Number of full-time equivalent employees by size group	0	Estimate <i>Margin of error</i>	40.4 <i>5.9</i> 37.9 <i>5.8</i>
	0.5 to 4	Estimate <i>Margin of error</i>	34.3 <i>4.9</i> 36.7 <i>5.1</i>
	5 to 19	Estimate <i>Margin of error</i>	44.0 <i>5.6</i> 45.2 <i>5.6</i>
	20 to 99	Estimate <i>Margin of error</i>	38.6 <i>7.3</i> 65.8 <i>7.2</i>
	100 to 499	Estimate <i>Margin of error</i>	27.1 <i>9.8</i> 73.2 <i>9.9</i>
Industry	Agriculture/Primary	Estimate <i>Margin of error</i>	39.1 <i>6.5</i> 54.3 <i>6.5</i>
	Manufacturing	Estimate <i>Margin of error</i>	31.8 <i>5.6</i> 45.5 <i>6.0</i>
	Wholesale/Retail	Estimate <i>Margin of error</i>	46.1 <i>6.6</i> 38.2 <i>6.3</i>
	Professional services	Estimate <i>Margin of error</i>	39.3 <i>9.3</i> 27.5 <i>8.2</i>
	Knowledge-based industry	Estimate <i>Margin of error</i>	45.3 <i>8.6</i> 26.1 <i>7.0</i>
	Tourism	Estimate <i>Margin of error</i>	54.2 <i>11.8</i> 43.5 <i>12.1</i>
	Other industries	Estimate <i>Margin of error</i>	33.1 <i>5.4</i> 37.4 <i>5.6</i>
Region	Atlantic	Estimate <i>Margin of error</i>	33.8 <i>6.5</i> 38.2 <i>6.5</i>
	Quebec	Estimate <i>Margin of error</i>	29.0 <i>6.3</i> 36.2 <i>6.5</i>
	Ontario	Estimate <i>Margin of error</i>	39.4 <i>6.3</i> 40.5 <i>6.4</i>
	Prairies	Estimate <i>Margin of error</i>	45.1 <i>5.5</i> 49.6 <i>5.4</i>
	British Columbia	Estimate <i>Margin of error</i>	41.5 <i>7.2</i> 35.0 <i>7.0</i>
	Territories	Estimate <i>Margin of error</i>	X <i>X</i> X <i>X</i>
Rural or urban location	Rural	Estimate <i>Margin of error</i>	35.1 <i>5.2</i> 53.1 <i>5.6</i>
	Urban	Estimate <i>Margin of error</i>	40.7 <i>3.7</i> 34.7 <i>3.5</i>
Export and non-export activities	Exporter	Estimate <i>Margin of error</i>	40.4 <i>6.5</i> 45.0 <i>6.7</i>
	Non-exporter	Estimate <i>Margin of error</i>	38.5 <i>3.4</i> 40.1 <i>3.4</i>
Year that they started selling goods and services	start-up (<1 year old)	Estimate <i>Margin of error</i>	42.6 <i>7.9</i> 43.7 <i>8.2</i>
	non start-ups	Estimate <i>Margin of error</i>	38.4 <i>3.2</i> 40.6 <i>3.2</i>
Female ownership	0%	Estimate <i>Margin of error</i>	37.0 <i>4.2</i> 37.4 <i>4.1</i>
	1 to 49%	Estimate <i>Margin of error</i>	38.2 <i>7.4</i> 50.1 <i>8.0</i>
	50%	Estimate <i>Margin of error</i>	42.8 <i>6.7</i> 46.7 <i>6.8</i>
	51% to 100%	Estimate <i>Margin of error</i>	39.7 <i>4.4</i> 32.9 <i>4.4</i>
Majority owner by age group	< 30	Estimate <i>Margin of error</i>	X <i>X</i> X <i>X</i>
	30-39	Estimate <i>Margin of error</i>	30.3 <i>7.9</i> 34.1 <i>8.0</i>
	40-49	Estimate <i>Margin of error</i>	39.8 <i>5.2</i> 40.8 <i>5.3</i>
	50-64	Estimate <i>Margin of error</i>	40.7 <i>4.4</i> 42.2 <i>4.4</i>
	≥ 65	Estimate <i>Margin of error</i>	41.1 <i>13.4</i> 51.2 <i>13.6</i>
Financial institution approached for debt	Chartered Bank	Estimate <i>Margin of error</i>	39.5 <i>3.7</i> 38.7 <i>3.7</i>
	Caisse populaire and Credit Union	Estimate <i>Margin of error</i>	41.6 <i>6.8</i> 45.6 <i>6.9</i>
	Crown corporation and Government program	Estimate <i>Margin of error</i>	44.9 <i>10.8</i> 59.9 <i>10.1</i>
	Other supplier	Estimate <i>Margin of error</i>	X <i>X</i> 21.5 <i>14.0</i>

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

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Table 17
Types of documentation required for credit application

Survey question: D21 What documents were requested by [CS] as part of the application process?		No documentation requested	Formal application for financing	Business financial statement	Business plan	Personal financial statement	Appraisals of assets to be financed	Cash flow projection	All other documentation
<i>Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request.</i>									
SMEs by ↓	All SMEs →	Estimate	16.5	21.3	48.6	13.6	20.6	9.3	10.1
		Margin of error	2.4	2.6	3.1	2.1	2.5	1.9	1.6
Number of full-time equivalent employees by size group	0	Estimate	16.7	19.8	43.3	11.9	22.5	10.3	10.3
		Margin of error	4.3	4.6	6.0	3.8	5.0	3.8	2.9
	0.5 to 4	Estimate	18.6	23.6	47.9	14.7	20.6	6.3	9.4
		Margin of error	4.3	4.5	5.3	4.0	4.3	2.3	3.0
	5 to 19	Estimate	15.2	20.0	51.8	12.7	18.8	13.0	8.6
		Margin of error	4.1	4.6	5.7	3.1	4.3	4.5	2.6
	20 to 99	Estimate	7.0	19.3	69.2	18.2	18.6	9.7	19.8
		Margin of error	2.5	5.7	6.2	5.8	5.9	4.1	6.5
	100 to 499	Estimate	14.0	20.4	58.3	32.0	7.2	X	28.2
		Margin of error	8.9	9.2	12.2	11.6	4.5	X	11.3
Industry	Agriculture/Primary	Estimate	12.5	18.7	49.7	14.6	16.4	9.9	14.5
		Margin of error	4.3	4.8	6.6	4.8	4.9	3.8	5.0
	Manufacturing	Estimate	15.5	23.9	51.0	14.0	17.7	9.5	13.2
		Margin of error	4.7	5.1	6.2	3.9	4.6	3.3	4.1
	Wholesale/Retail	Estimate	16.1	23.6	47.5	15.3	21.9	8.3	8.9
		Margin of error	4.4	6.1	6.6	4.5	5.4	3.7	3.3
	Professional services	Estimate	14.7	20.9	50.5	7.6	16.4	4.3	6.3
		Margin of error	6.7	7.1	9.4	4.6	6.6	2.8	4.0
	Knowledge-based industry	Estimate	12.9	27.0	40.1	14.7	21.0	5.6	7.8
		Margin of error	6.3	7.7	8.1	5.7	7.0	3.9	3.4
	Tourism	Estimate	9.8	20.4	47.4	16.0	23.6	X	7.1
		Margin of error	6.2	9.6	12.0	7.3	10.0	X	4.5
	Other industries	Estimate	20.8	21.1	48.8	12.8	22.9	8.6	9.3
		Margin of error	4.9	4.9	5.9	4.0	4.9	3.3	3.1
Region	Atlantic	Estimate	24.0	21.0	43.0	12.5	19.0	9.4	10.4
		Margin of error	5.8	5.6	6.7	4.2	5.5	4.2	4.2
	Quebec	Estimate	16.6	16.7	52.0	15.0	19.0	7.0	9.2
		Margin of error	5.6	5.1	7.1	4.6	5.3	2.6	3.6
	Ontario	Estimate	15.9	19.9	50.7	13.9	19.6	8.6	9.2
		Margin of error	5.0	5.3	6.5	4.6	5.3	4.1	3.8
	Prairies	Estimate	13.5	25.1	48.3	14.7	24.0	11.4	14.8
		Margin of error	3.7	4.7	5.5	3.9	4.8	3.7	4.0
	British Columbia	Estimate	18.9	23.2	43.7	10.5	19.7	10.3	5.6
		Margin of error	5.9	6.5	7.4	4.4	5.8	4.8	3.2
	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	15.7	21.3	50.5	14.2	21.5	10.7	12.7
		Margin of error	4.1	4.4	5.6	3.9	4.8	3.5	3.8
	Urban	Estimate	16.9	21.3	47.7	13.3	20.2	8.6	8.8
		Margin of error	2.9	3.1	3.8	2.5	2.9	2.2	2.0
Export and non-export activities	Exporter	Estimate	9.5	16.1	51.8	13.7	18.0	7.1	11.5
		Margin of error	3.6	4.4	6.7	4.7	5.0	3.3	4.2
	Non-exporter	Estimate	17.9	22.3	48.0	13.6	21.1	9.8	9.9
		Margin of error	2.7	2.9	3.5	2.4	2.9	2.1	2.0
Year that they started selling goods and services	start-up (<1 year old)	Estimate	15.1	21.4	35.4	25.9	26.0	12.2	9.9
		Margin of error	5.3	6.0	8.0	7.0	7.6	5.8	3.8
	non start-ups	Estimate	20.8	21.1	48.8	12.8	22.9	8.6	9.3
		Margin of error	4.9	4.9	5.9	4.0	4.9	3.3	3.1
Female ownership	0%	Estimate	17.2	21.3	47.0	11.6	18.1	6.8	8.6
		Margin of error	3.6	3.5	4.3	2.6	3.1	2.3	2.3
	1 to 49%	Estimate	12.7	15.5	55.2	15.1	15.2	11.2	9.6
		Margin of error	5.8	6.0	8.0	5.7	5.8	5.0	4.6
	50%	Estimate	14.8	24.6	54.7	15.6	30.5	15.0	15.9
		Margin of error	4.2	5.8	6.6	5.1	6.6	5.1	5.2
	51% to 100%	Estimate	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X
Majority owner by age group	< 30	Estimate	X	23.8	X	X	X	X	X
		Margin of error	X	21.8	X	X	X	X	X
	30-39	Estimate	15.8	24.3	43.6	10.9	17.3	10.6	7.7
		Margin of error	5.8	7.9	8.8	4.3	5.6	6.0	3.8
	40-49	Estimate	15.7	19.6	49.1	13.6	20.3	6.5	10.0
		Margin of error	4.2	4.1	5.4	3.7	4.5	2.3	3.1
	50-64	Estimate	16.9	21.1	48.9	14.5	22.2	11.5	11.2
		Margin of error	3.4	3.7	4.5	3.3	3.8	3.1	2.9
	≥ 65	Estimate	18.4	26.8	56.4	11.4	17.2	6.6	7.7
		Margin of error	10.1	13.1	13.2	7.7	10.2	4.4	5.0
Financial institution approached for debt	Chartered Bank	Estimate	16.0	21.3	49.0	11.3	20.1	8.3	8.4
		Margin of error	2.8	3.2	3.9	2.4	3.1	2.2	2.0
	Caisse populaire and Credit Union	Estimate	16.7	16.3	49.3	13.8	20.8	11.5	10.3
		Margin of error	5.8	4.6	7.0	4.3	5.4	4.4	3.7
	Crown corporation and Government program	Estimate	6.5	27.6	61.5	35.6	X	14.9	29.5
		Margin of error	4.5	9.9	10.5	10.8	X	8.7	10.9
	Other supplier	Estimate	X	X	X	X	X	X	X
		Margin of error	X	X	X	X	X	X	X

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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 Margin of error	9.3 2.0
Number of full-time equivalent employees by size group	0	Estimate Margin of error	10.4 4.2
	0.5 to 4	Estimate Margin of error	8.9 3.1
	5 to 19	Estimate Margin of error	8.9 3.6
	20 to 99	Estimate Margin of error	7.5 3.5
	100 to 499	Estimate Margin of error	12.5 10.5
Industry	Agriculture/Primary	Estimate Margin of error	12.5 4.4
	Manufacturing	Estimate Margin of error	10.0 4.1
	Wholesale/Retail	Estimate Margin of error	8.5 4.1
	Professional services	Estimate Margin of error	x x
	Knowledge-based industry	Estimate Margin of error	8.3 5.3
	Tourism	Estimate Margin of error	x x
	Other industries	Estimate Margin of error	7.7 3.4
Region	Atlantic	Estimate Margin of error	8.0 3.9
	Quebec	Estimate Margin of error	13.5 4.6
	Ontario	Estimate Margin of error	9.2 4.4
	Prairies	Estimate Margin of error	7.3 2.9
	British Columbia	Estimate Margin of error	8.1 5.1
	Territories	Estimate Margin of error	x x
Rural or urban location	Rural	Estimate Margin of error	10.8 3.5
	Urban	Estimate Margin of error	8.5 2.4
Export and non-export activities	Exporter	Estimate Margin of error	7.1 3.7
	Non-exporter	Estimate Margin of error	9.7 2.3
Year that they started selling goods and services	start-up (<1 year old)	Estimate Margin of error	11.5 5.7
	non start-ups	Estimate Margin of error	9.1 2.1
Female ownership	0%	Estimate Margin of error	8.7 2.8
	1 to 49%	Estimate Margin of error	x x
	50%	Estimate Margin of error	7.5 3.5
	51% to 100%	Estimate Margin of error	7.1 5.2
Majority owner by age group	< 30	Estimate Margin of error	x x
	30-39	Estimate Margin of error	7.7 6.0
	40-49	Estimate Margin of error	11.4 3.9
	50-64	Estimate Margin of error	8.3 2.6
	≥ 65	Estimate Margin of error	8.9 6.7
Financial institution approached for debt	Chartered Bank	Estimate Margin of error	10.0 2.7
	Caisse populaire and Credit Union	Estimate Margin of error	8.2 3.4
	Crown corporation and Government program	Estimate Margin of error	9.0 4.9
	Other supplier	Estimate Margin of error	x x

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

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

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Table 34a
SMEs which used their financing funds during the fiscal period to finance themselves - by sources of financing

			Commercial loans and credit from financial institutions	Commercial credit cards	Government loans and grants	Retained earnings	Trade credit owing to suppliers	Leasing	Loans from employees	Personal savings of owners	Personal lines of credit of owners	Personal credit cards of owners	Personal loans of owners	Loans from friends or relatives of owners	
		Percentage													
SMEs by ↓		All SMEs →	Estimate	49.5	27.0	6.4	31.6	40.0	16.5	2.5	34.1	20.8	33.0	13.9	9.6
		Survey question: 6.1 For each source of financing, indicate whether it was a source of funds used to finance the business during the fiscal period													
Applies to all SMEs															
Number of full-time equivalent employees by size group	0	Estimate	38.4	19.6	6.8	24.7	26.0	9.6	x	35.6	22.0	34.9	12.3	9.1	
	0.5 to 4	Margin of error	3.0	2.6	1.5	2.7	2.8	1.9	x	3.0	2.6	3.0	2.1	1.8	
	5 to 19	Estimate	51.1	28.2	5.3	34.5	43.6	16.0	3.3	34.7	20.3	33.9	14.1	9.6	
	Margin of error	3.1	2.9	1.3	3.0	3.2	2.2	1.1	3.0	2.4	2.9	2.1	1.8		
	20 to 99	Estimate	66.5	37.6	7.1	36.2	57.4	27.9	1.9	32.9	21.3	30.0	17.1	10.9	
	Margin of error	3.6	3.8	1.7	3.7	3.9	3.5	0.8	3.7	3.3	3.5	2.9	2.3		
	100 to 499	Estimate	79.7	47.5	13.3	51.8	77.4	44.0	x	13.0	x	x	x	x	
	Margin of error	8.5	9.8	6.3	9.8	8.3	9.5	x	4.6	x	x	x	x		
Industry	20-499 employees	Estimate	71.1	43.7	9.0	53.5	67.5	40.0	3.9	18.4	10.8	19.1	13.5	9.5	
	Margin of error	4.7	4.8	2.3	4.9	4.8	4.8	1.7	3.3	3.0	3.8	3.3	2.7		
	Agriculture/Primary	Estimate	68.6	27.3	24.4	29.9	39.3	14.1	x	39.6	24.9	30.5	16.5	14.2	
	Margin of error	4.5	4.2	4.2	4.3	4.7	3.3	x	4.8	4.3	4.2	3.5	3.6		
	Manufacturing	Estimate	52.8	33.4	6.3	34.8	59.8	25.0	1.9	33.3	21.3	34.0	18.7	10.4	
	Margin of error	4.1	3.8	1.7	3.8	4.0	3.4	0.9	3.9	3.4	4.0	3.3	2.6		
	Wholesale/Retail	Estimate	52.7	28.8	4.0	30.6	53.4	19.9	x	35.2	22.4	32.3	17.2	12.8	
Region	Margin of error	4.0	3.7	1.3	3.7	4.0	3.2	x	3.8	3.4	3.7	3.0	2.5		
	Professional services	Estimate	36.5	23.8	x	34.9	28.8	16.9	4.3	33.6	22.6	38.9	12.0	5.4	
	Margin of error	4.4	3.8	x	4.3	4.0	3.4	1.8	4.4	3.9	4.5	2.9	2.1		
	Knowledge-based industries	Estimate	21.6	21.3	5.3	37.9	22.9	14.4	3.3	30.8	17.5	34.3	10.0	6.7	
	Margin of error	3.3	3.4	1.8	4.3	3.5	2.8	1.6	4.2	3.5	4.3	2.6	2.2		
	Tourism	Estimate	54.8	24.1	x	27.2	32.2	17.4	x	41.7	22.4	24.7	14.9	12.9	
	Margin of error	7.9	6.6	x	6.9	6.5	5.7	x	7.9	6.6	6.4	5.0	5.3		
Territories	Other industries	Estimate	47.6	27.5	2.5	31.3	38.7	14.8	2.3	31.3	18.3	33.7	11.9	7.7	
	Margin of error	3.4	3.1	1.1	3.2	3.4	2.3	1.0	3.2	2.6	3.3	2.2	1.8		
	Atlantic	Estimate	55.1	25.0	8.2	32.4	48.6	18.6	x	35.5	26.1	36.6	14.5	7.5	
	Margin of error	4.6	4.0	2.1	4.5	4.5	3.5	x	4.4	4.3	4.5	3.3	2.5		
	Quebec	Estimate	51.6	27.6	7.8	22.3	37.4	10.6	x	27.8	11.6	26.1	15.3	10.1	
	Margin of error	3.8	3.5	1.8	3.1	3.7	2.2	x	3.6	2.5	3.4	2.6	2.3		
	Ontario	Estimate	44.9	27.8	3.8	33.4	38.6	17.8	3.2	35.6	22.3	32.4	11.4	9.8	
Rural or urban location	Prairies	Estimate	54.6	28.3	9.4	36.5	43.7	19.3	2.8	34.9	24.8	37.3	15.7	9.2	
	Margin of error	3.4	3.1	2.1	3.3	3.5	2.7	1.0	3.4	3.1	3.4	2.6	2.1		
	British Columbia	Estimate	46.7	22.8	4.3	35.5	37.7	18.1	x	38.9	23.9	37.2	14.1	9.9	
	Margin of error	4.9	3.8	1.8	4.7	4.5	3.7	x	4.8	4.2	4.6	3.4	2.7		
	Territories	Estimate	x	x	x	x	x	x	x	79.8	x	89.8	x	x	
	Margin of error	x	x	x	x	x	x	x	x	17.5	x	11.0	x	x	
	Rural	Estimate	60.2	27.0	13.1	30.7	44.3	13.6	x	36.2	22.5	34.2	16.5	12.1	
Export and non-export activities	Urban	Margin of error	3.6	3.4	2.5	3.4	3.7	2.4	x	3.6	3.1	3.5	2.8	2.6	
	Exporter	Estimate	52.7	39.9	9.1	41.5	49.8	29.4	4.9	37.2	24.8	39.9	16.3	11.4	
	Margin of error	5.0	4.9	2.3	4.8	5.0	4.6	2.3	4.7	4.3	4.9	3.7	3.0		
	Non-exporter	Estimate	49.1	25.5	6.0	30.4	38.7	14.9	2.2	33.8	20.3	32.2	13.6	9.4	
	Margin of error	2.0	1.8	0.9	1.9	1.9	1.4	0.6	1.9	1.6	1.9	1.3	1.2		
Year that they started	2000-2001	Estimate	45.8	25.0	8.1	23.1	37.3	18.0	x	48.6	20.7	32.0	16.2	16.1	
	Margin of error	6.4	5.5	3.3	5.2	5.9	4.5	x	6.5	4.9	5.6	4.3	4.4		
	before 2000	Estimate	x	x	x	32.0	40.1	16.4	2.5	33.5	20.8	33.1	13.8	9.3	
Female	Margin of error	x	x	x	1.8	1.9	1.4	x	0.6	1.9	1.6	1.8	1.3	1.1	
	0%	Estimate	48.5	26.5	5.1	30.2	40.3	14.9	2.1	34.0	20.5	32.9	13.2	9.4	
	Margin of error	4.8	4.6	2.9	4.7	5.0	4.1	2.1	4.7	3.9	4.6	4.0	3.4		
	1-49%	Estimate	58.6	32.0	9.5	37.7	49.2	22.9	4.3	32.3	20.0	28.9	18.3	12.4	
	Margin of error	4.8	4.6	2.9	4.7	5.0	4.1	2.1	4.7	3.9	4.6	4.0	3.4		
	50%	Estimate	51.2	27.7	10.3	33.0	39.3	16.4	x	32.1	24.1	35.2	13.8	8.9	
	Margin of error	4.3	3.9	2.6	4.1	4.2	3.1	x	4.0	3.8	4.0	2.9	2.3		
Majority owner by age group	100%	Estimate	47.7	26.0	7.2	31.6	36.0	16.4	2.5	35.0	21.4	34.7	13.2	8.8	
	Margin of error	3.2	2.9	1.6	3.0	3.1	2.3	0.9	3.1	2.6	3.0	2.1	1.7		
	< 30	Estimate	47.7	x	x	x	x	x	x	x	x	x	x	x	
	Margin of error	22.9	x	x	x	x	x	x	x	x	x	x	x	x	
	30-39	Estimate	52.4	26.1	9.8	31.6	42.6	23.4	x	42.5	27.9	44.1	20.0	17.5	
	Margin of error	6.6	5.6	3.9	6.1	6.5	5.7	x	6.5	5.8	6.6	5.4	5.2		
	40-49	Estimate	54.1	31.9	8.4	31.5	43.0	19.7	2.0	33.8	23.2	38.1	13.7	13.9	
Innovation	50-64	Estimate	47.5	25.6	5.3	30.8	37.8	14.9	2.6	34.1	20.2	31.4	13.7	7.0	
	Margin of error	2.5	2.2	1.1	2.3	2.4	1.8	0.8	2.5	2.1	2.4	1.7	1.2		
	≥ 65	Estimate	45.6	22.0	x	37.2	41.0	10.8	x	29.0	12.3	20.5	10.4	x	
	Margin of error	6.2	4.9	x	6.0	6.1	3.2	x	5.5	3.8	4.9	3.3	x		
	Non-Innovative ≤ 20% R&D expenditure	Estimate	x	x	x	x	x	x	x	x	x	x	x	x	
	Margin of error	x	x	x	x	x	x	x	x	x	x	x	x	x	
	Innovative >20% R&D expenditure	Estimate	x	x	x	x	x	x	x	x	x	x	x	x	
Financial institution approached for debt	Chartered Bank	Estimate	74.0	41.7	9.3	36.0	53.6	27.7	x	42.1	29.9	41.4	18.5	15.8	
	Margin of error	4.2	4.7	2.5	4.5	4.7	4.1	x	4.7	4.4	4.7	3.4	3.3		
	Caisse populaire and Credit Union	Estimate	87.7	35.1	17.0	35.0	48.3	19.0	x	43.3	26.8	41.1	28.4	17.7	
	Margin of error	5.1	8.2	5.9	8.2	8.6	6.0	x	8.5	7.7	8.5	8.0	6.5		
Crown corporation and Government program	Estimate	77.3	35.4	35.2	36.4	53.2	35.3	x	62.5	47.4	52.0	22.6	21.5		
	Margin of error	11.4	11.8	12.8	12.8	13.2	12.5	x	11.4	13.3	12.9	10.9	10.6		
Other supplier	Estimate	66.3	x	x	x	56.7									

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Survey question: Of (part 2) Which of the following sources of finance were IMPORTANT or NECESSARY to finance the start-up of your business PRIOR to the first sale of goods or services		Commercial loans and lines of credit from financial institutions		Commercial credit cards		Government lending agencies/grants		Trade credit owing to suppliers		Leasing		Loans from employees		Personal savings of business owner(s)		Personal lines of credit business owner(s)		Personal credit cards of business owner(s)		Personal loans to business owner(s)		Loans from friends or relatives of business owner(s)		Venture capital and "angels" funds		Other sources of financing (Please Specify)															
Applies to SMEs that had more than one designated account manager over the last three years:		Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important	Very Important	Somewhat Important	Not Important										
Percentage																																									
SMEs by size group	All SMEs →	Estimate	93.9	4.4	x	70.4	22.4	x	81.2	x	x	74.7	19.8	x	73.1	15.7	x	73.2	x	x	82.1	15.1	x	79.3	20.0	x	68.3	25.5	x	87.4	11.7	x									
		Margin of error	2.5	2.1	x	11.4	9.6	x	13.1	x	x	8.3	6.7	x	9.2	6.1	x	22.5	x	x	3.9	3.7	x	6.3	6.3	x	6.5	6.1	x	5.3	6.2	x									
	Number of full-time equivalent employees by size group	Estimate	90.5	x	x	68.3	x	x	73.5	x	x	75.8	x	x	71.4	x	x	75.7	20.7	x	69.9	29.0	x	73.0	23.7	x	84.2	x	x	84.5	x	x	95.7	x	x						
		Margin of error	6.3	x	x	23.5	x	x	31.9	x	x	16.1	x	x	16.0	x	x	7.2	x	x	13.1	x	x	10.2	x	x	2.9	x	x	7.2	x	x	20.9	x	x						
	5 to 10 employees	Estimate	96.0	x	x	80.3	x	x	83.8	x	x	71.6	x	x	80.3	x	x	87.4	10.8	x	84.4	15.4	x	66.8	22.3	x	87.0	x	x	92.2	x	x	74.6	x	x						
		Margin of error	1.1	x	x	13.4	x	x	16.0	x	x	14.1	x	x	16.5	x	x	4.1	x	x	7.7	x	x	6.1	x	x	7.3	x	x	22.3	x	x									
	5 to 19 employees	Estimate	95.1	x	x	47.1	x	x	90.7	x	x	79.6	x	x	56.8	x	x	95.9	x	x	80.8	x	x	81.7	x	x	51.7	45.6	x	94.4	x	x	90.8	x	x	93.8	x	x			
		Margin of error	6.2	x	x	22.2	x	x	13.3	x	x	9.9	x	x	23.9	x	x	6.3	x	x	14.3	x	x	20.4	x	x	6.3	x	x	9.2	x	x	8.6	x	x						
	20 to 99 employees	Estimate	95.1	x	x	51.8	x	x	74.7	x	x	78.7	x	x	56.1	x	x	78.6	x	x	83.6	x	x	90.1	x	x	63.7	21.7	x	94.7	x	x	89.0	x	x	95.1	x	x			
		Margin of error	6.5	x	x	25.6	x	x	12.5	x	x	10.2	x	x	10.5	x	x	3.5	x	x	11.5	x	x	20.5	x	x	6.5	x	x	12.5	x	x	2.5	x	x						
100 to 499 employees	Estimate	93.2	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x				
		Margin of error	12.0	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x	5.4	x	x			
	20-499 employees	Estimate	95.0	x	x	51.8	x	x	74.7	x	x	76.5	x	x	53.9	x	x	78.6	x	x	83.6	x	x	89.4	x	x	63.9	x	x	89.1	x	x	92.1	x	x	89.9	x	x	99.1	x	x
		Margin of error	6.2	x	x	25.1	x	x	12.1	x	x	12.1	x	x	35.1	x	x	11.4	x	x	20.7	x	x	11.1	x	x	11.1	x	x	11.1	x	x	11.1	x	x	11.1	x	x			
	500+ employees	Estimate	98.3	x	x	78.1	x	x	70.8	x	x	82.5	x	x	88.5	x	x	75.1	x	x	90.6	x	x	85.1	x	x	89.2	x	x	74.8	x	x	94.0	x	x	99.0	x	x			
		Margin of error	2.5	x	x	19.7	x	x	34.7	x	x	22.9	x	x	15.1	x	x	12.5	x	x	25.5	x	x	15.1	x	x	14.1	x	x	15.1	x	x	14.1	x	x						
	Manufacturing	Estimate	95.9	x	x	5.4	x	x	88.6	x	x	76.8	x	x	77.7	x	x	90.7	x	x	85.4	x	x	82.1	x	x	98.1	x	x	98.1	x	x	98.1	x	x	98.1	x	x			
		Margin of error	4.8	x	x	5.4	x	x	17.7	x	x	14.7	x	x	16.7	x	x	7.1	x	x	13.3	x	x	15.6	x	x	6.6	x	x	15.6	x	x	15.6	x	x						
	Wholesale/Retail	Estimate	95.2	x	x	85.3	x	x	74.7	x	x	87.5	x	x	75.5	x	x	77.2	76.0	x	62.8	x	x	64.4	24.9	x	97.0	x	x	91.3	x	x	97.4	x	x	97.4	x	x			
		Margin of error	4.5	x	x	19.5	x	x	34.0	x	x	17.5	x	x	18.5	x	x	7.2	x	x	20.0	x	x	17.5	x	x	6.6	x	x	17.5	x	x	17.5	x	x						
	Professional services	Estimate	68.6	x	x	5.4	x	x	5.4	x	x	62.8	x	x	66.9	x	x	74.2	15.9	x	63.1	36.7	x	64.3	28.6	x	75.5	x	x	82.4	x	x	94.0	x	x	94.0	x	x			
		Margin of error	17.7	x	x	5.4	x	x	24.9	x	x	21.9	x	x	25.9	x	x	8.5	7.3	x	16.8	x	x	12.3	x	x	18.4	x	x	10.1	x	x	10.1	x	x						
Knowledge-based industries	Estimate	68.5	x	x	58.3	x	x	78.8	x	x	60.1	x	x	61.2	x	x	70.3	x	x	81.6	12.7	x	60.0	31.2	x	72.9	x	x	75.4	x	x	69.1	x	x	93.3	x	x				
		Margin of error	21.2	x	x	20.7	x	x	24.1	x	x	18.1	x	x	22.0	x	x	28.5	x	x	5.0	x	x	10.4	x	x	18.2	x	x	9.0	x	x	10.4	x	x						
	Tourism	Estimate	99.4	x	x	5.4	x	x	80.7	x	x	79.1	x	x	80.7	x	x	96.1	x	x	79.8	x	x	96.0	x	x	94.2	x	x	94.2	x	x	94.2	x	x	94.2	x	x			
		Margin of error	4.8	x	x	3.4	x	x	34.0	x	x	17.5	x	x	17.5	x	x	7.2	x	x	20.0	x	x	17.5	x	x	6.6	x	x	17.5	x	x	6.6	x	x						
	Other industries	Estimate	96.8	x	x	80.3	x	x	92.9	x	x	72.7	x	x	75.3	x	x	84.0	15.2	x	90.5	x	x	84.0	28.0	x	70.8	x	x	95.0	x	x	80.8	x	x	78.4	x	x			
		Margin of error	2.9	x	x	16.8	x	x	16.8	x	x	16.8	x	x	16.8	x	x	7.2	x	x	18.7	x	x	11.6	x	x	18.6	x	x	11.6	x	x	18.6	x	x						
	Region	Atlantic	Estimate	99.6	x	x	78.5	x	x	88.5	x	x	77.9	x	x	93.1	x	x	87.7	x	x	82.5	x	x	97.9	x	x	84.0	x	x	97.9	x	x	97.9	x	x					
		Margin of error	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x	1.6	x	x			
	Quebec	Estimate	89.6	x	x	74.4	x	x	88.9	x	x	86.6	x	x	67.5	x	x	81.0	14.7	x	80.7	x	x	66.1	30.2	x	87.8	x	x	59.8	x	x	92.9	x	x	92.9	x	x			
		Margin of error	6.6	x	x	22.7	x	x	12.7	x	x	9.2	x	x	25.9	x	x	6.9	5.8	x	12.2	x	x	15.0	14.6	x	9.9	x	x	24.5											

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Table 36a

SMEs which used their financing funds for start-up prior to the first sale of products or services

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

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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.						
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	
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	
Year that they started selling goods and services	Non-exporter	Estimate	2.1	1.4	7.2	
		Margin of error	0.5	0.4	0.9	
	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	

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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											
Applies to all SMEs.			Percentage					Percentage			
SMEs by ↓	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
Industry	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
Region	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
Year that they started selling goods and services		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
Rural or urban location	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
	Rural	Estimate	0.8	9.4	30.3	50.6	8.9	2.7	6.1	4.3	86.9
Export and non-export activities		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
Female ownership	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
Majority owner by age group	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
Financial institution approached for debt	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
Majority owner by age group	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
Financial institution approached for debt	< 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
Majority owner by age group	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
Financial institution approached for debt	≥ 65	Estimate	X	X	X	X	X	2.5	2.9	94.5	
		Margin of error	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
Financial institution approached for debt	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
Financial institution approached for debt	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

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Table 43
Avenues used to become owner

			Acquired from a family member	Acquired from a non-family member	Started from scratch	Other
Survey question: 7 (part2) How did the current owners take possession of the business?						
<i>Applies to all SMEs.</i> <i>Mark one only.</i>					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 48
Income statement

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Table 49
Balance sheet

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Table 49
Balance sheet

Part 2 Survey questions 3.6 and 3.8. Indicate the following financial data: Assets of the business 3.9 and 3.11. Indicate the following financial data: Liabilities of the business 3.12 and 3.15. Indicate the following financial data: Equity of the business			Current assets		Total assets		Current liabilities		Total liabilities		Retained earnings		Total Equity	
Applies to all SMEs.			Total amount (Millions)	Average amount (Dollars)										
SMEs by ↓ + size group	All SMEs	Estimate	265,362	216,205	615,435	501,428	172,651	140,668	359,990	293,303	100,256	81,684	255,445	208,125
Number of full-time equivalent employees by size group	0	Margin of error	19,193	15,531	44,158	35,151	16,434	13,306	28,454	23,518	15,049	12,232	17,815	12,164
	0.5 to 4	Estimate	48,794	100,564	172,824	356,188	28,618	58,981	92,453	190,543	23,463	48,357	80,372	112,804
	Margin of error	9,758	19,690	29,517	58,975	10,786	22,073	19,715	39,694	6,730	13,705	14,846	27,346	
	5 to 19	Estimate	53,398	110,484	143,603	297,125	30,971	64,081	75,069	155,323	22,814	47,204	68,534	141,802
	Margin of error	7,305	14,553	18,898	37,501	6,319	12,777	11,721	23,402	7,686	15,783	11,240	22,761	
	20 to 99	Estimate	78,159	371,698	159,399	758,050	53,541	254,624	101,193	481,241	26,288	125,017	58,206	276,810
	Margin of error	10,776	49,653	23,996	106,419	7,570	34,282	15,874	69,933	8,047	36,599	10,449	48,106	
	100 to 499	Estimate	68,091	1,490,809	106,547	2,332,779	48,338	1,058,332	71,422	1,563,744	21,133	462,695	35,125	769,035
	Margin of error	10,942	208,528	14,270	258,591	8,233	157,208	10,918	204,879	7,305	152,997	5,964	119,826	
	20-499 employees	Estimate	16,920	5,832,572	33,061	11,396,560	11,182	3,854,702	19,853	6,843,551	6,558	2,260,621	13,208	4,553,009
	Margin of error	4,209	997,424	7,811	1,809,801	2,471	513,554	4,500	995,116	2,880	82,1470	3,827	1,045,765	
Industry	Estimate	85,011	1,750,105	139,608	2,874,081	59,521	1,225,335	91,275	1,879,062	27,691	570,070	48,333	995,019	
	Margin of error	11,553	210,965	16,005	288,012	8,497	154,034	21,316	7,803	153,843	6,995	137,156	1,750	
	Agriculture/Primary	Estimate	36,807	217,248	136,586	806,179	16,949	100,037	55,085	325,132	15,963	94,217	81,501	481,046
	Margin of error	6,747	39,179	16,729	94,947	2,348	13,677	8,083	46,849	5,342	31,367	12,502	71,600	
	Manufacturing	Estimate	31,555	496,438	54,306	854,362	20,651	324,894	33,565	528,049	12,491	196,520	20,742	326,313
	Margin of error	3,805	59,150	6,813	105,492	2,468	36,526	4,047	63,038	4,736	74,353	3,827	59,476	
	Wholesale/Retail	Estimate	73,293	362,065	104,737	517,399	46,833	231,355	69,142	341,560	26,393	130,381	35,595	175,839
	Margin of error	12,483	60,710	16,463	79,19	8,899	43,548	12,190	58,910	6,123	29,879	6,529	31,575	
	Professional services	Estimate	18,890	135,798	42,358	304,510	12,705	91,336	21,512	154,652	x	x	20,845	149,885
	Margin of error	3,156	22,496	15,648	32,322	3,322	23,765	7,259	51,843	x	x	8,804	62,964	
Knowledge-based industry	Estimate	16,588	267,090	25,154	405,021	7,213	116,140	11,847	190,752	x	x	13,307	214,269	
	Margin of error	2,916	46,795	3,930	63,402	1,317	21,448	4,547	41,169	x	x	2,559	41,197	
	Tourism	Estimate	7,288	88,095	30,621	374,353	7,658	93,618	23,714	289,912	x	x	6,907	84,441
	Margin of error	1,659	19,054	6,416	74,732	2,235	26,524	5,540	64,795	x	x	2,075	34,045	
	Other industries	Estimate	80,942	159,040	221,673	435,555	60,642	119,153	145,125	285,150	34,533	67,852	76,548	150,405
	Margin of error	12,265	23,392	33,371	62,856	13,112	25,363	24,008	45,578	10,101	19,722	13,832	26,302	
Region	Atlantic	Estimate	12,224	171,193	31,650	443,256	8,645	121,079	18,218	255,136	6,050	84,729	13,432	186,117
	Margin of error	1,737	24,411	4,954	68,256	1,582	22,106	4,184	44,147	1,499	28,860	2,541	34,756	
	Quebec	Estimate	56,534	189,374	126,488	424,507	33,743	113,246	56,527	233,340	18,697	67,250	56,961	191,167
	Margin of error	7,671	22,815	20,367	67,130	4,517	15,127	11,366	37,712	8,166	27,473	11,111	36,645	
	Ontario	Estimate	103,703	252,746	239,753	584,326	74,334	181,167	59,984	372,852	36,284	88,430	66,769	211,474
	Margin of error	15,032	36,346	33,330	79,057	14,005	33,841	23,923	56,856	8,165	19,732	14,573	35,070	
	Prairies	Estimate	59,461	218,346	144,313	529,930	32,511	119,382	73,708	270,664	27,098	99,507	70,604	259,266
	Margin of error	7,664	27,889	15,819	56,699	3,909	14,413	9,179	33,295	5,911	21,583	10,419	37,576	
	British Columbia	Estimate	33,047	192,526	72,042	419,695	23,132	134,764	44,934	261,776	x	x	27,107	157,919
	Margin of error	5,908	34,191	12,249	70,077	5,995	34,761	8,414	48,000	x	x	6,364	36,962	
Territories	Rural or urban location	Estimate	x	x	x	x	x	x	x	x	x	x	x	x
	Estimate	56,509	170,873	154,552	467,336	28,129	85,058	75,540	228,421	26,092	78,897	79,011	239,816	
	Margin of error	8,688	25,405	17,348	49,634	3,599	10,568	9,896	28,226	5,436	16,384	11,134	33,005	
	Urban	Estimate	208,854	232,925	460,883	514,001	144,522	161,178	284,450	317,233	74,164	82,712	176,434	196,768
	Margin of error	17,555	19,509	41,766	45,102	16,224	17,967	28,263	30,709	14,152	15,725	19,661	21,454	
	Exporter	Estimate	73,611	552,828	126,096	946,996	47,390	355,902	75,503	563,932	22,278	167,312	51,006	383,063
	Margin of error	12,113	93,595	18,064	139,099	8,573	66,244	12,334	22,720	4,256	62,929	8,119	61,696	
	Non-exporter	Estimate	191,751	175,242	489,339	447,207	125,261	114,476	284,900	260,371	77,978	71,264	204,439	186,837
	Margin of error	15,660	14,048	41,336	36,569	14,439	13,038	22,720	24,256	12,723	23,723	21,030	18,491	
	Year that they started selling goods and services before 2000	Estimate	9,923	179,736	25,383	459,753	5,038	91,252	15,564	281,896	x	x	6,047	105,521
Female ownership	Margin of error	2,942	49,477	6,365	103,511	1,070	18,966	4,168	88,605	x	x	2,429	42,188	
	Estimate	255,439	217,923	590,051	503,391	167,613	142,996	344,426	293,840	97,027	82,776	245,625	209,550	
	Margin of error	19,631	16,130	43,861	36,540	16,415	13,919	22,207	24,429	14,924	12,703	21,985	18,491	
	0%	Estimate	145,230	223,785	33,466	518,460	100,828	155,365	207,123	319,123	51,054	78,669	129,343	199,305
	Margin of error	15,132	23,028	35,754	52,649	13,839	21,089	25,048	37,223	10,670	16,354	15,754	23,517	
	1 to 49%	Estimate	60,154	384,796	135,871	869,143	36,086	243,627	74,424	476,086	20,607	131,820	61,446	393,057
	Margin of error	9,432	58,038	23,773	147,172	7,569	46,408	13,103	78,862	9,643	61,189	14,162	86,577	
	50%	Estimate	38,771	164,762	95,311	403,871	22,802	96,621	51,261	217,211	18,090	76,656	44,051	186,600
	Margin of error	7,897	32,215	14,214	54,942	5,964	24,620	9,927	39,727	3,907	16,119	7,124	28,182	
	100%	Estimate	59,978	142,105	143,097	339,041	33,737	79,934	78,441	185,852	28,595	67,750	64,656	153,189
Majority owner by age group	< 30	Estimate	x	42,118	x	x	x	x	x	x	x	x	x	x
	Margin of error	x	20,788	x	x	x	x	x	x	x	x	x	x	x
	30-39	Estimate	13,637	151,801	32,247	358,956	9,009	100,286	19,482	216,861	x	x	12,765	142,095
	Margin of error	4,726	50,783	10,399	108,312	3,506	38,258	5,983	62,421	x	x	6,022	64,715	
	40-49	Estimate	60,658	175,019	131,184	378,510	42,808	123,515	81,462	235,044	16,910	48,791	49,722	143,465
	Margin of error	9,120	24,962	17,916	47,547	11,011	31,024	14,066	38,511	4,071	11,535	7,381	19,944	
	50-64	Estimate	141,762	215,529	322,673	490,580	89,463	136,017	183,846	279,513	54,747	83,235	138,827	211,068
	Margin of error	13,119	20,028	28,895	42,250	9,790	14,912	18,921	27,891	10,513	15,941	15,381	22,846	
	≥ 65	Estimate	49,062	384,985	128,273	1,006,541	31,128	244,254	74,124	581,643	23,742	186,303	54,149	424,897
	Margin of error	11,654	87,821	30,287	217,364	7,924	59,775	18,899	137,355	9,968	76,763	14,410	105,689	
Innovation	Non-Innovative ≤ 20% R&D expenditure	Estimate	x	x	x	x	x	x	x	x	x	x	x	x
	Margin of error	x	x	x	x	x	x	x	x	x	x	x	x	x
	Innovative >20% R&D expenditure	Estimate	x	x	x	x	x	x	x	x	x	x	x	x
	Margin of error	x	x	x	x	x	x	x	x	x	x	x	x	x
	Other supplier	Estimate	x	x	x	x	x	x	x	x	x	x	x	x
	Margin of error	x	x	x	x	x	x	x	x	x	x	x	x	x
Financial institution approached for debt	Chartered Bank	Estimate	62,261	358,641	153,584	884,410	50,249	289,359	98,579	567,664	16,615	95,677	55,005	316,746
	Margin of error	10,851	61,381	29,098	158,319	10,505	58,162	18,387	99,846	7,603	44,116	12,870	71,462	
	Caisse populaire et Credit Union	Estimate	10,264	168,655	28,664	470,989	7,053	115,897	115,897	293,215				

Survey on Financing of Small and Medium Enterprises, 2000 REVISED								
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
100 to 499		Margin of error	0.8	x	x	x	x	5.6
		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	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	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
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
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
Female ownership		Margin of error	0.3	1.0	0.9	1.0	1.0	1.8
	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
Majority owner by age group	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
Innovation	< 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
Financial institution approached for debt	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
Non-Innovative ≤ 20% R&D expenditure		Margin of error	x	x	x	x	x	3.7
	Innovative >20% R&D expenditure	Estimate	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x
	Chartered Bank	Estimate	5.6	8.7	6.1	4.5	6.3	68.8
Caisse populaire and Credit Union		Margin of error	1.7	3.3	2.5	1.7	2.8	5.0
	Crown corporation and Government program	Estimate	x	x	x	x	x	69.6
		Margin of error	x	x	x	x	x	10.3
Other supplier	Estimate	x	x	x	x	x	66.5	
		Margin of error	x	x	x	x	x	14.8