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**SURVEY ON FINANCING OF SMALL AND MEDIUM ENTERPRISES, 2001**

Data tables

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**Small Business and Special Surveys Division**

**Statistics Canada**



## Survey on Financing of Small and Medium Enterprises, 2001

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 2001,:

- Had a gross revenue of less than 50 million of 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.

The estimates were generated from the responses obtained from 3,850 SMEs. The inscope unit rate is 71% and overall survey response rate is 66%. The collection took place during the fall of 2002 by a telephone interview.

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.

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.

Sampling errors do occur because estimates are derived from a sample of all SMEs rather than from all of them. These errors depend on factors such as sample size, sampling design and the method of estimation used. An important property of probability sampling is that sampling errors can be estimated from the sample itself by using a statistical measure known as coefficient of variation (CV).

Let us say the survey would be repeated several times, each time with a new sample drawn randomly. The relative difference, between any sample estimate and the estimate that would have been obtained if all SMEs were surveyed, would be less than twice the CV, 95 times out of 100. Confidence intervals can be constructed around the estimate using the CV's. First, we calculate the standard error by multiplying the sample estimate by the CV. The margin of error is the standard error multiplied by two. The sample estimate plus or minus the margin of error is then referred to as the 95% confidence interval.

For example, suppose it is estimated from the survey that the proportion of enterprises in the target population that would respond YES to a given question is 50%. Suppose further that this estimate has a margin of error of plus or minus 4 percentage points. In this example, it would be expected that in repeated sampling the estimate would fall between 46% and 54%, 95 times out of 100.

Each tabulated estimate is associated with a measure of the sampling error and of the CV related to it. Generally, the more commonly reported variables obtained better CVs (good CVs are of 15% or less) than the ones less commonly reported.

The margins of error of the estimates in millions of dollars, in dollars and in percentage are respectively in millions of dollars, in dollars and in percentage points.

A number of cells in the release have been suppressed to protect the confidentiality of data suppliers and/or for data quality reasons. For data quality, some estimates have been suppressed. The suppressions are shown by an "x" in the data tables. Furthermore, there are a number of cells in the release for which it is not applicable. The symbol "..." is used in such cases.

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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**Table 1**  
**Number of full-time equivalent employees**

Survey question: B2 On average, how many paid full-time employees excluding contract workers did the business have during the calendar year 2001?		Total number of full-time equivalent employees	Average number of full-time equivalent employees	
Applies to all SMEs				
SMEs by	All SMEs	Estimate Margin of error	5,857,049 479,028	5.1 0.4
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x x	x x
	1 to 4	Estimate Margin of error	1,128,735 75,618	2.2 0.1
	5 to 19	Estimate Margin of error	1,692,163 178,251	8.9 0.4
	20 to 99	Estimate Margin of error	2,235,492 367,911	36.7 3.3
	100 to 499	Estimate Margin of error	800,658 305,578	155.7 12.4
	Industry	Agriculture/Primary	Estimate Margin of error	354,803 51,312
Manufacturing		Estimate Margin of error	788,554 119,624	12.3 1.8
Wholesale and Retail		Estimate Margin of error	1,153,926 154,353	6.1 0.8
Professional services		Estimate Margin of error	488,466 117,503	3.6 0.9
Knowledge-based industry		Estimate Margin of error	219,942 44,576	3.9 0.8
Tourism		Estimate Margin of error	968,347 328,565	11.1 3.5
Other industries		Estimate Margin of error	1,883,012 291,950	4.2 0.6
Region	Atlantic	Estimate Margin of error	434,545 90,443	5.9 1.2
	Quebec	Estimate Margin of error	1,658,050 244,729	6.1 0.9
	Ontario	Estimate Margin of error	1,827,695 205,722	4.7 0.5
	Prairies	Estimate Margin of error	1,034,126 215,916	4.2 0.8
	B.C.	Estimate Margin of error	901,383 269,174	5.7 1.7
	Territories	Estimate Margin of error	x x	x x
Female ownership	≥ 0% and <50%	Estimate Margin of error	1,402,397 385,566	10.3 2.6
	50%	Estimate Margin of error	957,617 164,729	4.4 0.7
	>50%	Estimate Margin of error	624,679 132,238	3.3 0.6
	0%	Estimate Margin of error	2,872,356 292,852	4.9 0.5
Export and non-export activities	Exporter	Estimate Margin of error	1,624,324 356,787	12.0 2.5
	Non-exporter	Estimate Margin of error	4,232,725 353,489	4.2 0.3
Rural or urban location	Rural	Estimate Margin of error	993,757 146,829	3.2 0.4
	Urban	Estimate Margin of error	4,863,292 476,146	5.9 0.6
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	540,870 261,467	6.1 2.8
	Owners not part of visible minorities	Estimate Margin of error	5,316,179 411,069	5.1 0.4
Majority owner by age group	< 18 years old	Estimate Margin of error	x x	x x
	18 to 29	Estimate Margin of error	x x	x x
	30 to 39	Estimate Margin of error	x x	x x
	40 to 64	Estimate Margin of error	x x	x x
	≥ 65	Estimate Margin of error	x x	x x
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x x	x x
	>0% and ≤ 10%	Estimate Margin of error	x x	x x
	>10% and ≤ 20%	Estimate Margin of error	x x	x x
	>20%	Estimate Margin of error	x x	x x
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	x x	x x
	>0% and ≤ 10%	Estimate Margin of error	x x	x x
	>10% and ≤ 20%	Estimate Margin of error	x x	x x
	>20%	Estimate Margin of error	x x	x x
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x x	x x
	≥0% and ≤ 10%	Estimate Margin of error	x x	x x
	>10% and ≤ 20%	Estimate Margin of error	x x	x x
	>20%	Estimate Margin of error	x x	x x
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x x	x x
	≥0% and ≤ 10%	Estimate Margin of error	x x	x x
	>10% and ≤ 20%	Estimate Margin of error	x x	x x
	>20%	Estimate Margin of error	x x	x x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x x	x x
Year that they started	2000-2001	Estimate Margin of error	395,345 85,670	3.3 0.6
	before 2000	Estimate Margin of error	5,461,704 474,727	5.4 0.5
First language of majority owner	English	Estimate Margin of error	x x	x x
	French	Estimate Margin of error	x x	x x
	Other non-official language	Estimate Margin of error	x x	x x
Last credit supplier approached for debt financing	Chartered bank	Estimate Margin of error	x x	8.8 2.2
	Credit union/Caisse populaire	Estimate Margin of error	235,767 87,490	5.3 1.8
	Crown corporation or government institution	Estimate Margin of error	x x	x x
	Credit card company	Estimate Margin of error	1,327,009 346,389	12.0 4.5
	Other Credit suppliers	Estimate Margin of error	x x	x x

Table 2

## Proportion of SMEs requesting debt financing

Survey question: C1 During 2001, did the business or its owners approach any type of credit supplier to request new or additional credit for business purposes? This could include any request for a new term loan, mortgage loan, line of credit or credit card, or any request for an increase to existing credit limits.		Yes	
Applies to all SMEs		Percentage	
SMEs by	All SMEs	Estimate	18.1
		Margin of error	1.9
Number of full-time equivalent employees by size group	0	Estimate	11.9
		Margin of error	2.6
	1 to 4	Estimate	21.2
		Margin of error	3.4
	5 to 19	Estimate	26.6
		Margin of error	5.4
	20 to 99	Estimate	23.1
		Margin of error	7.3
	100 to 499	Estimate	x
		Margin of error	
Industry	Agriculture	Estimate	29.9
		Margin of error	5.9
	Primary	Estimate	15.7
		Margin of error	4.3
	Manufacturing	Estimate	23.3
		Margin of error	4.9
	Wholesale and Retail	Estimate	18.4
		Margin of error	4.7
	Professional services	Estimate	13.1
		Margin of error	3.7
	Knowledge-based industry	Estimate	13.7
		Margin of error	4.1
	Other industries	Estimate	16.2
		Margin of error	3.2
Region	Atlantic	Estimate	20.3
		Margin of error	4.8
	Quebec	Estimate	15.2
		Margin of error	4.0
	Ontario	Estimate	17.8
		Margin of error	3.7
	Manitoba, Saskatchewan and Nunavut	Estimate	25.3
		Margin of error	6.0
	Alberta and Northwest Territories	Estimate	20.9
		Margin of error	4.8
	British Columbia and Yukon	Estimate	15.6
		Margin of error	4.6
Female ownership	≥ 0% and <50%	Estimate	18.2
		Margin of error	2.4
	50%	Estimate	20.9
		Margin of error	4.5
	>50%	Estimate	14.8
	Margin of error	4.6	
	0%	Estimate	17.3
		Margin of error	2.7
Export and non-export activities	Exporter	Estimate	31.7
		Margin of error	6.5
	Non-exporter	Estimate	16.4
		Margin of error	2.0
Rural or urban location	Rural	Estimate	21.9
		Margin of error	3.7
	Urban	Estimate	16.7
		Margin of error	2.3
Visible minority ownership	Owners part of visible minorities	Estimate	20.6
		Margin of error	7.3
	Owners not part of visible minorities	Estimate	17.9
		Margin of error	2.0
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	27.2
		Margin of error	13.6
	30 to 39	Estimate	22.2
		Margin of error	4.9
	40 to 64	Estimate	18.3
		Margin of error	2.3
	≥ 65	Estimate	6.4
		Margin of error	3.4
Ratio of research and development expenditure to investment expenditure	0%	Estimate	16.1
		Margin of error	2.2
	>0% and ≤ 10%	Estimate	24.4
		Margin of error	4.4
	>10% and ≤ 20%	Estimate	24.5
	Margin of error	11.3	
	>20%	Estimate	14.9
		Margin of error	8.1
Ratio of technology expenditure to investment expenditure	0%	Estimate	15.8
		Margin of error	2.6
	>0% and ≤ 10%	Estimate	20.7
		Margin of error	3.1
	>10% and ≤ 20%	Estimate	21.6
	Margin of error	10.3	
	>20%	Estimate	19.6
		Margin of error	9.0
Average sales growth for the period of 1998 - 2001	<0%	Estimate	10.7
		Margin of error	8.9
	≥0% and ≤ 10%	Estimate	14.6
		Margin of error	3.6
	>10% and ≤ 20%	Estimate	22.0
	Margin of error	7.3	
	>20%	Estimate	13.8
		Margin of error	11.3
Average sales growth for the period of 1996 - 2001	<0%	Estimate	10.5
		Margin of error	14.8
	≥0% and ≤ 10%	Estimate	14.6
		Margin of error	4.1
	>10% and ≤ 20%	Estimate	15.9
	Margin of error	10.4	
	>20%	Estimate	x
		Margin of error	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	17.7
		Margin of error	3.8
Year that they started selling goods and services	2000-2001	Estimate	21.2
		Margin of error	5.0
	1998-1999	Estimate	19.3
		Margin of error	5.9
	Prior to and including 1997	Estimate	17.5
		Margin of error	2.2
First language of majority owner	English	Estimate	19.1
		Margin of error	2.4
	French	Estimate	15.9
		Margin of error	4.1
	Other non-official language	Estimate	16.9
		Margin of error	5.6

Table 3

## Proportion of SMEs requesting lease financing

Survey question: C3 During 2001, did the business request any leasing agreements to finance any equipment or other assets?			Yes
Applies to all SMEs			Percentage
SMEs by	All SMEs	Estimate	7.3
		Margin of error	1.2
Number of full-time equivalent employees by size group	0	Estimate	4.1
		Margin of error	1.6
	1 to 4	Estimate	6.9
		Margin of error	2.0
	5 to 19	Estimate	13.9
		Margin of error	4.2
20 to 99		Estimate	19.3
		Margin of error	6.5
	100 to 499	Estimate	22.6
		Margin of error	14.3
Industry	Agriculture	Estimate	6.3
		Margin of error	2.9
	Primary	Estimate	7.3
		Margin of error	3.1
	Manufacturing	Estimate	9.8
		Margin of error	3.5
	Wholesale and Retail	Estimate	6.5
		Margin of error	2.6
Professional services	Estimate	5.3	
	Margin of error	2.5	
Knowledge-based industry	Estimate	6.1	
	Margin of error	2.6	
Other industries	Estimate	8.2	
	Margin of error	2.2	
Region	Atlantic	Estimate	7.6
		Margin of error	3.0
	Quebec	Estimate	6.4
		Margin of error	2.7
	Ontario	Estimate	5.4
		Margin of error	2.0
	Manitoba, Saskatchewan and Nunavut	Estimate	10.2
	Margin of error	4.1	
Alberta and Northwest Territories	Estimate	9.4	
	Margin of error	3.5	
British Columbia and Yukon	Estimate	9.6	
	Margin of error	3.9	
Female ownership	≥ 0% and <50%	Estimate	7.5
		Margin of error	1.6
	50%	Estimate	7.8
		Margin of error	2.6
>50%	Estimate	6.1	
	Margin of error	3.0	
0%	Estimate	6.7	
	Margin of error	1.7	
Export and non-export activities	Exporter	Estimate	10.1
		Margin of error	4.2
Non-exporter	Estimate	6.9	
	Margin of error	1.3	
Rural or urban location	Rural	Estimate	6.1
		Margin of error	2.0
Urban	Estimate	7.7	
	Margin of error	1.5	
Visible minority ownership	Owners part of visible minorities	Estimate	13.6
		Margin of error	6.6
Owners not part of visible minorities	Estimate	6.8	
	Margin of error	1.2	
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	12.9
		Margin of error	8.4
	30 to 39	Estimate	7.7
	Margin of error	2.7	
40 to 64	Estimate	7.8	
	Margin of error	1.6	
≥ 65	Estimate	1.8	
	Margin of error	1.4	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	6.7
		Margin of error	1.5
	>0% and ≤ 10%	Estimate	8.7
		Margin of error	2.4
>10% and ≤ 20%	Estimate	7.2	
	Margin of error	6.3	
>20%	Estimate	13.1	
	Margin of error	11.1	
Ratio of technology expenditure to investment expenditure	0%	Estimate	5.7
		Margin of error	1.6
	>0% and ≤ 10%	Estimate	8.2
		Margin of error	2.0
>10% and ≤ 20%	Estimate	11.0	
	Margin of error	7.3	
>20%	Estimate	18.5	
	Margin of error	10.6	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	8.0
		Margin of error	7.7
	≥0% and ≤ 10%	Estimate	3.9
		Margin of error	1.7
	>10% and ≤ 20%	Estimate	5.3
	Margin of error	3.2	
>20%	Estimate	x	
	Margin of error		
Average sales growth for the period of 1996 - 2001	<0%	Estimate	6.6
		Margin of error	12.7
	≥0% and ≤ 10%	Estimate	4.4
		Margin of error	2.3
	>10% and ≤ 20%	Estimate	9.7
	Margin of error	8.1	
>20%	Estimate	x	
	Margin of error		
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	8.0
		Margin of error	3.0
Year that they started selling goods and services	2000-2001	Estimate	10.7
		Margin of error	4.2
	1998-1999	Estimate	10.1
	Margin of error	4.8	
Prior to and including 1997	Estimate	6.4	
	Margin of error	1.3	
First language of majority owner	English	Estimate	7.6
		Margin of error	1.5
	French	Estimate	5.9
	Margin of error	2.3	
Other non-official language	Estimate	8.2	
	Margin of error	4.0	

**Table 4**  
**Proportion of SMEs requesting equity financing**

Survey question: C5 During 2001, did the business request any equity financing? This could include any request for new or additional financing from an investor, venture capital supplier, or friend or family member in exchange for a share of the ownership of the business.			Yes
Applies to all SMEs			Percentage
SMEs by ↓	All SMEs →	Estimate Margin of error	
		Estimate	1.0
		Margin of error	0.5
Number of full-time equivalent employees by size group	0	Estimate	0.5
		Margin of error	0.6
	1 to 4	Estimate	0.5
		Margin of error	0.3
	5 to 19	Estimate	2.9
		Margin of error	2.2
	20 to 99	Estimate	4.2
		Margin of error	4.0
	100 to 499	Estimate	2.6
		Margin of error	2.1
Industry	Agriculture	Estimate	0.2
		Margin of error	0.2
	Primary	Estimate	2.7
		Margin of error	1.8
	Manufacturing	Estimate	2.1
		Margin of error	1.6
	Wholesale and Retail	Estimate	1.0
		Margin of error	0.9
	Professional services	Estimate	0.6
		Margin of error	0.6
	Knowledge-based industry	Estimate	2.7
		Margin of error	1.6
	Other industries	Estimate	1.0
		Margin of error	0.9
Region	Atlantic	Estimate	1.4
		Margin of error	1.2
	Quebec	Estimate	0.5
		Margin of error	0.7
	Ontario	Estimate	1.5
		Margin of error	0.9
	Manitoba, Saskatchewan and Nunavut	Estimate	0.1
	Margin of error	0.1	
	Alberta and Northwest Territories	Estimate	1.5
		Margin of error	1.9
	British Columbia and Yukon	Estimate	0.6
		Margin of error	0.6
Female ownership	≥ 0% and <50%	Estimate	1.1
		Margin of error	0.5
	50%	Estimate	0.4
		Margin of error	0.5
	>50%	Estimate	1.3
	Margin of error	1.7	
	0%	Estimate	0.8
		Margin of error	0.5
Export and non-export activities	Exporter	Estimate	3.0
		Margin of error	1.9
	Non-exporter	Estimate	0.8
		Margin of error	0.5
Rural or urban location	Rural	Estimate	0.3
		Margin of error	0.3
	Urban	Estimate	1.3
		Margin of error	0.6
Visible minority ownership	Owners part of visible minorities	Estimate	0.6
		Margin of error	0.7
	Owners not part of visible minorities	Estimate	1.1
		Margin of error	0.5
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	1.1
		Margin of error	1.3
	30 to 39	Estimate	1.1
		Margin of error	0.9
	40 to 64	Estimate	1.1
		Margin of error	0.6
	≥ 65	Estimate	0.2
		Margin of error	0.3
Ratio of research and development expenditure to investment expenditure	0%	Estimate	0.6
		Margin of error	0.4
	>0% and ≤ 10%	Estimate	1.3
		Margin of error	0.7
	>10% and ≤ 20%	Estimate	2.7
	Margin of error	3.2	
	>20%	Estimate	10.3
		Margin of error	10.5
Ratio of technology expenditure to investment expenditure	0%	Estimate	0.7
		Margin of error	0.6
	>0% and ≤ 10%	Estimate	0.7
		Margin of error	0.3
	>10% and ≤ 20%	Estimate	4.0
	Margin of error	3.8	
	>20%	Estimate	7.4
		Margin of error	8.1
Average sales growth for the period of 1998 - 2001	<0%	Estimate	0.0
		Margin of error	0.0
	≥0% and ≤ 10%	Estimate	0.8
		Margin of error	1.1
	>10% and ≤ 20%	Estimate	1.1
	Margin of error	1.1	
	>20%	Estimate	0.4
		Margin of error	0.6
Average sales growth for the period of 1996 - 2001	<0%	Estimate	0.0
		Margin of error	0.0
	≥0% and ≤ 10%	Estimate	0.7
		Margin of error	1.2
	>10% and ≤ 20%	Estimate	0.2
	Margin of error	0.3	
	>20%	Estimate	0.1
		Margin of error	0.2
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	1.5
		Margin of error	1.5
Year that they started selling goods and services	2000-2001	Estimate	3.4
		Margin of error	3.0
	1998-1999	Estimate	0.6
		Margin of error	0.5
	Prior to and including 1997	Estimate	0.8
		Margin of error	0.4
First language of majority owner	English	Estimate	1.0
		Margin of error	0.5
	French	Estimate	1.3
		Margin of error	1.3
	Other non-official language	Estimate	0.8
		Margin of error	0.6

"x" refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons



**Table 5**  
**Proportion of SMEs requesting grants or subsidies from government or community programs**

Survey question: C7 Did the business request a grant or subsidy from a government or community program during 2001?			Yes
Applies to all SMEs			Percentage
SMEs by	All SMEs	Estimate	
		<i>Margin of error</i>	4.1
			0.9
Number of full-time equivalent employees by size group	0	Estimate	3.5
		<i>Margin of error</i>	1.3
	1 to 4	Estimate	3.6
		<i>Margin of error</i>	1.3
	5 to 19	Estimate	5.5
		<i>Margin of error</i>	3.0
	20 to 99	Estimate	8.4
		<i>Margin of error</i>	4.6
	100 to 499	Estimate	15.8
		<i>Margin of error</i>	11.6
Industry	Agriculture	Estimate	12.1
		<i>Margin of error</i>	4.0
	Primary	Estimate	2.1
		<i>Margin of error</i>	1.8
	Manufacturing	Estimate	6.7
		<i>Margin of error</i>	2.6
	Wholesale and Retail	Estimate	2.9
		<i>Margin of error</i>	2.0
	Professional services	Estimate	2.3
		<i>Margin of error</i>	1.4
	Knowledge-based industry	Estimate	5.1
		<i>Margin of error</i>	2.5
	Other industries	Estimate	2.5
		<i>Margin of error</i>	1.3
Region	Atlantic	Estimate	7.3
		<i>Margin of error</i>	3.2
	Quebec	Estimate	4.9
		<i>Margin of error</i>	2.1
	Ontario	Estimate	1.9
		<i>Margin of error</i>	1.2
	Manitoba, Saskatchewan and Nunavut	Estimate	5.6
		<i>Margin of error</i>	3.2
	Alberta and Northwest Territories	Estimate	7.6
		<i>Margin of error</i>	3.4
	British Columbia and Yukon	Estimate	2.7
		<i>Margin of error</i>	1.7
Female ownership	≥ 0% and <50%	Estimate	3.9
		<i>Margin of error</i>	1.1
	50%	Estimate	5.9
		<i>Margin of error</i>	2.6
	>50%	Estimate	3.0
	<i>Margin of error</i>	2.0	
	0%	Estimate	3.4
		<i>Margin of error</i>	1.1
Export and non-export activities	Exporter	Estimate	7.5
		<i>Margin of error</i>	2.9
	Non-exporter	Estimate	3.7
		<i>Margin of error</i>	0.9
Rural or urban location	Rural	Estimate	6.2
		<i>Margin of error</i>	2.2
	Urban	Estimate	3.3
		<i>Margin of error</i>	0.9
Visible minority ownership	Owners part of visible minorities	Estimate	1.4
		<i>Margin of error</i>	1.4
	Owners not part of visible minorities	Estimate	4.3
		<i>Margin of error</i>	1.0
Majority owner by age group	< 18 years old	Estimate	x
		<i>Margin of error</i>	
	18 to 29	Estimate	6.8
		<i>Margin of error</i>	6.5
	30 to 39	Estimate	2.4
		<i>Margin of error</i>	1.5
	40 to 64	Estimate	4.3
		<i>Margin of error</i>	1.1
	≥ 65	Estimate	5.4
		<i>Margin of error</i>	3.5
Ratio of research and development expenditure to investment expenditure	0%	Estimate	3.6
		<i>Margin of error</i>	1.0
	>0% and ≤ 10%	Estimate	4.4
		<i>Margin of error</i>	1.6
	>10% and ≤ 20%	Estimate	5.1
	<i>Margin of error</i>	4.3	
	>20%	Estimate	15.4
		<i>Margin of error</i>	10.9
Ratio of technology expenditure to investment expenditure	0%	Estimate	3.7
		<i>Margin of error</i>	1.3
	>0% and ≤ 10%	Estimate	4.3
		<i>Margin of error</i>	1.3
	>10% and ≤ 20%	Estimate	3.7
	<i>Margin of error</i>	2.8	
	>20%	Estimate	8.8
		<i>Margin of error</i>	8.4
Average sales growth for the period of 1998 - 2001	<0%	Estimate	7.1
		<i>Margin of error</i>	7.5
	≥0% and ≤ 10%	Estimate	3.5
		<i>Margin of error</i>	1.6
	>10% and ≤ 20%	Estimate	4.7
	<i>Margin of error</i>	3.0	
	>20%	Estimate	1.5
		<i>Margin of error</i>	2.4
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		<i>Margin of error</i>	
	≥0% and ≤ 10%	Estimate	3.5
		<i>Margin of error</i>	1.9
	>10% and ≤ 20%	Estimate	1.7
	<i>Margin of error</i>	1.8	
	>20%	Estimate	2.7
		<i>Margin of error</i>	4.3
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	4.0
		<i>Margin of error</i>	2.0
Year that they started selling goods and services	2000-2001	Estimate	5.4
		<i>Margin of error</i>	3.2
	1998-1999	Estimate	3.4
		<i>Margin of error</i>	2.2
	Prior to and including 1997	Estimate	4.0
		<i>Margin of error</i>	1.0
First language of majority owner	English	Estimate	3.7
		<i>Margin of error</i>	1.0
	French	Estimate	5.4
		<i>Margin of error</i>	2.5
	Other non-official language	Estimate	3.7
		<i>Margin of error</i>	2.5

**Table 6**  
**Proportion of SMEs that obtained a grant or a subsidy from a government or community program**

Survey question: C9A Did the business obtain financing from this government or community program in 2001?		Yes	
Applies to SMEs that requested a grant or subsidy from a government or community program		Percentage	
SMEs by	All SMEs	Estimate	48.4
		Margin of error	11.2
Number of full-time equivalent employees by size group	0	Estimate	x
		Margin of error	
	1 to 4	Estimate	x
		Margin of error	
	5 to 19	Estimate	x
		Margin of error	
	20 to 99	Estimate	x
		Margin of error	
	100 to 499	Estimate	7.6
		Margin of error	10.0
Industry	Agriculture	Estimate	22.8
		Margin of error	14.4
	Primary	Estimate	x
		Margin of error	
	Manufacturing	Estimate	x
		Margin of error	
	Wholesale and Retail	Estimate	x
	Margin of error		
	Professional services	Estimate	x
		Margin of error	
	Knowledge-based industry	Estimate	x
		Margin of error	
	Other industries	Estimate	80.6
		Margin of error	14.4
Region	Atlantic	Estimate	x
		Margin of error	
	Quebec	Estimate	x
		Margin of error	
	Ontario	Estimate	x
		Margin of error	
	Manitoba, Saskatchewan and Nunavut	Estimate	x
		Margin of error	
	Alberta and Northwest Territories	Estimate	x
		Margin of error	
	British Columbia and Yukon	Estimate	x
		Margin of error	
Female ownership	≥ 0% and <50%	Estimate	51.5
		Margin of error	13.8
	50%	Estimate	x
		Margin of error	
	>50%	Estimate	x
		Margin of error	
	0%	Estimate	x
		Margin of error	
Export and non-export activities	Exporter	Estimate	x
		Margin of error	
	Non-exporter	Estimate	49.0
		Margin of error	13.2
Rural or urban location	Rural	Estimate	x
		Margin of error	
	Urban	Estimate	56.1
		Margin of error	13.5
Visible minority ownership	Owners part of visible minorities	Estimate	x
		Margin of error	
	Owners not part of visible minorities	Estimate	49.0
		Margin of error	11.4
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	x
		Margin of error	
	30 to 39	Estimate	x
		Margin of error	
	40 to 64	Estimate	43.7
		Margin of error	13.7
	≥ 65	Estimate	x
		Margin of error	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	51.4
		Margin of error	14.8
	>0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Ratio of technology expenditure to investment expenditure	0%	Estimate	x
		Margin of error	
	>0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x
		Margin of error	
Year that they started selling goods and services	2000-2001	Estimate	x
		Margin of error	
	1998-1999	Estimate	x
		Margin of error	
	Prior to and including 1997	Estimate	45.8
		Margin of error	13.1
First language of majority owner	English	Estimate	37.5
		Margin of error	13.7
	French	Estimate	x
		Margin of error	
	Other non-official language	Estimate	x
		Margin of error	

Table 7				
Amounts of financing obtained from a government or community program				
Survey question: C9B What was the amount of financing obtained from a government or community program?			Total	Average
Applies to SMEs that obtained a grant or a subsidy from a government or community program				
			Millions of dollars	Dollars
SMEs by	All SMEs	Estimate	x	52,411
		Margin of error	x	43,723
Number of full-time equivalent employees by size group	0	Estimate	x	5,924
		Margin of error	x	2,779
	1 to 4	Estimate	x	x
		Margin of error	x	x
	5 to 19	Estimate	x	x
		Margin of error	x	x
	20 to 99	Estimate	x	x
		Margin of error	x	x
	100 to 499	Estimate	x	x
		Margin of error	x	x
Industry	Agriculture	Estimate	x	x
		Margin of error	x	x
	Primary	Estimate	x	x
		Margin of error	x	x
	Manufacturing	Estimate	x	x
		Margin of error	x	x
	Wholesale and Retail	Estimate	x	x
		Margin of error	x	x
	Professional services	Estimate	x	4,650
		Margin of error	x	4,364
	Knowledge-based industry	Estimate	x	104,798
		Margin of error	x	78,107
	Other industries	Estimate	x	x
		Margin of error	x	x
Region	Atlantic	Estimate	x	x
		Margin of error	x	x
	Quebec	Estimate	x	x
		Margin of error	x	x
	Ontario	Estimate	x	x
		Margin of error	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate	x	x
	Margin of error	x	x	
	Alberta and Northwest Territories	Estimate	x	x
		Margin of error	x	x
	British Columbia and Yukon	Estimate	x	x
		Margin of error	x	x
Female ownership	≥ 0% and <50%	Estimate	x	x
		Margin of error	x	x
	50%	Estimate	x	x
		Margin of error	x	x
	>50%	Estimate	x	x
		Margin of error	x	x
	0%	Estimate	x	x
		Margin of error	x	x
Export and non-export activities	Exporter	Estimate	x	x
		Margin of error	x	x
	Non-exporter	Estimate	x	x
		Margin of error	x	x
Rural or urban location	Rural	Estimate	x	x
		Margin of error	x	x
	Urban	Estimate	x	x
		Margin of error	x	x
Visible minority ownership	Owners part of visible minorities	Estimate	x	x
		Margin of error	x	x
	Owners not part of visible minorities	Estimate	x	x
		Margin of error	x	x
Majority owner by age group	< 18 years old	Estimate	x	x
		Margin of error	x	x
	18 to 29	Estimate	x	x
		Margin of error	x	x
	30 to 39	Estimate	x	x
		Margin of error	x	x
	40 to 64	Estimate	x	x
		Margin of error	x	x
	≥ 65	Estimate	x	x
		Margin of error	x	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate	x	x
		Margin of error	x	x
	>0% and ≤ 10%	Estimate	x	28,793
		Margin of error	x	17,727
	>10% and ≤ 20%	Estimate	x	x
	Margin of error	x	x	
	>20%	Estimate	x	x
		Margin of error	x	x
Ratio of technology expenditure to investment expenditure	0%	Estimate	x	x
		Margin of error	x	x
	>0% and ≤ 10%	Estimate	x	x
		Margin of error	x	x
	>10% and ≤ 20%	Estimate	x	x
	Margin of error	x	x	
	>20%	Estimate	x	x
		Margin of error	x	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x
		Margin of error	x	x
	≥0% and ≤ 10%	Estimate	x	x
		Margin of error	x	x
	>10% and ≤ 20%	Estimate	x	x
	Margin of error	x	x	
	>20%	Estimate	x	x
		Margin of error	x	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x
		Margin of error	x	x
	≥0% and ≤ 10%	Estimate	x	x
		Margin of error	x	x
	>10% and ≤ 20%	Estimate	x	x
	Margin of error	x	x	
	>20%	Estimate	x	x
		Margin of error	x	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x	27,063
		Margin of error	x	14,008
Year that they started selling goods and services	2000-2001	Estimate	x	x
		Margin of error	x	x
	before 2000	Estimate	x	x
		Margin of error	x	x
First language of majority owner	English	Estimate	x	x
		Margin of error	x	x
	French	Estimate	x	x
		Margin of error	x	x
	Other non-official language	Estimate	x	x
		Margin of error	x	x

**Table 8**  
**Reasons why SMEs did not apply for financing**

Survey question: C10 Why did the business not attempt to obtain new financing in 2001?			Financing not needed	Thought the request would be turned down	Applying for financing is too difficult	Applying for financing is too time consuming	Cost of debt financing is too high	Don't like to be in debt	All other reasons
Applies to SMEs that did not attempt to obtain financing			Percentage						
Mark all that apply			Percentage						
SMEs by	All SMEs	Estimate	85.8	2.0	3.7	1.9	1.6	5.0	9.4
		Margin of error	2.2	0.8	1.2	0.7	0.7	1.4	1.7
Number of full-time equivalent employees by size group	0	Estimate	85.3	2.3	3.3	1.5	1.2	4.8	9.9
		Margin of error	3.4	1.3	1.6	0.9	0.8	2.1	2.8
	1 to 4	Estimate	85.3	1.7	4.0	1.9	1.7	5.9	8.9
		Margin of error	3.4	1.0	2.2	1.0	1.0	2.4	2.4
	5 to 19	Estimate	89.1	2.3	5.4	3.6	3.2	4.0	7.4
	Margin of error	4.9	2.4	3.9	3.3	3.2	3.4	4.1	
	20 to 99	Estimate	86.6	0.0	1.0	1.3	0.5	2.1	13.5
		Margin of error	9.8	0.0	1.5	1.9	1.0	2.3	9.9
	100 to 499	Estimate	92.8	0.0	0.0	0.0	0.4	0.0	12.1
		Margin of error	7.0	0.0	0.0	0.0	0.7	0.0	9.2
Industry	Agriculture	Estimate	85.8	1.4	1.8	2.5	1.6	6.9	8.9
		Margin of error	5.8	1.5	2.5	2.9	2.2	4.4	4.4
	Primary	Estimate	87.7	4.0	2.0	2.1	3.4	6.4	7.6
		Margin of error	4.7	2.7	2.1	2.0	2.8	3.5	3.8
	Manufacturing	Estimate	75.4	5.7	9.3	3.9	3.9	7.8	16.2
		Margin of error	6.4	3.5	4.4	2.9	3.0	4.0	5.8
	Wholesale and Retail	Estimate	84.6	2.8	2.9	2.6	1.6	4.2	11.2
		Margin of error	5.4	2.8	2.1	2.2	1.7	2.9	4.5
Professional services	Estimate	89.4	1.2	2.3	2.1	2.1	4.0	8.6	
	Margin of error	4.1	1.4	2.0	1.7	1.9	2.6	3.7	
Knowledge-based industry	Estimate	84.3	2.4	3.7	2.3	1.8	2.7	13.4	
	Margin of error	5.0	2.1	2.7	2.1	2.0	2.0	4.6	
Other industries	Estimate	86.2	1.7	4.3	1.2	1.1	5.0	8.1	
	Margin of error	3.6	1.2	2.2	0.8	0.9	2.4	2.8	
Region	Atlantic	Estimate	78.6	2.7	3.6	3.6	0.7	5.8	16.4
		Margin of error	6.1	2.2	2.6	2.7	0.8	3.3	5.7
	Quebec	Estimate	86.5	1.5	4.6	1.3	0.8	3.5	9.8
		Margin of error	4.5	1.8	3.1	1.3	0.7	2.4	3.8
	Ontario	Estimate	84.8	2.2	3.2	1.2	1.3	5.8	8.4
		Margin of error	4.2	1.4	1.9	0.8	0.9	2.8	3.0
	Manitoba, Saskatchewan and Nunavut	Estimate	88.9	2.5	2.8	4.4	2.3	3.9	10.3
	Margin of error	4.9	2.4	2.6	3.6	2.8	3.2	4.9	
Alberta and Northwest Territories	Estimate	84.7	1.0	3.2	2.2	2.8	4.8	9.0	
	Margin of error	6.0	0.9	2.9	2.1	2.4	3.2	5.0	
British Columbia and Yukon	Estimate	89.3	2.9	4.4	2.3	2.9	5.8	8.3	
	Margin of error	4.4	2.4	3.3	2.2	2.7	3.9	3.8	
Female ownership	≥ 0% and <50%	Estimate	85.4	1.9	3.5	1.4	1.3	5.6	9.4
		Margin of error	2.8	0.9	1.4	0.6	0.6	1.9	2.1
	50%	Estimate	84.7	1.6	5.2	3.8	2.7	4.9	9.8
		Margin of error	5.1	1.7	3.7	2.7	2.4	3.0	4.1
	>50%	Estimate	88.1	2.9	3.0	1.6	1.5	3.2	8.9
	Margin of error	4.7	2.5	2.8	1.5	1.6	1.8	4.2	
	0%	Estimate	85.1	1.6	3.7	1.3	1.4	5.8	9.5
		Margin of error	3.1	0.9	1.6	0.7	0.7	2.2	2.4
Export and non-export activities	Exporter	Estimate	82.0	1.3	3.2	2.4	2.3	7.7	14.3
		Margin of error	7.8	1.6	3.2	2.8	2.4	6.3	6.1
	Non-exporter	Estimate	86.1	2.1	3.7	1.8	1.5	4.8	8.9
	Margin of error	2.2	0.9	1.3	0.7	0.7	1.4	1.8	
Rural or urban location	Rural	Estimate	86.6	1.9	4.0	2.9	2.5	5.4	8.0
		Margin of error	3.6	1.4	2.4	1.8	1.6	2.6	2.8
	Urban	Estimate	85.5	2.1	3.6	1.5	1.3	4.9	9.9
		Margin of error	2.6	1.0	1.4	0.7	0.7	1.6	2.1
Visible minority ownership	Owners part of visible minorities	Estimate	79.1	2.3	5.3	4.6	1.3	4.1	12.6
		Margin of error	9.0	2.8	4.3	4.1	1.4	3.4	8.0
	Owners not part of visible minorities	Estimate	86.3	2.0	3.6	1.7	1.6	5.1	9.2
	Margin of error	2.2	0.8	1.2	0.7	0.7	1.5	1.8	
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x	x	x
		Margin of error							
	18 to 29	Estimate	77.3	1.2	1.1	5.7	2.1	7.4	14.9
		Margin of error	14.7	1.5	1.6	10.8	3.6	7.5	13.6
	30 to 39	Estimate	82.6	1.6	3.8	1.2	0.6	2.9	16.1
		Margin of error	5.8	1.1	3.0	1.3	0.7	2.6	5.7
40 to 64	Estimate	86.7	2.3	4.1	2.2	1.8	5.5	7.8	
	Margin of error	2.5	1.1	1.5	0.9	0.8	1.7	1.8	
	≥ 65	Estimate	86.8	1.1	1.3	0.7	1.7	5.3	6.7
		Margin of error	6.2	1.3	1.5	1.4	2.4	4.2	4.4
Ratio of research and development expenditure to investment expenditure	0%	Estimate	86.4	1.9	3.2	1.6	1.6	4.9	9.5
		Margin of error	2.5	0.9	1.3	0.8	0.8	1.5	2.0
	>0% and ≤ 10%	Estimate	83.8	2.6	5.1	3.1	1.6	5.4	8.6
		Margin of error	5.0	1.7	3.3	1.9	1.2	3.4	3.2
	>10% and ≤ 20%	Estimate	x	2.7	3.4	0.6	0.0	7.2	x
	Margin of error		3.5	3.7	1.2	0.0	11.8		
	>20%	Estimate	86.2	0.9	6.3	0.7	1.6	3.0	7.6
		Margin of error	9.0	1.5	7.4	1.5	2.2	2.7	5.9
Ratio of technology expenditure to investment expenditure	0%	Estimate	85.8	2.2	3.6	2.0	2.0	5.0	9.4
		Margin of error	3.0	1.3	1.7	1.0	1.0	1.8	2.3
	>0% and ≤ 10%	Estimate	86.5	1.6	3.9	1.4	0.6	4.4	9.4
		Margin of error	3.4	0.9	1.9	0.9	0.5	2.1	2.8
	>10% and ≤ 20%	Estimate	76.4	2.7	2.6	4.4	3.8	10.0	12.5
	Margin of error	12.8	3.3	3.2	5.0	5.3	8.6	11.1	
	>20%	Estimate	84.6	3.4	4.4	3.4	6.2	9.7	7.1
		Margin of error	10.5	3.9	5.1	4.6	9.0	13.7	6.2
Average sales growth for the period of 1998 - 2001	<0%	Estimate	95.9	0.4	2.0	0.4	3.4	3.2	5.1
		Margin of error	4.8	0.7	3.0	0.7	5.5	5.5	6.4
	≥0% and ≤ 10%	Estimate	84.9	1.0	4.0	1.7	1.5	6.4	9.2
		Margin of error	4.8	0.9	2.8	1.4	1.3	3.3	3.6
	>10% and ≤ 20%	Estimate	89.7	0.3	5.2	2.5	0.9	3.9	6.5
	Margin of error	6.6	0.4	5.7	3.1	1.9	3.5	5.8	
	>20%	Estimate	92.7	2.3	7.7	6.7	6.7	5.4	4.5
		Margin of error	9.8	4.8	10.2	9.9	9.9	6.8	8.7
Average sales growth for the period of 1996 - 2001	<0%	Estimate	92.8	1.5	6.4	1.5	2.0	1.5	1.7
		Margin of error	10.5	2.2	10.0	2.2	2.6	2.2	3.5
	≥0% and ≤ 10%	Estimate	84.0	1.1	5.8	2.1	1.6	8.1	8.0
		Margin of error	5.3	1.0	3.6	1.6	1.5	4.1	3.6
	>10% and ≤ 20%	Estimate	86.1	1.5	4.3	4.9	0.9	1.8	10.1
	Margin of error	13.4	2.0	6.3	6.5	1.7	2.3	12.4	
	>20%	Estimate	x	x	x	x	x	x	x
		Margin of error							
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	84.2	4.7	5.0	2.8	1.4	6.9	10.9
		Margin of error	5.0	3.3	3.3	2.1	1.5	4.0	3.8
Year that they started selling goods and services	2000-2001	Estimate	80.4	2.5	5.6	4.2	1.9	5.0	15.3
		Margin of error	6.3	1.7	4.2	2.9	1.6	2.7	6.1
	1998-1999	Estimate	89.2	1.1	1.7	1.0	1.1	2.3	11.0
		Margin of error	4.6	1.0	1.6	1.0	1.6	1.8	5.1
	Prior to and including 1997	Estimate	85.9	2.1	3.7	1.7	1.6	5.4	8.5
		Margin of error	2.5	1.0	1.4	0.8	0.8	1.7	1.9
First language of majority owner	English	Estimate	86.0	2.1	3.3	2.0	2.1	5.3	8.7
		Margin of error	2.7	0.9	1.3	0.9	1.0	1.8	2.0
	French	Estimate	87.4	1.8	3.8	1.2	1.0	4.3	9.5
		Margin of error	4.4	2.0	3.1	1.1	0.8	2.6	3.8
	Other non-official language	Estimate	81.9	2.0	5.4	2.2	0.2	4.5	12.4
		Margin of error	6.2	2.2	3.7	1.7	0.3	3.3	5.4

**Table 9**  
**Type of equity supplier last approached**

Survey question: F1 What type of equity supplier was last approached for the equity financing request?			Friend or relative of the owner	Employee	Private investor (angel investor)	Venture capital firm	Crown corporation or government institution	All other equity suppliers
Applies to SMEs that approached at least one investor for equity financing. Applies to their last request			Percentage					
Mark one only								
SMEs by ↓	All SMEs →	Estimate Margin of error	x	2.1 4.2	x	4.3 4.1	x	x
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x	x	x	x	x	x
	1 to 4	Estimate Margin of error	x	0.0 0.0	x	0.0 0.0	x	x
	5 to 19	Estimate Margin of error	x	0.0 0.0	x	1.6 2.8	x	x
	20 to 99	Estimate Margin of error	0.1 0.2	x	x	x	0.6 1.3	x
	100 to 499	Estimate Margin of error	8.3 13.8	0.0 0.0	x	x	2.9 5.1	3.9 5.6
Industry	Agriculture	Estimate Margin of error	x	x	x	x	x	x
	Primary	Estimate Margin of error	x	0.0 0.0	x	5.2 9.8	0.5 0.9	3.0 3.4
	Manufacturing	Estimate Margin of error	6.8 10.2	0.0 0.0	x	x	x	x
	Wholesale and Retail	Estimate Margin of error	x	x	x	0.1 0.1	x	x
	Professional services	Estimate Margin of error	x	x	x	x	x	x
	Knowledge-based industry	Estimate Margin of error	x	0.0 0.0	x	x	x	x
	Other industries	Estimate Margin of error	x	0.0 0.0	x	0.4 0.7	x	x
Region	Atlantic	Estimate Margin of error	x	0.0 0.0	x	5.6 12.1	x	1.0 1.3
	Quebec	Estimate Margin of error	x	0.1 0.1	x	3.1 5.4	6.4 14.5	x
	Ontario	Estimate Margin of error	6.3 8.9	4.0 8.1	x	6.3 7.6	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	x	x	x	x	x	x
	Alberta and Northwest Territories	Estimate Margin of error	x	0.0 0.0	3.6 5.8	0.4 0.8	0.0 0.0	x
	British Columbia and Yukon	Estimate Margin of error	x	0.0 0.0	x	1.6 2.8	0.4 0.8	0.0 0.0
Female ownership	≥ 0% and <50%	Estimate Margin of error	x	0.0 0.0	x	6.0 5.8	8.7 9.1	x
	50%	Estimate Margin of error	x	x	1.5 3.3	0.5 1.1	0.0 0.0	x
	>50%	Estimate Margin of error	x	x	x	x	x	x
	0%	Estimate Margin of error	x	0.0 0.0	x	1.9 2.1	x	x
Export and non-export activities	Exporter	Estimate Margin of error	9.3 12.8	6.5 12.7	x	8.4 10.3	x	x
	Non-exporter	Estimate Margin of error	x	0.0 0.0	x	2.4 3.3	x	x
Rural or urban location	Rural	Estimate Margin of error	x	0.1 0.2	7.1 12.5	0.0 0.0	0.0 0.0	x
	Urban	Estimate Margin of error	x	2.3 4.5	x	4.7 4.4	x	x
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x	x	x	x	x	x
	Owners not part of visible minorities	Estimate Margin of error	x	2.2 4.4	x	3.9 4.1	x	x
Majority owner by age group	< 18 years old	Estimate Margin of error	x	x	x	x	x	x
	18 to 29	Estimate Margin of error	x	x	x	x	x	x
	30 to 39	Estimate Margin of error	x	0.0 0.0	x	5.7 10.5	6.7 13.5	x
	40 to 64	Estimate Margin of error	x	2.8 5.7	x	2.3 2.1	x	12.7 14.0
	≥ 65	Estimate Margin of error	x	x	x	x	x	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x	0.0 0.0	x	0.8 1.4	0.1 0.1	x
	>0% and ≤ 10%	Estimate Margin of error	x	x	x	6.4 10.9	x	7.7 13.6
	>10% and ≤ 20%	Estimate Margin of error	x	0.1 0.2	7.1 11.1	4.1 7.0	x	0.0 0.0
	>20%	Estimate Margin of error	7.5 12.2	0.0 0.0	x	8.1 12.2	x	0.8 1.7
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	x	0.0 0.0	x	1.6 2.2	0.0 0.0	x
	>0% and ≤ 10%	Estimate Margin of error	x	7.5 14.2	x	6.9 10.3	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	0.1 0.1	x	1.6 3.0	x	1.8 3.9
	>20%	Estimate Margin of error	5.9 12.5	0.0 0.0	x	6.5 11.1	x	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x	0.0 0.0	x	2.5 3.4	x	1.2 1.8
	2000-2001	Estimate Margin of error	x	0.0 0.0	x	4.3 6.9	x	1.3 1.7
Year that they started selling goods and services	1998-1999	Estimate Margin of error	7.7 11.1	0.1 0.1	x	x	x	0.0 0.0
	Prior to and including 1997	Estimate Margin of error	x	3.6 7.1	x	1.4 1.5	7.6 9.5	x
	English	Estimate Margin of error	16.0 12.1	3.3 6.6	x	6.4 6.4	x	11.3 14.4
First language of majority owner	French	Estimate Margin of error	x	0.0 0.0	x	0.8 1.5	2.8 6.2	x
	Other non-official language	Estimate Margin of error	x	0.0 0.0	x	0.9 1.5	x	x

**Table 10**  
**Proportion of SMEs that were provided with an investment as a result of their last request for equity financing**

Survey question: F2 Was an investment provided as a result of this request?			Yes
Applies to SMEs that approached at least one investor for equity financing. Applies to their last request			Percentage
SMEs by	All SMEs	Estimate	x
		Margin of error	
Number of full-time equivalent employees by size group	0	Estimate	x
		Margin of error	
	1 to 4	Estimate	x
		Margin of error	
	5 to 19	Estimate	x
		Margin of error	
	20 to 99	Estimate	x
		Margin of error	
	100 to 499	Estimate	x
		Margin of error	
Industry	Agriculture	Estimate	x
		Margin of error	
	Primary	Estimate	93.7
		Margin of error	12.3
	Manufacturing	Estimate	x
		Margin of error	
	Wholesale and Retail	Estimate	x
	Margin of error		
Professional services	Estimate	x	
	Margin of error		
Knowledge-based industry	Estimate	x	
	Margin of error		
Other industries	Estimate	x	
	Margin of error		
Region	Atlantic	Estimate	x
		Margin of error	
	Quebec	Estimate	99.6
		Margin of error	0.8
	Ontario	Estimate	x
		Margin of error	
Manitoba, Saskatchewan and Nunavut	Estimate	x	
	Margin of error		
Alberta and Northwest Territories	Estimate	98.1	
	Margin of error	4.3	
British Columbia and Yukon	Estimate	x	
	Margin of error		
Female ownership	≥ 0% and <50%	Estimate	82.6
		Margin of error	13.0
	50%	Estimate	x
		Margin of error	
>50%	Estimate	x	
	Margin of error		
0%	Estimate	x	
	Margin of error		
Export and non-export activities	Exporter	Estimate	x
		Margin of error	
	Non-exporter	Estimate	x
		Margin of error	
Rural or urban location	Rural	Estimate	x
		Margin of error	
	Urban	Estimate	x
		Margin of error	
Visible minority ownership	Owners part of visible minorities	Estimate	x
		Margin of error	
	Owners not part of visible minorities	Estimate	x
		Margin of error	
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	x
		Margin of error	
	30 to 39	Estimate	90.8
	Margin of error	14.7	
40 to 64	Estimate	x	
	Margin of error		
≥ 65	Estimate	x	
	Margin of error		
Ratio of research and development expenditure to investment expenditure	0%	Estimate	x
		Margin of error	
	>0% and ≤ 10%	Estimate	x
		Margin of error	
>10% and ≤ 20%	Estimate	x	
	Margin of error		
>20%	Estimate	x	
	Margin of error		
Ratio of technology expenditure to investment expenditure	0%	Estimate	x
		Margin of error	
	>0% and ≤ 10%	Estimate	x
		Margin of error	
>10% and ≤ 20%	Estimate	x	
	Margin of error		
>20%	Estimate	x	
	Margin of error		
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	x
		Margin of error	
>10% and ≤ 20%	Estimate	x	
	Margin of error		
>20%	Estimate	x	
	Margin of error		
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	x
		Margin of error	
>10% and ≤ 20%	Estimate	x	
	Margin of error		
>20%	Estimate	x	
	Margin of error		
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x
	Margin of error		
Year that they started selling goods and services	2000-2001	Estimate	x
		Margin of error	
	1998-1999	Estimate	x
	Margin of error		
Prior to and including 1997	Estimate	x	
	Margin of error		
First language of majority owner	English	Estimate	x
		Margin of error	
	French	Estimate	99.8
	Margin of error	0.3	
Other non-official language	Estimate	x	
	Margin of error		

**Table 11**  
**Total and average amounts of equity financing provided**

Survey question: F3 What was the total value of the investment provided by the investor?		Total	Average
Applies to SMEs that were provided with equity financing for their last request		Millions of dollars	Dollars
SMEs by	All SMEs	Estimate <i>Margin of error</i>	Estimate <i>Margin of error</i>
Number of full-time equivalent employees by size group	0	x x	x x
	1 to 4	x x	x x
	5 to 19	x x	x x
	20 to 99	x x	x x
	100 to 499	x x	x x
Industry	Agriculture	x x	x x
	Primary	x x	x x
	Manufacturing	x x	x x
	Wholesale and Retail	x x	x x
	Professional services	x x	x x
	Knowledge-based industry	x x	x x
	Other industries	x x	x x
Region	Atlantic	x x	x x
	Quebec	x x	x x
	Ontario	x x	x x
	Manitoba, Saskatchewan and Nunavut	x x	x x
	Alberta and Northwest Territories	x x	x x
	British Columbia and Yukon	x x	x x
Female ownership	≥ 0% and <50%	x x	x x
	50%	x x	x x
	>50%	x x	x x
	0%	x x	x x
Export and non-export activities	Exporter	x x	x x
	Non-exporter	x x	x x
Rural or urban location	Rural	x x	x x
	Urban	x x	x x
Visible minority ownership	Owners part of visible minorities	x x	x x
	Owners not part of visible minorities	x x	x x
Majority owner by age group	< 18 years old	x x	x x
	18 to 29	x x	x x
	30 to 39	x x	x x
	40 to 64	x x	x x
	≥ 65	x x	x x
Ratio of research and development expenditure to investment expenditure	0%	x x	x x
	>0% and ≤ 10%	x x	x x
	>10% and ≤ 20%	x x	x x
	>20%	x x	x x
Ratio of technology expenditure to investment expenditure	0%	x x	x x
	>0% and ≤ 10%	x x	x x
	>10% and ≤ 20%	x x	x x
	>20%	x x	x x
Average sales growth for the period of 1998 - 2001	<0%	x x	0 0
	≥0% and ≤ 10%	x x	113,607 31,090
	>10% and ≤ 20%	x x	x x
	>20%	x x	x x
Average sales growth for the period of 1996 - 2001	<0%	x x	0 0
	≥0% and ≤ 10%	x x	122,573 18,067
	>10% and ≤ 20%	x x	x x
	>20%	x x	x x
Cumulative sales growth for the period 1998 - 2001	>50%	x x	x x
Year that they started selling goods and services	2000-2001	x x	x x
	1998-1999	x x	x x
	Prior to and including 1997	x x	x x
First language of majority owner	English	x x	x x
	French	x x	x x
	Other non-official language	x x	x x

Table 12

## Proportion of SMEs indicating existing credit limits were reduced by a credit supplier

Survey question: G1 In 2001, did any financial institution or other credit supplier reduce any of the business' existing credit limits?		Yes	
Applies to all SMEs		Percentage	
SMEs by ↓	All SMEs →	Estimate Margin of error	1.2 0.6
Number of full-time equivalent employees by size group	0	Estimate Margin of error	0.7 0.8
	1 to 4	Estimate Margin of error	1.9 1.2
	5 to 19	Estimate Margin of error	1.0 0.9
	20 to 99	Estimate Margin of error	1.7 1.6
	100 to 499	Estimate Margin of error	1.3 1.4
	Industry	Agriculture	Estimate Margin of error
Primary		Estimate Margin of error	1.3 1.2
Manufacturing		Estimate Margin of error	0.9 0.8
Wholesale and Retail		Estimate Margin of error	4.5 3.1
Professional services		Estimate Margin of error	0.6 0.9
Knowledge-based industry		Estimate Margin of error	1.7 1.9
Other industries		Estimate Margin of error	0.5 0.6
Region	Atlantic	Estimate Margin of error	2.3 1.9
	Quebec	Estimate Margin of error	0.8 0.9
	Ontario	Estimate Margin of error	2.0 1.4
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	0.5 0.9
	Alberta and Northwest Territories	Estimate Margin of error	0.4 0.7
	British Columbia and Yukon	Estimate Margin of error	0.7 0.9
Female ownership	≥ 0% and <50%	Estimate Margin of error	1.2 0.8
	50%	Estimate Margin of error	1.0 1.2
	>50%	Estimate Margin of error	1.4 1.4
	0%	Estimate Margin of error	1.4 0.9
Export and non-export activities	Exporter	Estimate Margin of error	1.3 1.1
	Non-exporter	Estimate Margin of error	1.2 0.6
Rural or urban location	Rural	Estimate Margin of error	0.6 0.5
	Urban	Estimate Margin of error	1.5 0.8
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	0.1 0.2
	Owners not part of visible minorities	Estimate Margin of error	1.3 0.6
Majority owner by age group	< 18 years old	Estimate Margin of error	x x
	18 to 29	Estimate Margin of error	5.8 10.8
	30 to 39	Estimate Margin of error	1.0 0.8
	40 to 64	Estimate Margin of error	1.2 0.7
	≥ 65	Estimate Margin of error	1.0 2.0
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	0.9 0.6
	>0% and ≤ 10%	Estimate Margin of error	2.3 1.7
	>10% and ≤ 20%	Estimate Margin of error	1.5 3.0
	>20%	Estimate Margin of error	0.9 1.3
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	1.2 0.9
	>0% and ≤ 10%	Estimate Margin of error	1.1 0.8
	>10% and ≤ 20%	Estimate Margin of error	1.6 2.2
	>20%	Estimate Margin of error	1.5 2.6
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	0.0 0.0
	≥0% and ≤ 10%	Estimate Margin of error	0.6 0.5
	>10% and ≤ 20%	Estimate Margin of error	0.4 0.7
	>20%	Estimate Margin of error	3.6 6.9
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	0.0 0.0
	≥0% and ≤ 10%	Estimate Margin of error	0.3 0.4
	>10% and ≤ 20%	Estimate Margin of error	2.9 5.7
	>20%	Estimate Margin of error	0.7 1.2
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	2.3 1.9
Year that they started selling goods and services	2000-2001	Estimate Margin of error	0.2 0.3
	1998-1999	Estimate Margin of error	2.1 2.5
	Prior to and including 1997	Estimate Margin of error	1.2 0.6
First language of majority owner	English	Estimate Margin of error	1.0 0.6
	French	Estimate Margin of error	1.0 1.0
	Other non-official language	Estimate Margin of error	2.9 3.0



**Table 13**  
**Reasons why financial institutions or other credit suppliers reduced any of the business' existing credit limits**

Survey question: G2 What were the reasons for reducing the credit limit?			Change in market conditions	Drop in the market value of collateral	Deterioration in credit record	Change in financial performance of business	All other reasons	No reasons
Applies to SMEs that had their business' existing credit limits reduced by any financial institution or other credit supplier								
Mark all that apply			Percentage					
SMEs by	All SMEs	Estimate	x	0.8	2.5	3.9	x	x
		Margin of error		1.2	3.0	6.2		
Number of full-time equivalent employees by size group	0	Estimate	x	x	x	x	x	x
		Margin of error						
	1 to 4	Estimate	x	0.0	0.0	5.3	x	x
		Margin of error		0.0	0.0	10.7		
	5 to 19	Estimate	7.2	4.8	7.6	4.9	90.0	0.0
		Margin of error	11.7	10.1	12.2	10.1	13.8	0.0
20 to 99	Estimate	3.1	3.1	3.2	5.5	94.4	0.0	
	Margin of error	6.6	6.6	6.6	8.9	8.9	0.0	
100 to 499	Estimate	x	x	x	x	x	x	
	Margin of error							
Industry	Agriculture	Estimate	x	x	x	x	x	x
		Margin of error						
	Primary	Estimate	x	x	x	x	x	x
		Margin of error						
	Manufacturing	Estimate	x	x	x	x	x	x
		Margin of error						
	Wholesale and Retail	Estimate	x	0.0	0.0	0.0	x	x
		Margin of error		0.0	0.0	0.0		
Professional services	Estimate	x	x	x	x	x	x	
	Margin of error							
Knowledge-based industry	Estimate	x	x	x	x	x	x	
	Margin of error							
Other industries	Estimate	x	x	x	x	x	x	
	Margin of error							
Region	Atlantic	Estimate	x	5.0	5.0	5.1	x	0.0
		Margin of error		10.3	10.3	10.3		0.0
	Quebec	Estimate	0.0	0.0	x	0.0	x	4.6
		Margin of error	0.0	0.0		0.1		9.3
	Ontario	Estimate	x	0.3	0.6	0.3	x	x
		Margin of error		0.7	0.9	0.7		
Manitoba, Saskatchewan and Nunavut	Estimate	x	x	x	x	x	x	
	Margin of error							
Alberta and Northwest Territories	Estimate	x	x	x	x	x	x	
	Margin of error							
British Columbia and Yukon	Estimate	x	x	x	x	x	x	
	Margin of error							
Female ownership	≥ 0% and <50%	Estimate	x	0.9	2.9	1.1	x	x
		Margin of error		1.8	4.5	1.9		
	50%	Estimate	x	x	x	x	x	x
		Margin of error						
>50%	Estimate	x	x	x	x	x	x	
	Margin of error							
0%	Estimate	x	1.0	3.1	1.2	x	x	
	Margin of error		2.0	4.9	2.1			
Export and non-export activities	Exporter	Estimate	2.1	1.7	1.7	1.7	97.7	0.0
		Margin of error	3.7	3.5	3.4	3.4	3.8	0.0
	Non-exporter	Estimate	x	0.7	2.6	4.2	x	x
		Margin of error		1.3	3.4	7.1		
Rural or urban location	Rural	Estimate	x	4.7	x	x	x	0.8
		Margin of error		9.5				1.7
Urban	Estimate	x	0.2	0.8	0.4	x	x	
	Margin of error		0.4	1.0	0.6			
Visible minority ownership	Owners part of visible minorities	Estimate	x	x	x	x	x	x
		Margin of error						
Owners not part of visible minorities	Estimate	x	0.6	2.4	3.8	x	x	
	Margin of error		1.2	3.0	6.3			
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x	x
		Margin of error						
	18 to 29	Estimate	x	x	x	x	x	x
		Margin of error						
	30 to 39	Estimate	1.7	0.1	x	x	x	0.0
		Margin of error	3.5	0.1				0.0
40 to 64	Estimate	x	1.2	1.4	1.2	x	x	
	Margin of error		2.0	2.1	2.0			
≥ 65	Estimate	x	x	x	x	x	x	
	Margin of error							
Ratio of research and development expenditure to investment expenditure	0%	Estimate	5.1	0.0	0.0	0.3	x	x
		Margin of error	10.0	0.1	0.0	0.5		
	>0% and ≤ 10%	Estimate	x	1.9	2.7	x	x	0.3
		Margin of error		3.2	3.8			0.5
>10% and ≤ 20%	Estimate	x	x	x	x	x	x	
	Margin of error							
>20%	Estimate	x	x	x	x	x	x	
	Margin of error							
Ratio of technology expenditure to investment expenditure	0%	Estimate	x	0.0	2.7	5.9	x	x
		Margin of error		0.0	4.9	11.4		
	>0% and ≤ 10%	Estimate	7.3	2.0	2.8	2.0	91.8	0.3
		Margin of error	11.1	3.3	4.0	3.3	11.4	0.5
>10% and ≤ 20%	Estimate	x	x	x	x	x	x	
	Margin of error							
>20%	Estimate	x	x	x	x	x	x	
	Margin of error							
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	x	x	x	x
		Margin of error						
	≥0% and ≤ 10%	Estimate	x	x	x	x	x	x
		Margin of error						
>10% and ≤ 20%	Estimate	x	x	x	x	x	x	
	Margin of error							
>20%	Estimate	x	x	x	x	x	x	
	Margin of error							
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x	x	x
		Margin of error						
	≥0% and ≤ 10%	Estimate	x	x	x	x	x	x
		Margin of error						
>10% and ≤ 20%	Estimate	x	x	x	x	x	x	
	Margin of error							
>20%	Estimate	x	x	x	x	x	x	
	Margin of error							
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x	0.0	3.5	x	x	0.0
		Margin of error		0.1	7.1			0.0
Year that they started selling goods and services	2000-2001	Estimate	x	x	x	x	x	x
		Margin of error						
	1998-1999	Estimate	x	x	x	x	x	x
	Margin of error							
Prior to and including 1997	Estimate	x	1.0	1.6	5.0	x	x	
	Margin of error		1.6	1.9	7.9			
First language of majority owner	English	Estimate	7.0	1.2	2.1	7.3	x	1.2
		Margin of error	10.8	2.3	2.9	12.0		2.5
	French	Estimate	0.0	0.0	7.0	0.0	93.0	0.6
		Margin of error	0.0	0.0	14.4	0.0	14.4	1.2
Other non-official language	Estimate	x	x	x	x	x	x	
	Margin of error							

"x" refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons

**Table 14**  
**Reasons for approaching existing credit supplier about already existing credit**

Survey question: G3 During 2001, did the business approach any of its existing credit suppliers for any of the following reasons?			Renegotiate interest rates prior to the existing renewal date	Consolidate existing loans or other debts	Renegotiate a new payment schedule	Increase existing credit limits	Renegotiate any other terms of credit
Applies to all SMEs Mark all that apply			Percentage				
SMEs by	All SMEs	Estimate	22.9	20.7	17.0	59.7	10.5
		Margin of error	2.3	2.3	2.1	2.7	1.6
Number of full-time equivalent employees by size group	0	Estimate	22.4	26.6	17.6	56.4	11.6
		Margin of error	3.8	4.1	3.6	4.4	2.4
	1 to 4	Estimate	21.7	18.7	17.3	61.2	11.3
		Margin of error	3.6	3.1	3.2	4.2	2.7
	5 to 19	Estimate	23.4	10.4	11.9	67.9	6.3
		Margin of error	5.6	4.2	4.6	6.4	3.1
	20 to 99	Estimate	35.8	10.0	23.5	55.8	5.0
	Margin of error	9.8	6.0	8.7	9.7	4.6	
100 to 499	Estimate	x	10.3	x	x	4.1	
	Margin of error		9.0			3.2	
Industry	Agriculture	Estimate	27.7	25.6	14.5	62.2	5.7
		Margin of error	5.8	5.9	4.6	6.4	3.1
	Primary	Estimate	18.8	20.5	52.8	18.9	28.0
		Margin of error	5.2	5.6	6.8	5.1	5.9
	Manufacturing	Estimate	18.8	14.7	8.6	80.0	3.8
		Margin of error	4.8	4.5	3.2	4.9	2.2
	Wholesale and Retail	Estimate	29.0	12.9	10.2	55.2	20.5
		Margin of error	6.3	4.6	3.7	6.5	5.6
Professional services	Estimate	23.8	14.4	7.5	66.2	13.1	
	Margin of error	5.3	3.8	3.0	5.8	4.3	
Knowledge-based industry	Estimate	1.9	4.9	9.1	63.7	22.0	
	Margin of error	1.4	2.5	3.8	6.3	5.4	
Other industries	Estimate	22.0	25.4	22.3	57.9	6.9	
	Margin of error	3.9	4.1	3.9	4.7	2.2	
Region	Atlantic	Estimate	23.0	23.2	23.2	56.0	10.7
		Margin of error	5.6	5.5	5.4	6.4	3.9
	Quebec	Estimate	22.4	24.2	17.9	58.5	8.4
		Margin of error	5.0	5.5	4.8	6.0	3.0
	Ontario	Estimate	23.4	19.0	14.3	63.3	9.0
		Margin of error	4.5	4.2	3.8	5.1	2.7
	Manitoba, Saskatchewan and Nunavut	Estimate	25.1	22.1	14.7	58.0	8.5
	Margin of error	6.1	6.1	5.1	7.1	3.7	
Alberta and Northwest Territories	Estimate	20.8	16.9	20.3	56.2	14.3	
	Margin of error	5.4	5.2	5.4	6.6	4.4	
British Columbia and Yukon	Estimate	23.0	20.4	18.1	58.1	15.1	
	Margin of error	6.2	5.7	5.6	7.0	5.0	
Female ownership	≥ 0% and <50%	Estimate	23.2	19.2	14.4	59.8	11.0
		Margin of error	2.9	2.8	2.4	3.4	2.0
	50%	Estimate	19.8	24.7	19.4	61.9	8.4
		Margin of error	4.8	5.6	5.1	5.9	3.1
	>50%	Estimate	24.8	21.7	23.5	57.0	10.8
	Margin of error	6.4	5.9	6.2	7.0	4.0	
0%	Estimate	23.2	19.8	14.5	59.5	11.5	
	Margin of error	3.2	3.2	2.7	3.8	2.3	
Export and non-export activities	Exporter	Estimate	26.1	14.9	14.7	68.2	7.5
		Margin of error	6.9	5.1	5.7	6.8	3.4
	Non-exporter	Estimate	22.5	21.4	17.3	58.6	10.8
	Margin of error	2.5	2.5	2.3	2.9	1.7	
Rural or urban location	Rural	Estimate	24.4	24.5	18.3	57.2	9.3
		Margin of error	4.3	4.6	4.0	5.0	2.8
	Urban	Estimate	22.3	19.2	16.5	60.6	10.9
	Margin of error	2.8	2.7	2.5	3.2	1.9	
Visible minority ownership	Owners part of visible minorities	Estimate	26.5	15.2	14.7	66.6	6.5
		Margin of error	8.8	6.7	6.6	9.1	3.7
	Owners not part of visible minorities	Estimate	22.6	21.1	17.2	59.1	10.8
	Margin of error	2.4	2.4	2.2	2.8	1.6	
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x
		Margin of error					
	18 to 29	Estimate	24.2	23.9	20.6	52.0	15.7
		Margin of error	12.0	10.8	11.2	14.1	11.7
	30 to 39	Estimate	25.3	20.4	18.0	60.4	12.0
		Margin of error	5.7	5.2	5.3	6.3	3.9
	40 to 64	Estimate	22.9	20.2	17.3	59.4	10.1
	Margin of error	2.8	2.7	2.5	3.3	1.8	
≥ 65	Estimate	17.6	23.8	12.0	61.8	8.2	
	Margin of error	7.1	8.9	6.3	9.0	5.0	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	22.0	22.8	17.7	58.6	10.3
		Margin of error	2.7	2.9	2.6	3.2	1.9
	>0% and ≤ 10%	Estimate	26.8	14.0	14.0	62.9	10.3
		Margin of error	5.0	3.9	3.7	5.4	3.3
	>10% and ≤ 20%	Estimate	x	28.2	x	x	6.0
	Margin of error		14.6			4.8	
>20%	Estimate	11.3	9.1	3.7	64.0	20.6	
	Margin of error	8.0	7.8	2.6	13.3	11.2	
Ratio of technology expenditure to investment expenditure	0%	Estimate	22.1	22.8	17.3	58.2	11.2
		Margin of error	3.3	3.4	3.0	3.9	2.3
	>0% and ≤ 10%	Estimate	22.9	18.6	17.0	61.0	9.1
		Margin of error	3.6	3.3	3.2	4.1	2.2
	>10% and ≤ 20%	Estimate	24.3	25.5	7.5	66.5	14.0
	Margin of error	11.6	12.2	5.2	12.2	8.1	
>20%	Estimate	34.1	9.5	19.8	61.2	12.4	
	Margin of error	14.2	10.0	14.1	14.1	7.3	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	19.1	21.4	x	18.1
		Margin of error		13.0	14.0		12.7
	≥0% and ≤ 10%	Estimate	16.8	18.8	13.2	65.7	12.1
		Margin of error	4.4	4.6	3.8	5.5	3.5
	>10% and ≤ 20%	Estimate	23.8	20.4	18.1	60.0	8.4
	Margin of error	8.5	9.2	8.3	10.1	6.0	
>20%	Estimate	x	x	x	x	3.1	
	Margin of error					4.2	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x	0.0
		Margin of error					0.0
	≥0% and ≤ 10%	Estimate	16.5	19.6	13.0	68.4	11.6
		Margin of error	4.8	5.3	4.4	5.8	3.7
	>10% and ≤ 20%	Estimate	22.3	x	5.3	44.1	18.0
	Margin of error	10.9		4.9	14.6	13.5	
>20%	Estimate	x	x	2.2	x	0.0	
	Margin of error			3.8		0.0	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	22.3	21.9	23.9	58.5	7.7
		Margin of error	4.6	5.2	5.4	5.9	3.0
Year that they started selling goods and services	2000-2001	Estimate	20.1	20.3	18.8	61.5	9.0
		Margin of error	5.3	5.7	5.3	6.8	3.4
	1998-1999	Estimate	17.6	25.4	21.1	59.8	13.2
		Margin of error	6.1	7.2	6.6	7.6	4.9
Prior to and including 1997	Estimate	24.0	20.0	16.1	59.4	10.2	
	Margin of error	2.8	2.7	2.4	3.2	1.8	
First language of majority owner	English	Estimate	23.8	21.0	17.6	59.5	11.0
		Margin of error	2.9	2.8	2.6	3.3	2.0
	French	Estimate	23.0	22.7	17.3	58.5	9.7
		Margin of error	5.1	5.5	4.7	6.2	3.4
Other non-official language	Estimate	18.2	15.5	13.6	62.5	9.1	
	Margin of error	5.8	5.8	5.2	7.4	4.1	

**Table 15**  
**Proportion of SMEs experiencing or anticipating cash flow problems**

Survey question: G4 During 2001, was the business either experiencing or anticipating any cash flow problems that led to a request to change its credit conditions?			
Applies to all SMEs			Yes
			Percentage
SMEs by	All SMEs	Estimate	8.7
		Margin of error	1.4
Number of full-time equivalent employees by size group	0	Estimate	6.9
		Margin of error	2.2
	1 to 4	Estimate	9.7
		Margin of error	2.5
	5 to 19	Estimate	11.6
		Margin of error	3.7
20 to 99		Estimate	8.5
		Margin of error	4.9
	100 to 499	Estimate	7.3
		Margin of error	7.0
Industry	Agriculture	Estimate	10.1
		Margin of error	3.7
	Primary	Estimate	10.0
		Margin of error	3.7
	Manufacturing	Estimate	13.6
		Margin of error	4.0
	Wholesale and Retail	Estimate	9.8
		Margin of error	3.8
Professional services	Estimate	6.2	
	Margin of error	2.6	
Knowledge-based industry	Estimate	10.1	
	Margin of error	3.8	
Other industries	Estimate	7.9	
	Margin of error	2.4	
Region	Atlantic	Estimate	7.1
		Margin of error	2.9
	Quebec	Estimate	5.2
		Margin of error	2.7
	Ontario	Estimate	10.3
		Margin of error	3.0
	Manitoba, Saskatchewan and Nunavut	Estimate	12.9
	Margin of error	4.6	
Alberta and Northwest Territories	Estimate	9.6	
	Margin of error	3.6	
British Columbia and Yukon	Estimate	7.5	
	Margin of error	3.2	
Female ownership	≥ 0% and <50%	Estimate	8.4
		Margin of error	1.7
	50%	Estimate	9.5
		Margin of error	3.4
>50%	Estimate	8.7	
	Margin of error	3.8	
0%	Estimate	8.3	
	Margin of error	1.9	
Export and non-export activities	Exporter	Estimate	12.2
		Margin of error	4.2
Non-exporter	Estimate	8.2	
	Margin of error	1.5	
Rural or urban location	Rural	Estimate	9.6
		Margin of error	2.4
Urban	Estimate	8.3	
	Margin of error	1.8	
Visible minority ownership	Owners part of visible minorities	Estimate	14.4
		Margin of error	6.5
Owners not part of visible minorities	Estimate	8.2	
	Margin of error	1.5	
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	6.1
		Margin of error	5.2
	30 to 39	Estimate	11.4
	Margin of error	4.0	
40 to 64	Estimate	8.7	
	Margin of error	1.7	
≥ 65	Estimate	3.9	
	Margin of error	3.3	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	7.8
		Margin of error	1.7
	>0% and ≤ 10%	Estimate	10.5
		Margin of error	3.0
>10% and ≤ 20%	Estimate	16.7	
	Margin of error	9.3	
>20%	Estimate	11.4	
	Margin of error	10.5	
Ratio of technology expenditure to investment expenditure	0%	Estimate	8.3
		Margin of error	2.0
	>0% and ≤ 10%	Estimate	8.7
		Margin of error	2.2
>10% and ≤ 20%	Estimate	12.8	
	Margin of error	7.1	
>20%	Estimate	11.7	
	Margin of error	8.9	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	10.3
		Margin of error	12.5
	≥0% and ≤ 10%	Estimate	6.8
		Margin of error	2.7
>10% and ≤ 20%	Estimate	6.6	
	Margin of error	4.9	
>20%	Estimate	6.5	
	Margin of error	8.1	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	6.6
		Margin of error	12.7
	≥0% and ≤ 10%	Estimate	5.6
		Margin of error	2.9
>10% and ≤ 20%	Estimate	10.4	
	Margin of error	9.0	
>20%	Estimate	2.9	
	Margin of error	4.6	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	12.0
	Margin of error	3.5	
Year that they started selling goods and services	2000-2001	Estimate	11.6
		Margin of error	4.2
	1998-1999	Estimate	9.1
	Margin of error	5.1	
Prior to and including 1997	Estimate	8.2	
	Margin of error	1.6	
First language of majority owner	English	Estimate	9.1
		Margin of error	1.8
	French	Estimate	5.8
	Margin of error	2.9	
Other non-official language	Estimate	11.4	
	Margin of error	4.5	

**Table 16**  
**Number of years that SMEs dealt with their financial Institution**

Survey question: G6 How many years has the business been dealing with this financial institution?			Number of years		
Applies to all SMEs			0 to 3	4 to 6	7 or more
			Percentage		
SMEs by	All SMEs	Estimate	19.3	18.4	62.3
		Margin of error	1.8	2.1	2.5
Number of full-time equivalent employees by size group	0	Estimate	17.9	17.4	64.7
		Margin of error	2.9	3.2	3.9
	1 to 4	Estimate	21.7	19.9	58.3
		Margin of error	3.1	3.4	4.0
	5 to 19	Estimate	18.8	17.1	64.1
		Margin of error	4.8	4.9	6.1
	20 to 99	Estimate	15.1	21.1	63.8
		Margin of error	7.2	7.9	9.1
	100 to 499	Estimate	6.8	12.5	80.7
		Margin of error	4.1	8.4	10.4
Industry	Agriculture	Estimate	8.2	7.5	84.3
		Margin of error	3.4	3.3	4.6
	Primary	Estimate	17.7	21.8	60.5
		Margin of error	4.3	5.2	5.8
	Manufacturing	Estimate	17.7	22.9	59.4
		Margin of error	4.3	5.1	5.7
	Wholesale and Retail	Estimate	20.9	15.6	63.4
	Margin of error	4.7	4.8	6.0	
	Professional services	Estimate	19.5	21.9	58.7
		Margin of error	4.0	5.0	5.5
	Knowledge-based industry	Estimate	31.2	30.8	38.0
		Margin of error	4.8	5.8	5.8
	Other industries	Estimate	20.7	19.4	59.9
		Margin of error	3.2	3.6	4.3
Region	Atlantic	Estimate	18.9	20.7	60.4
		Margin of error	4.2	5.2	6.0
	Quebec	Estimate	16.7	20.2	63.1
		Margin of error	3.8	4.9	5.5
	Ontario	Estimate	21.1	18.9	60.0
		Margin of error	3.6	3.8	4.6
	Manitoba, Saskatchewan and Nunavut	Estimate	12.5	11.3	76.2
	Margin of error	3.8	4.0	5.2	
	Alberta and Northwest Territories	Estimate	22.3	17.1	60.6
		Margin of error	4.8	4.7	6.0
	British Columbia and Yukon	Estimate	20.8	19.1	60.0
		Margin of error	4.9	5.4	6.4
Female ownership	≥ 0% and <50%	Estimate	19.2	17.7	63.1
		Margin of error	2.3	2.5	3.0
	50%	Estimate	16.8	16.6	66.6
		Margin of error	3.8	4.2	5.2
	>50%	Estimate	22.2	23.0	54.9
	Margin of error	5.3	5.6	6.7	
	0%	Estimate	20.0	17.9	62.1
		Margin of error	2.6	2.8	3.4
Export and non-export activities	Exporter	Estimate	16.3	18.1	65.6
		Margin of error	4.9	5.5	6.6
	Non-exporter	Estimate	19.7	18.5	61.9
		Margin of error	2.0	2.2	2.6
Rural or urban location	Rural	Estimate	16.2	14.2	69.6
		Margin of error	3.4	3.3	4.3
	Urban	Estimate	20.5	20.0	59.5
		Margin of error	2.2	2.5	3.0
Visible minority ownership	Owners part of visible minorities	Estimate	31.5	17.9	50.5
		Margin of error	7.7	6.8	8.9
	Owners not part of visible minorities	Estimate	18.3	18.5	63.2
		Margin of error	1.9	2.1	2.6
Majority owner by age group	< 18 years old	Estimate	x	x	x
		Margin of error			
	18 to 29	Estimate	46.9	24.5	28.6
		Margin of error	13.4	12.8	13.0
	30 to 39	Estimate	34.9	24.7	40.4
		Margin of error	5.7	5.3	6.1
	40 to 64	Estimate	16.2	18.2	65.6
		Margin of error	2.1	2.5	2.9
	≥ 65	Estimate	3.3	6.0	90.7
		Margin of error	2.0	3.6	4.1
Ratio of research and development expenditure to investment expenditure	0%	Estimate	19.1	17.9	63.0
		Margin of error	2.2	2.4	2.9
	>0% and ≤ 10%	Estimate	17.5	19.5	63.0
		Margin of error	3.7	4.2	5.0
	>10% and ≤ 20%	Estimate	32.1	26.2	41.7
	Margin of error	14.7	14.6	14.6	
	>20%	Estimate	28.0	15.5	56.5
		Margin of error	12.2	7.6	12.9
Ratio of technology expenditure to investment expenditure	0%	Estimate	16.7	18.7	64.7
		Margin of error	2.4	3.1	3.5
	>0% and ≤ 10%	Estimate	21.1	18.3	60.6
		Margin of error	3.1	2.9	3.8
	>10% and ≤ 20%	Estimate	34.8	18.9	46.4
	Margin of error	11.9	9.0	12.5	
	>20%	Estimate	26.3	16.1	57.6
		Margin of error	12.1	7.4	12.8
Average sales growth for the period of 1998 - 2001	<0%	Estimate	10.3	10.7	79.0
		Margin of error	7.9	8.5	11.4
	≥0% and ≤ 10%	Estimate	7.7	16.2	76.1
		Margin of error	2.6	4.0	4.6
	>10% and ≤ 20%	Estimate	10.8	18.9	70.4
	Margin of error	5.2	7.4	8.5	
	>20%	Estimate	x	x	x
		Margin of error			
Average sales growth for the period of 1996 - 2001	<0%	Estimate	0.5	2.8	96.7
		Margin of error	0.9	4.1	4.3
	≥0% and ≤ 10%	Estimate	8.0	13.3	78.7
		Margin of error	2.7	4.1	4.7
	>10% and ≤ 20%	Estimate	12.9	16.4	70.7
	Margin of error	8.6	9.2	12.0	
	>20%	Estimate	8.9	x	x
		Margin of error	11.0		
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	34.4	15.6	50.0
		Margin of error	5.0	4.5	5.7
Year that they started selling goods and services	2000-2001	Estimate	76.7	5.2	18.1
		Margin of error	6.5	3.3	6.1
	1998-1999	Estimate	46.4	37.1	16.5
		Margin of error	7.5	7.3	6.1
	Prior to and including 1997	Estimate	7.9	17.4	74.7
		Margin of error	1.7	2.3	2.6
First language of majority owner	English	Estimate	18.7	17.4	63.9
		Margin of error	2.3	2.4	3.0
	French	Estimate	16.3	21.8	61.9
	Margin of error	4.0	5.2	5.8	
	Other non-official language	Estimate	27.3	17.8	54.9
		Margin of error	5.9	5.3	7.1

Table 17

**Proportion of SMEs indicating their most important credit supplier was also where majority owners did their personal banking**

Survey question: G7 Was this also the institution where the majority of the owners of the business did their personal banking?		Yes	
Applies to all SMEs		Percentage	
SMEs by ↓	All SMEs →	Estimate	Margin of error
			75.7
			2.2
Number of full-time equivalent employees by size group	0	Estimate	81.2
		Margin of error	3.5
	1 to 4	Estimate	76.1
		Margin of error	3.6
	5 to 19	Estimate	64.2
		Margin of error	6.1
	20 to 99	Estimate	56.7
		Margin of error	9.2
	100 to 499	Estimate	x
		Margin of error	
Industry	Agriculture	Estimate	84.4
		Margin of error	4.6
	Primary	Estimate	79.4
		Margin of error	5.0
	Manufacturing	Estimate	70.7
		Margin of error	5.2
	Wholesale and Retail	Estimate	76.1
		Margin of error	5.1
	Professional services	Estimate	75.7
		Margin of error	4.8
	Knowledge-based industry	Estimate	72.8
		Margin of error	5.5
	Other industries	Estimate	73.9
		Margin of error	4.0
Region	Atlantic	Estimate	78.8
		Margin of error	5.0
	Quebec	Estimate	72.4
		Margin of error	5.3
	Ontario	Estimate	74.2
		Margin of error	4.3
	Manitoba, Saskatchewan and Nunavut	Estimate	82.6
	Margin of error	4.6	
	Alberta and Northwest Territories	Estimate	79.1
		Margin of error	5.1
	British Columbia and Yukon	Estimate	76.2
		Margin of error	5.5
Female ownership	≥ 0% and <50%	Estimate	76.0
		Margin of error	2.8
	50%	Estimate	76.1
		Margin of error	4.9
	>50%	Estimate	74.2
	Margin of error	6.2	
	0%	Estimate	76.0
		Margin of error	3.1
Export and non-export activities	Exporter	Estimate	73.3
		Margin of error	5.8
	Non-exporter	Estimate	76.0
		Margin of error	2.4
Rural or urban location	Rural	Estimate	83.6
		Margin of error	3.3
	Urban	Estimate	72.7
		Margin of error	2.8
Visible minority ownership	Owners part of visible minorities	Estimate	68.8
		Margin of error	8.0
	Owners not part of visible minorities	Estimate	76.2
		Margin of error	2.3
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	76.7
		Margin of error	11.9
	30 to 39	Estimate	75.9
		Margin of error	5.3
	40 to 64	Estimate	74.6
		Margin of error	2.8
	≥ 65	Estimate	82.7
		Margin of error	6.1
Ratio of research and development expenditure to investment expenditure	0%	Estimate	75.8
		Margin of error	2.7
	>0% and ≤ 10%	Estimate	75.4
		Margin of error	4.5
	>10% and ≤ 20%	Estimate	78.0
	Margin of error	10.8	
	>20%	Estimate	73.1
		Margin of error	10.7
Ratio of technology expenditure to investment expenditure	0%	Estimate	76.0
		Margin of error	3.3
	>0% and ≤ 10%	Estimate	75.7
		Margin of error	3.3
	>10% and ≤ 20%	Estimate	73.4
	Margin of error	10.6	
	>20%	Estimate	73.2
		Margin of error	10.3
Average sales growth for the period of 1998 - 2001	<0%	Estimate	84.9
		Margin of error	13.1
	≥0% and ≤ 10%	Estimate	76.2
		Margin of error	4.7
	>10% and ≤ 20%	Estimate	80.3
	Margin of error	7.1	
	>20%	Estimate	80.0
		Margin of error	14.6
Average sales growth for the period of 1996 - 2001	<0%	Estimate	94.4
		Margin of error	8.3
	≥0% and ≤ 10%	Estimate	76.5
		Margin of error	5.3
	>10% and ≤ 20%	Estimate	77.5
	Margin of error	12.2	
	>20%	Estimate	x
		Margin of error	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	73.7
		Margin of error	5.2
Year that they started selling goods and services	2000-2001	Estimate	74.5
		Margin of error	5.6
	1998-1999	Estimate	73.4
		Margin of error	7.0
	Prior to and including 1997	Estimate	76.2
		Margin of error	2.6
First language of majority owner	English	Estimate	77.3
		Margin of error	2.7
	French	Estimate	74.8
	Margin of error	5.3	
	Other non-official language	Estimate	69.6
		Margin of error	6.7

**Table 18**  
**Proportion of SMEs that purchased on credit, material, equipment, or inventory from a supplier**

Survey question: G8 During 2001, did the business make a request to purchase any materials, equipment or inventory on credit from a supplier?		Yes	
Applies to all SMEs		Percentage	
SMEs by	All SMEs	Estimate	21.6
		Margin of error	2.0
Number of full-time equivalent employees by size group	0	Estimate	15.7
		Margin of error	3.0
	1 to 4	Estimate	23.2
		Margin of error	3.3
	5 to 19	Estimate	30.3
		Margin of error	5.4
	20 to 99	Estimate	37.8
		Margin of error	8.9
	100 to 499	Estimate	28.9
		Margin of error	15.0
Industry	Agriculture	Estimate	26.0
		Margin of error	5.5
	Primary	Estimate	21.8
		Margin of error	5.0
	Manufacturing	Estimate	36.7
		Margin of error	5.8
	Wholesale and Retail	Estimate	31.7
		Margin of error	5.7
	Professional services	Estimate	14.2
		Margin of error	4.0
	Knowledge-based industry	Estimate	15.1
		Margin of error	4.4
	Other industries	Estimate	18.1
		Margin of error	3.2
Region	Atlantic	Estimate	26.5
		Margin of error	5.3
	Quebec	Estimate	12.1
		Margin of error	3.3
	Ontario	Estimate	22.4
		Margin of error	3.9
	Manitoba, Saskatchewan and Nunavut	Estimate	32.1
		Margin of error	6.4
	Alberta and Northwest Territories	Estimate	26.6
		Margin of error	5.6
	British Columbia and Yukon	Estimate	22.1
		Margin of error	5.3
Female ownership	≥ 0% and <50%	Estimate	23.3
		Margin of error	2.6
	50%	Estimate	23.4
		Margin of error	4.7
	>50%	Estimate	13.8
		Margin of error	3.9
	0%	Estimate	22.4
		Margin of error	2.9
Export and non-export activities	Exporter	Estimate	33.1
		Margin of error	6.2
	Non-exporter	Estimate	20.2
		Margin of error	2.1
Rural or urban location	Rural	Estimate	22.3
		Margin of error	3.7
	Urban	Estimate	21.3
		Margin of error	2.4
Visible minority ownership	Owners part of visible minorities	Estimate	22.9
		Margin of error	7.5
	Owners not part of visible minorities	Estimate	21.5
		Margin of error	2.1
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	31.3
		Margin of error	14.0
	30 to 39	Estimate	26.6
		Margin of error	5.2
	40 to 64	Estimate	21.0
		Margin of error	2.4
	≥ 65	Estimate	13.6
		Margin of error	5.1
Ratio of research and development expenditure to investment expenditure	0%	Estimate	18.8
		Margin of error	2.3
	>0% and ≤ 10%	Estimate	31.1
		Margin of error	4.8
	>10% and ≤ 20%	Estimate	24.3
		Margin of error	14.3
	>20%	Estimate	18.5
		Margin of error	9.6
Ratio of technology expenditure to investment expenditure	0%	Estimate	16.9
		Margin of error	2.6
	>0% and ≤ 10%	Estimate	27.2
		Margin of error	3.4
	>10% and ≤ 20%	Estimate	26.3
		Margin of error	10.9
	>20%	Estimate	23.2
		Margin of error	10.1
Average sales growth for the period of 1998 - 2001	<0%	Estimate	14.9
		Margin of error	10.0
	≥0% and ≤ 10%	Estimate	23.0
		Margin of error	4.5
	>10% and ≤ 20%	Estimate	18.8
		Margin of error	7.2
	>20%	Estimate	20.9
		Margin of error	14.5
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	19.5
		Margin of error	4.6
	>10% and ≤ 20%	Estimate	19.7
		Margin of error	10.1
	>20%	Estimate	x
		Margin of error	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	23.5
		Margin of error	4.6
Year that they started selling goods and services	2000-2001	Estimate	22.4
		Margin of error	5.1
	1998-1999	Estimate	20.8
		Margin of error	5.8
	Prior to and including 1997	Estimate	21.6
		Margin of error	2.3
First language of majority owner	English	Estimate	24.5
		Margin of error	2.6
	French	Estimate	12.4
		Margin of error	3.2
	Other non-official language	Estimate	22.7
		Margin of error	6.0

Table 19

## Proportion of SMEs that had their purchases on credit turned down by the supplier

Survey question: G9 Did any suppliers turn down a request by the business for this type of credit during 2001?		Yes	
Applies to SMEs that made a request to purchase materials, equipment, or inventory on credit from a supplier		Percentage	
SMEs by	All SMEs	Estimate	Margin of error
		7.6	2.4
Number of full-time equivalent employees by size group	0	Estimate	5.9
		Margin of error	3.7
	1 to 4	Estimate	8.8
		Margin of error	4.5
	5 to 19	Estimate	8.0
		Margin of error	4.9
Industry	20 to 99	Estimate	6.9
		Margin of error	5.1
	100 to 499	Estimate	7.3
		Margin of error	6.8
	Agriculture	Estimate	7.9
		Margin of error	6.3
Region	Primary	Estimate	16.6
		Margin of error	9.1
	Manufacturing	Estimate	13.0
		Margin of error	6.3
	Wholesale and Retail	Estimate	5.8
		Margin of error	4.2
	Professional services	Estimate	5.0
		Margin of error	6.4
Female ownership	Knowledge-based industry	Estimate	6.2
		Margin of error	7.5
	Other Industries	Estimate	7.4
		Margin of error	4.5
	Atlantic	Estimate	6.9
		Margin of error	5.6
	Quebec	Estimate	17.9
		Margin of error	11.3
Export and non-export activities	Ontario	Estimate	5.5
		Margin of error	3.4
	Manitoba, Saskatchewan and Nunavut	Estimate	6.7
		Margin of error	5.4
Rural or urban location	Alberta and Northwest Territories	Estimate	6.4
		Margin of error	4.3
	British Columbia and Yukon	Estimate	5.7
		Margin of error	6.0
Visible minority ownership	≥ 0% and <50%	Estimate	7.4
		Margin of error	2.9
	50%	Estimate	6.6
		Margin of error	5.7
Majority owner by age group	>50%	Estimate	10.0
		Margin of error	6.5
	0%	Estimate	7.8
		Margin of error	2.9
Ratio of research and development expenditure to investment expenditure	Exporter	Estimate	8.8
		Margin of error	5.8
	Non-exporter	Estimate	7.3
		Margin of error	2.6
Ratio of technology expenditure to investment expenditure	Rural	Estimate	9.5
		Margin of error	4.5
	Urban	Estimate	6.8
		Margin of error	2.9
Average sales growth for the period of 1998 - 2001	Owners part of visible minorities	Estimate	9.1
		Margin of error	10.2
	Owners not part of visible minorities	Estimate	7.4
		Margin of error	2.5
Average sales growth for the period of 1996 - 2001	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	11.8
		Margin of error	11.7
	30 to 39	Estimate	11.4
		Margin of error	6.2
Cumulative sales growth for the period 1998 - 2001	40 to 64	Estimate	6.3
		Margin of error	2.8
	≥ 65	Estimate	4.1
		Margin of error	4.1
Year that they started selling goods and services	0%	Estimate	8.4
		Margin of error	3.3
	>0% and ≤ 10%	Estimate	6.1
		Margin of error	3.3
First language of majority owner	>10% and ≤ 20%	Estimate	11.3
		Margin of error	12.4
	>20%	Estimate	0.5
		Margin of error	0.7
English	0%	Estimate	8.7
		Margin of error	4.4
	>0% and ≤ 10%	Estimate	6.2
		Margin of error	2.8
French	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	5.2
		Margin of error	7.1
Other non-official language	<0%	Estimate	0.1
		Margin of error	0.1
	≥0% and ≤ 10%	Estimate	4.8
		Margin of error	4.0
English	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	0.0
		Margin of error	0.0
French	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	5.5
		Margin of error	5.1
Other non-official language	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
English	>50%	Estimate	8.9
		Margin of error	4.8
	2000-2001	Estimate	16.1
French		Margin of error	8.8
	1998-1999	Estimate	2.6
		Margin of error	3.6
Other non-official language	Prior to and including 1997	Estimate	7.1
		Margin of error	2.8
	English	Estimate	6.9
	Margin of error	2.5	
French	French	Estimate	17.3
		Margin of error	10.9
	Other non-official language	Estimate	1.9
	Margin of error	1.8	

**Table 20**  
**Legal status of SME**

Survey question: H1 Was the business a...			Corporation	Sole proprietorship	Partnership
Applies to all SMEs Mark one only					
SMEs by	All SMEs	Estimate	52.7	37.4	10.0
		Margin of error	2.5	2.5	1.6
Number of full-time equivalent employees by size group	0	Estimate	37.3	53.7	9.0
		Margin of error	4.2	4.3	2.4
	1 to 4	Estimate	56.2	31.8	11.9
		Margin of error	4.1	3.8	2.6
	5 to 19	Estimate	78.8	12.0	9.2
		Margin of error	5.5	4.5	3.9
	20 to 99	Estimate	87.8	6.4	5.7
		Margin of error	5.7	5.1	2.9
	100 to 499	Estimate	97.1	0.5	2.4
		Margin of error	2.4	0.9	2.1
Industry	Agriculture	Estimate	23.9	51.9	24.2
		Margin of error	5.2	6.3	5.5
	Primary	Estimate	53.1	38.3	8.6
		Margin of error	5.8	5.6	3.5
	Manufacturing	Estimate	68.2	25.6	6.2
		Margin of error	5.1	5.2	3.1
	Wholesale and Retail	Estimate	64.1	28.6	7.4
		Margin of error	6.0	5.7	3.2
Professional services	Estimate	48.7	45.7	5.7	
	Margin of error	5.8	5.8	2.4	
Knowledge-based industry	Estimate	70.5	25.8	3.7	
	Margin of error	5.1	4.9	2.2	
Other industries	Estimate	54.1	36.7	9.3	
	Margin of error	4.4	4.3	2.6	
Region	Atlantic	Estimate	50.1	41.8	8.0
		Margin of error	5.9	5.9	3.4
	Quebec	Estimate	57.1	34.3	8.6
		Margin of error	5.7	5.6	3.3
	Ontario	Estimate	49.4	40.6	10.0
		Margin of error	4.7	4.8	3.0
	Manitoba, Saskatchewan and Nunavut	Estimate	34.1	48.3	17.6
	Margin of error	6.0	6.6	5.1	
Alberta and Northwest Territories	Estimate	57.9	32.2	10.0	
	Margin of error	6.1	6.0	3.8	
British Columbia and Yukon	Estimate	61.9	30.0	8.1	
	Margin of error	6.5	6.0	3.7	
Female ownership	≥ 0% and <50%	Estimate	53.4	38.9	7.7
		Margin of error	3.2	3.2	1.8
	50%	Estimate	55.2	21.0	23.8
		Margin of error	5.6	4.9	5.0
	>50%	Estimate	47.3	49.1	3.6
	Margin of error	6.7	6.7	2.2	
0%	Estimate	49.8	44.2	6.0	
	Margin of error	3.6	3.6	1.8	
Export and non-export activities	Exporter	Estimate	73.1	20.8	6.2
		Margin of error	6.1	5.6	3.3
	Non-exporter	Estimate	50.1	39.5	10.4
	Margin of error	2.7	2.7	1.7	
Rural or urban location	Rural	Estimate	35.2	48.7	16.2
		Margin of error	4.4	4.8	3.5
	Urban	Estimate	59.3	33.1	7.6
	Margin of error	3.0	2.9	1.7	
Visible minority ownership	Owners part of visible minorities	Estimate	63.2	27.6	9.3
		Margin of error	8.9	8.3	5.8
	Owners not part of visible minorities	Estimate	51.8	38.2	10.0
	Margin of error	2.6	2.6	1.6	
Majority owner by age group	< 18 years old	Estimate	x	x	x
		Margin of error			
	18 to 29	Estimate	42.4	51.1	6.4
		Margin of error	13.7	13.6	5.7
	30 to 39	Estimate	47.9	44.3	7.8
		Margin of error	6.1	6.1	3.4
40 to 64	Estimate	54.2	35.1	10.7	
	Margin of error	3.1	3.0	1.9	
≥ 65	Estimate	54.0	35.9	10.1	
	Margin of error	8.8	8.6	5.5	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	50.7	39.7	9.6
		Margin of error	3.1	3.0	1.8
	>0% and ≤ 10%	Estimate	57.3	31.6	11.0
		Margin of error	5.3	5.1	3.2
	>10% and ≤ 20%	Estimate	x	x	15.6
	Margin of error			13.7	
>20%	Estimate	72.0	21.1	7.0	
	Margin of error	11.6	10.0	7.6	
Ratio of technology expenditure to investment expenditure	0%	Estimate	51.0	38.7	10.3
		Margin of error	3.7	3.6	2.3
	>0% and ≤ 10%	Estimate	53.9	36.1	9.9
		Margin of error	3.9	3.9	2.3
	>10% and ≤ 20%	Estimate	62.7	32.7	4.6
	Margin of error	11.8	11.5	4.5	
>20%	Estimate	55.7	35.9	8.4	
	Margin of error	13.3	13.6	6.3	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	8.2
		Margin of error			7.9
	≥0% and ≤ 10%	Estimate	50.9	38.7	10.4
		Margin of error	5.5	5.5	3.2
	>10% and ≤ 20%	Estimate	57.0	34.5	8.4
	Margin of error	9.7	9.5	4.9	
>20%	Estimate	x	x	0.6	
	Margin of error			0.8	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x
		Margin of error			
	≥0% and ≤ 10%	Estimate	48.3	40.4	11.2
		Margin of error	6.1	6.1	3.6
	>10% and ≤ 20%	Estimate	67.6	28.9	3.5
	Margin of error	14.2	14.1	4.1	
>20%	Estimate	x	x	0.0	
	Margin of error			0.0	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	50.1	39.2	10.7
		Margin of error	5.7	5.7	3.6
Year that they started selling goods and services	2000-2001	Estimate	51.8	38.9	9.2
		Margin of error	6.7	6.6	4.2
	1998-1999	Estimate	52.0	39.8	8.2
		Margin of error	7.5	7.4	4.1
Prior to and including 1997	Estimate	52.9	36.8	10.3	
	Margin of error	2.9	2.9	1.8	
First language of majority owner	English	Estimate	50.5	39.1	10.4
		Margin of error	3.0	3.1	1.9
	French	Estimate	53.7	36.1	10.2
		Margin of error	5.9	5.8	3.7
Other non-official language	Estimate	61.5	31.1	7.5	
	Margin of error	7.1	6.9	3.6	



**Table 21**  
**Year that SMEs obtained their current legal status**

Survey question: H2 When did the business obtain its current legal status?		2001	2000	1999	1998	1997	Prior to 1997	
Applies to all SMEs		Percentage						
SMEs by	All SMEs →	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	
		Margin of error	Margin of error	Margin of error	Margin of error	Margin of error	Margin of error	
		5.3 1.0	6.7 1.1	6.2 1.1	7.2 1.4	6.8 1.3	67.8 2.3	
Number of full-time equivalent employees by size group	0	Estimate Margin of error	4.3 1.7	6.4 1.7	6.7 1.9	6.9 2.2	7.4 2.3	68.3 3.8
	1 to 4	Estimate Margin of error	7.4 1.9	6.9 1.5	6.6 1.8	8.3 2.5	6.6 1.9	64.2 3.8
	5 to 19	Estimate Margin of error	4.4 1.9	8.9 3.8	3.8 2.0	5.3 2.9	5.1 2.4	72.4 5.4
	20 to 99	Estimate Margin of error	1.8 1.5	2.1 1.5	5.4 5.0	6.0 5.2	7.7 6.3	77.0 8.6
	100 to 499	Estimate Margin of error	0.3 0.3	0.7 0.9	6.1 8.0	1.0 1.3	0.9 1.1	91.0 8.4
Industry	Agriculture	Estimate Margin of error	2.1 1.6	1.3 1.0	3.0 2.1	1.1 1.0	3.1 2.0	89.3 3.5
	Primary	Estimate Margin of error	3.3 1.6	7.4 3.0	7.8 3.3	6.2 3.0	9.8 3.6	65.5 5.6
	Manufacturing	Estimate Margin of error	3.9 1.9	4.9 2.0	5.1 2.3	4.5 2.5	7.7 3.3	74.0 4.9
	Wholesale and Retail	Estimate Margin of error	8.0 3.3	5.1 2.0	5.1 2.3	5.0 2.6	9.1 4.0	67.7 5.7
	Professional services	Estimate Margin of error	3.5 1.5	8.8 2.7	8.0 2.9	10.0 3.6	7.6 3.2	62.0 5.2
	Knowledge-based industry	Estimate Margin of error	6.3 2.1	11.0 3.3	13.9 3.9	8.8 3.3	11.3 4.2	48.7 5.8
	Other industries	Estimate Margin of error	5.9 1.8	7.8 2.0	6.2 2.0	8.9 2.7	6.0 2.2	65.1 4.1
Region	Atlantic	Estimate Margin of error	8.2 3.1	6.5 2.5	9.7 3.6	6.1 3.0	5.5 2.9	64.1 5.8
	Quebec	Estimate Margin of error	4.3 1.8	5.3 1.9	4.6 2.2	7.6 3.3	8.7 3.5	69.5 5.2
	Ontario	Estimate Margin of error	6.5 2.3	7.0 2.2	6.6 2.2	8.9 2.9	5.8 2.2	65.3 4.4
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	2.4 1.3	3.9 1.6	5.5 3.0	1.7 1.4	5.2 2.8	81.3 4.5
	Alberta and Northwest Territories	Estimate Margin of error	5.4 2.4	8.3 2.5	7.8 3.6	6.4 3.2	5.7 2.5	66.5 5.6
	British Columbia and Yukon	Estimate Margin of error	4.9 2.1	9.1 3.3	5.4 2.5	6.7 3.3	8.5 4.0	65.5 6.1
Female ownership	≥ 0% and <50%	Estimate Margin of error	5.3 1.3	6.2 1.3	5.4 1.2	6.7 1.7	5.9 1.4	70.5 2.8
	50%	Estimate Margin of error	4.1 1.5	7.6 2.8	6.2 2.7	5.4 2.7	4.1 2.1	72.6 4.9
	>50%	Estimate Margin of error	6.9 3.0	7.7 2.6	9.1 3.9	10.6 4.5	12.6 4.8	53.1 6.7
	0%	Estimate Margin of error	5.9 1.6	6.1 1.4	5.6 1.4	7.5 2.0	5.7 1.5	69.1 3.1
Export and non-export activities	Exporter	Estimate Margin of error	4.6 2.3	4.6 1.9	6.8 3.1	8.1 4.2	2.8 2.2	73.0 5.8
	Non-exporter	Estimate Margin of error	5.4 1.1	7.0 1.2	6.2 1.2	7.0 1.5	7.2 1.5	67.2 2.5
Rural or urban location	Rural	Estimate Margin of error	2.9 1.1	5.8 2.0	4.8 1.9	4.7 2.0	5.0 2.0	76.7 3.7
	Urban	Estimate Margin of error	6.3 1.4	7.1 1.3	6.8 1.4	8.1 1.8	7.4 1.7	64.4 2.9
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	13.2 5.6	7.6 3.7	7.9 4.5	8.1 4.0	7.7 4.8	55.6 8.7
	Owners not part of visible minorities	Estimate Margin of error	4.7 1.0	6.6 1.1	6.1 1.2	7.1 1.5	6.7 1.4	68.8 2.4
Majority owner by age group	< 18 years old	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	18 to 29	Estimate Margin of error	20.3 11.6	17.4 8.9	11.4 6.3	14.4 11.9	9.8 7.4	26.7 12.3
	30 to 39	Estimate Margin of error	8.0 2.4	9.3 2.6	12.7 4.1	9.7 4.0	10.9 3.7	49.4 6.1
	40 to 64	Estimate Margin of error	4.4 1.1	6.4 1.4	4.7 1.1	6.2 1.5	6.0 1.5	72.4 2.7
	≥ 65	Estimate Margin of error	3.2 4.2	1.2 1.0	2.9 2.2	7.2 5.4	2.9 3.0	82.5 7.2
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	5.6 1.3	6.4 1.2	6.2 1.4	6.9 1.7	6.8 1.6	68.1 2.8
	>0% and ≤ 10%	Estimate Margin of error	5.0 2.1	6.5 2.4	5.3 1.8	8.1 3.0	5.8 2.6	69.3 4.7
	>10% and ≤ 20%	Estimate Margin of error	0.9 1.2	12.9 9.6	7.7 5.4	7.0 5.9	15.1 10.4	56.5 14.7
	>20%	Estimate Margin of error	4.1 3.3	13.3 10.6	12.7 8.5	6.4 5.9	6.4 5.0	57.1 12.9
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	5.9 1.6	5.2 1.4	4.8 1.4	6.8 2.0	7.0 2.0	70.4 3.3
	>0% and ≤ 10%	Estimate Margin of error	4.7 1.5	7.5 1.7	7.6 2.0	7.7 2.3	6.4 1.9	66.0 3.6
	>10% and ≤ 20%	Estimate Margin of error	7.5 5.2	20.8 10.6	12.8 9.4	11.2 7.2	2.7 2.2	45.1 12.3
	>20%	Estimate Margin of error	3.0 2.3	10.1 8.4	7.0 4.2	3.6 3.3	10.2 6.0	66.0 11.3
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	4.7 8.8	x x	19.0 13.9	3.5 4.4	1.4 2.0	x x
	≥0% and ≤ 10%	Estimate Margin of error	1.1 1.5	2.0 1.1	2.4 1.3	5.6 2.6	4.7 2.1	84.2 3.9
	>10% and ≤ 20%	Estimate Margin of error	1.6 1.8	0.4 0.5	5.7 3.2	8.3 5.3	15.9 8.0	68.1 9.2
	>20%	Estimate Margin of error	0.7 1.3	0.1 0.1	0.0 0.0	6.8 6.3	9.3 10.0	83.1 12.4
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	0.0 0.0	0.0 0.1	0.0 0.0	1.2 2.5	1.7 2.8	97.0 3.9
	≥0% and ≤ 10%	Estimate Margin of error	1.1 1.7	2.0 1.3	3.2 1.6	5.5 3.0	3.4 2.1	84.8 4.3
	>10% and ≤ 20%	Estimate Margin of error	4.0 5.8	0.6 0.9	5.6 3.4	3.1 2.4	13.0 10.6	73.7 12.1
	>20%	Estimate Margin of error	4.4 8.8	x x	0.0 0.0	0.0 0.0	x x	x x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	18.7 3.8	11.7 3.4	6.8 2.9	3.8 2.5	8.0 3.6	50.9 5.7
	Year that they started selling goods and services	Estimate Margin of error	35.1 6.2	52.8 6.7	3.7 2.2	1.6 2.7	0.6 0.9	6.2 4.5
Year that they started selling goods and services	1998-1999	Estimate Margin of error	1.8 1.5	2.7 2.0	44.5 7.4	45.7 7.6	3.3 2.7	2.0 1.4
	Prior to and including 1997	Estimate Margin of error	2.0 1.0	1.3 0.7	0.9 0.4	2.2 1.0	8.1 1.6	85.5 2.2
	First language of majority owner	Estimate Margin of error	4.4 1.1	6.8 1.4	6.8 1.5	6.7 1.7	5.9 1.4	69.4 2.8
First language of majority owner	French	Estimate Margin of error	4.4 1.8	5.5 2.1	4.6 2.3	7.6 3.4	9.2 3.7	68.7 5.4
	Other non-official language	Estimate Margin of error	11.8 4.7	8.2 3.0	6.1 3.0	8.6 3.9	7.0 3.8	58.3 7.0



**Table 23**  
**Number of contract workers as of December 31, 2001**

Survey question: H4 On December 31st 2001, how many contract workers did the business have in Canada?			Total number of contract workers	Average number of contract workers	
Applies to all SMEs					
SMEs by	All SMEs	Estimate Margin of error	1,686,889 342,828	1.5 0.3	
Number of full-time equivalent employees by size group	0	Estimate Margin of error	490,736 243,514	1.3 0.7	
	1 to 4	Estimate Margin of error	465,264 90,006	0.9 0.2	
	5 to 19	Estimate Margin of error	381,934 120,144	2.0 0.6	
	20 to 99	Estimate Margin of error	x x	5.3 3.3	
	100 to 499	Estimate Margin of error	16,609 8,243	3.2 1.9	
Industry	Agriculture/Primary	Estimate Margin of error	104,227 26,334	x x	
	Manufacturing	Estimate Margin of error	130,576 48,512	2.0 0.8	
	Wholesale and Retail	Estimate Margin of error	x x	1.9 1.7	
	Professional services	Estimate Margin of error	202,717 85,723	1.4 0.6	
	Knowledge-based industry	Estimate Margin of error	64,004 16,096	1.1 0.3	
	Tourism	Estimate Margin of error	86,943 41,398	x x	
	Other industries	Estimate Margin of error	797,234 235,941	1.6 0.4	
Region	Atlantic	Estimate Margin of error	100,402 35,959	x x	
	Quebec	Estimate Margin of error	270,772 74,347	0.9 0.3	
	Ontario	Estimate Margin of error	588,029 225,422	1.6 0.7	
	Prairies	Estimate Margin of error	374,758 173,264	x x	
	B.C.	Estimate Margin of error	352,714 172,844	x x	
	Territories	Estimate Margin of error	x x	x x	
Female ownership	≥ 0% and <50%	Estimate Margin of error	172,800 69,302	1.5 0.4	
	50%	Estimate Margin of error	290,486 98,125	1.3 0.5	
	>50%	Estimate Margin of error	x x	1.5 1.3	
	0%	Estimate Margin of error	956,368 261,695	1.5 0.4	
Export and non-export activities	Exporter	Estimate Margin of error	289,802 106,187	2.1 0.8	
	Non-exporter	Estimate Margin of error	1,397,087 326,833	1.4 0.4	
Rural or urban location	Rural	Estimate Margin of error	362,527 111,546	1.1 0.4	
	Urban	Estimate Margin of error	1,324,362 326,111	1.6 0.5	
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x x	1.9 1.5	
	Owners not part of visible minorities	Estimate Margin of error	1,510,693 315,198	1.4 0.4	
Majority owner by age group	< 18 years old	Estimate Margin of error	x x	x x	
	18 to 29	Estimate Margin of error	x x	x x	
	30 to 39	Estimate Margin of error	x x	1.1 0.3	
	40 to 64	Estimate Margin of error	x x	1.6 0.5	
	≥ 65	Estimate Margin of error	x x	1.0 0.7	
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x x	1.4 0.4	
	>0% and ≤ 10%	Estimate Margin of error	x x	1.6 0.5	
	>10% and ≤ 20%	Estimate Margin of error	x x	1.7 1.1	
	>20%	Estimate Margin of error	x x	0.8 0.3	
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	x x	1.4 0.6	
	>0% and ≤ 10%	Estimate Margin of error	x x	1.4 0.3	
	>10% and ≤ 20%	Estimate Margin of error	x x	3.1 2.5	
	>20%	Estimate Margin of error	x x	2.8 2.5	
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x x	0.3 0.2	
	≥0% and ≤ 10%	Estimate Margin of error	x x	1.6 1.1	
	>10% and ≤ 20%	Estimate Margin of error	x x	1.7 1.4	
	>20%	Estimate Margin of error	x x	3.2 2.6	
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x x	0.7 0.5	
	≥0% and ≤ 10%	Estimate Margin of error	x x	1.4 1.2	
	>10% and ≤ 20%	Estimate Margin of error	x x	1.5 0.7	
	>20%	Estimate Margin of error	x x	x x	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x x	0.9 0.3	
Year that they started selling goods and services	2000-2001	Estimate Margin of error	105,371 32,757	0.9 0.3	
	before 2000	Estimate Margin of error	1,581,518 341,538	x x	
First language of majority owner	English	Estimate Margin of error	x x	1.5 0.5	
	French	Estimate Margin of error	x x	1.0 0.3	
	Other non-official language	Estimate Margin of error	x x	1.8 0.9	

**Table 24  
Business ownership held by women**

Survey question: H5 What percentage of the business ownership was held by women?			0%	>0% and <50%	50%	>50% and <100%	100%
Applies to all SMEs			Percentage				
Mark one only							
SMEs by ↓	All SMEs →	Estimate	52.7	10.9	18.6	2.6	15.2
		Margin of error	2.6	1.5	1.9	0.9	2.0
Number of full-time equivalent employees by size group	0	Estimate	56.0	5.7	15.7	2.0	20.5
		Margin of error	4.3	1.9	2.9	1.4	3.7
	1 to 4	Estimate	51.2	11.9	22.4	2.7	11.8
		Margin of error	4.1	2.4	3.4	1.5	2.6
	5 to 19	Estimate	46.9	19.6	19.0	2.8	11.7
		Margin of error	6.4	5.2	4.9	2.1	4.6
20 to 99	Estimate	52.1	22.4	14.5	6.5	4.5	
	Margin of error	9.1	7.3	6.5	4.4	3.6	
100 to 499	Estimate	x	x	11.6	1.7	1.2	
	Margin of error			10.3	1.7	1.4	
Industry	Agriculture	Estimate	43.8	13.0	33.7	1.7	7.9
		Margin of error	6.3	4.1	6.1	1.6	3.6
	Primary	Estimate	62.2	18.5	16.2	0.0	3.1
		Margin of error	5.8	4.7	4.5	0.1	2.2
	Manufacturing	Estimate	54.3	14.8	18.2	2.6	10.0
		Margin of error	6.1	4.1	4.8	1.6	3.5
	Wholesale and Retail	Estimate	50.5	12.1	17.0	3.4	17.1
		Margin of error	6.3	3.9	4.4	2.2	4.8
Professional services	Estimate	57.9	10.4	9.4	2.6	19.7	
	Margin of error	5.8	3.4	3.3	2.0	4.7	
Knowledge-based industry	Estimate	59.8	12.6	18.2	0.6	8.9	
	Margin of error	5.9	4.1	4.6	0.5	3.2	
Other industries	Estimate	53.2	9.1	17.7	2.9	17.1	
	Margin of error	4.5	2.4	3.2	1.6	3.6	
Region	Atlantic	Estimate	53.4	10.8	18.7	2.3	14.7
		Margin of error	6.2	3.7	5.1	1.8	4.4
	Quebec	Estimate	56.2	10.6	12.6	3.1	17.5
		Margin of error	5.9	3.4	3.8	1.8	4.8
	Ontario	Estimate	55.5	9.5	16.2	3.3	15.4
		Margin of error	4.9	2.5	3.4	2.0	3.8
	Manitoba, Saskatchewan and Nunavut	Estimate	52.4	14.1	24.1	0.5	8.9
		Margin of error	6.9	4.6	5.8	0.9	3.7
Alberta and Northwest Territories	Estimate	43.0	15.5	26.6	0.9	14.0	
	Margin of error	6.4	4.5	5.1	0.8	4.7	
British Columbia and Yukon	Estimate	48.7	8.4	23.9	2.9	16.1	
	Margin of error	6.7	3.5	5.7	2.3	5.1	
Female ownership	≥ 0% and <50%	Estimate	82.9	17.1	0.0	0.0	0.0
		Margin of error	2.3	2.3	0.0	0.0	0.0
	50%	Estimate	0.0	0.0	####	0.0	0.0
	Margin of error	0.0	0.0	0.0	0.0	0.0	
>50%	Estimate	0.0	0.0	0.0	14.5	85.5	
	Margin of error	0.0	0.0	0.0	4.7	4.7	
0%	Estimate	100.0	0.0	0.0	0.0	0.0	
	Margin of error	0.0	0.0	0.0	0.0	0.0	
Export and non-export activities	Exporter	Estimate	52.4	22.4	14.1	3.5	7.6
		Margin of error	6.9	5.6	4.5	2.9	3.7
	Non-exporter	Estimate	52.8	9.4	19.1	2.5	16.2
	Margin of error	2.8	1.5	2.1	0.9	2.2	
Rural or urban location	Rural	Estimate	52.6	10.3	25.4	2.0	9.6
	Margin of error	4.8	2.6	4.2	1.6	2.9	
Urban	Estimate	52.8	11.1	16.0	2.8	17.3	
	Margin of error	3.1	1.8	2.1	1.1	2.6	
Visible minority ownership	Owners part of visible minorities	Estimate	49.2	11.3	20.5	3.0	16.1
		Margin of error	9.0	5.4	7.3	3.3	6.8
	Owners not part of visible minorities	Estimate	53.0	10.8	18.4	2.6	15.1
	Margin of error	2.7	1.5	2.0	0.9	2.1	
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x
		Margin of error					
	18 to 29	Estimate	51.9	10.7	11.4	5.1	20.9
		Margin of error	13.7	8.0	8.1	8.0	11.9
	30 to 39	Estimate	52.4	9.4	12.5	3.1	22.7
		Margin of error	6.1	3.4	3.7	2.5	5.3
40 to 64	Estimate	53.8	10.4	19.9	2.3	13.6	
	Margin of error	3.1	1.7	2.4	1.0	2.3	
≥ 65	Estimate	46.7	17.2	22.9	2.7	10.5	
	Margin of error	8.8	6.2	7.3	2.5	5.9	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	52.0	9.6	19.4	2.7	16.4
		Margin of error	3.1	1.7	2.3	1.1	2.5
	>0% and ≤ 10%	Estimate	56.1	14.7	16.7	2.6	9.9
		Margin of error	5.2	3.5	3.7	1.6	3.2
	>10% and ≤ 20%	Estimate	x	11.6	12.9	1.2	x
	Margin of error			8.4	9.4	1.6	
>20%	Estimate	49.2	14.3	17.8	0.7	18.1	
	Margin of error	13.0	7.6	10.9	0.9	12.8	
Ratio of technology expenditure to investment expenditure	0%	Estimate	52.6	9.5	19.8	2.1	15.9
		Margin of error	3.7	2.0	2.8	1.1	2.9
	>0% and ≤ 10%	Estimate	53.3	11.9	17.7	3.2	13.8
		Margin of error	3.9	2.3	2.8	1.6	3.0
	>10% and ≤ 20%	Estimate	47.2	17.1	22.4	1.2	12.1
	Margin of error	12.3	10.1	11.8	1.4	7.1	
>20%	Estimate	51.5	14.7	7.8	3.1	23.0	
	Margin of error	13.2	8.9	4.9	3.1	13.0	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	7.8	19.7	x	22.7
		Margin of error		7.4	12.2		14.9
	≥0% and ≤ 10%	Estimate	51.2	12.6	20.0	2.2	14.0
		Margin of error	5.6	3.6	4.4	1.7	4.0
	>10% and ≤ 20%	Estimate	52.3	10.5	19.1	2.6	15.5
	Margin of error	9.8	5.0	7.7	2.2	8.1	
>20%	Estimate	x	5.9	x	0.1	x	
	Margin of error		6.1		0.1		
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	3.2	x	0.0	x
		Margin of error		5.6		0.0	
	≥0% and ≤ 10%	Estimate	53.0	10.1	20.0	1.3	15.5
		Margin of error	6.1	3.3	4.7	1.1	4.6
	>10% and ≤ 20%	Estimate	58.9	9.7	19.7	0.4	11.2
	Margin of error	13.7	6.5	9.6	0.9	9.0	
>20%	Estimate	x	x	x	0.3	x	
	Margin of error				0.5		
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	51.5	11.4	17.2	5.0	14.8
	Margin of error	5.7	3.6	3.8	3.2	4.3	
Year that they started selling goods and services	2000-2001	Estimate	51.3	8.1	19.0	3.1	18.5
		Margin of error	6.7	3.3	5.1	2.3	5.3
	1998-1999	Estimate	51.5	4.8	15.9	4.3	23.6
		Margin of error	7.5	2.0	5.3	4.0	6.9
	Prior to and including 1997	Estimate	53.1	12.1	18.9	2.3	13.6
	Margin of error	3.0	1.8	2.2	0.9	2.2	
First language of majority owner	English	Estimate	50.9	11.9	20.2	2.3	14.7
		Margin of error	3.2	1.9	2.4	1.1	2.4
	French	Estimate	56.6	9.6	13.9	2.4	17.5
		Margin of error	6.0	3.3	4.2	1.5	4.7
	Other non-official language	Estimate	55.5	7.7	18.8	4.3	13.7
	Margin of error	7.3	3.4	5.6	3.0	5.3	

**Table 25**  
**Majority ownership of the SME held by persons with a disability, aboriginal persons, or by persons of a visible minorities**

Survey question: H6 Was 50% or more of the ownership of the business held by...		Persons with a disability	Aboriginal persons	Part of visible minorities	
Applies to all SMEs Mark all that apply					
SMEs by	All SMEs	Percentage			
	→	Estimate Margin of error	2.4 0.9	1.0 0.4	7.3 1.2
Number of full-time equivalent employees by size group	0	Estimate Margin of error	3.0 1.6	1.2 0.7	5.1 1.6
	1 to 4	Estimate Margin of error	2.8 1.6	0.9 0.6	9.4 2.4
	5 to 19	Estimate Margin of error	0.4 0.4	0.9 1.4	8.0 3.1
	20 to 99	Estimate Margin of error	1.0 1.0	0.6 0.9	8.3 4.9
	100 to 499	Estimate Margin of error	3.4 6.2	0.5 1.0	x
Industry	Agriculture	Estimate Margin of error	3.1 2.3	0.1 0.1	2.3 1.8
	Primary	Estimate Margin of error	2.1 1.8	2.5 1.9	2.6 2.1
	Manufacturing	Estimate Margin of error	1.8 1.5	1.6 1.9	6.4 3.0
	Wholesale and Retail	Estimate Margin of error	0.7 1.3	0.7 0.7	10.4 3.7
	Professional services	Estimate Margin of error	1.0 1.2	1.6 1.5	8.5 3.3
	Knowledge-based industry	Estimate Margin of error	1.0 1.1	1.1 1.3	15.4 4.3
	Other industries	Estimate Margin of error	3.5 1.8	1.1 0.8	6.7 2.0
Region	Atlantic	Estimate Margin of error	1.3 1.2	2.2 1.9	2.3 2.0
	Quebec	Estimate Margin of error	2.1 1.9	0.2 0.2	4.0 2.1
	Ontario	Estimate Margin of error	3.0 1.9	0.7 0.6	9.4 2.3
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	1.6 1.7	1.3 1.1	2.8 2.1
	Alberta and Northwest Territories	Estimate Margin of error	0.9 1.0	1.0 1.4	9.1 3.9
	British Columbia and Yukon	Estimate Margin of error	4.2 3.1	2.4 2.3	11.1 4.1
Female ownership	≥ 0% and <50%	Estimate Margin of error	2.1 1.1	0.8 0.5	6.9 1.5
	50%	Estimate Margin of error	3.0 2.3	1.6 1.3	8.0 3.1
	>50%	Estimate Margin of error	2.9 2.5	1.1 1.1	7.8 3.3
	0%	Estimate Margin of error	2.5 1.3	1.0 0.6	6.8 1.6
Export and non-export activities	Exporter	Estimate Margin of error	2.1 3.1	0.4 0.5	8.6 3.5
	Non-exporter	Estimate Margin of error	2.5 1.0	1.1 0.5	7.1 1.3
Rural or urban location	Rural	Estimate Margin of error	3.0 1.8	1.4 0.9	1.9 1.3
	Urban	Estimate Margin of error	2.2 1.1	0.9 0.5	9.4 1.6
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	2.2 2.9	0.0 0.0	100.0 0.0
	Owners not part of visible minorities	Estimate Margin of error	2.5 1.0	1.1 0.5	0.0 0.0
Majority owner by age group	< 18 years old	Estimate Margin of error	x	x	x
	18 to 29	Estimate Margin of error	1.1 2.1	1.1 1.3	14.8 9.9
	30 to 39	Estimate Margin of error	0.6 1.1	0.8 0.6	9.1 2.9
	40 to 64	Estimate Margin of error	2.5 1.2	1.2 0.6	7.1 1.5
	≥ 65	Estimate Margin of error	6.3 4.3	0.0 0.0	3.2 2.8
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	3.1 1.2	1.1 0.6	6.7 1.5
	>0% and ≤ 10%	Estimate Margin of error	0.9 1.1	1.0 0.8	8.4 2.6
	>10% and ≤ 20%	Estimate Margin of error	0.0 0.0	0.4 0.6	11.3 8.4
	>20%	Estimate Margin of error	0.0 0.0	0.8 1.1	11.1 8.0
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	2.9 1.4	1.0 0.7	7.2 1.7
	>0% and ≤ 10%	Estimate Margin of error	2.2 1.4	0.9 0.5	7.0 1.9
	>10% and ≤ 20%	Estimate Margin of error	0.6 1.3	3.8 5.0	11.5 7.3
	>20%	Estimate Margin of error	0.3 0.7	0.8 1.1	9.7 6.7
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	4.9 9.3	0.4 0.6	2.9 5.6
	≥0% and ≤ 10%	Estimate Margin of error	3.3 2.2	1.0 1.0	7.5 2.9
	>10% and ≤ 20%	Estimate Margin of error	0.4 0.4	1.1 1.7	7.3 4.8
	>20%	Estimate Margin of error	0.5 1.0	0.1 0.2	6.0 7.8
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	0.0 0.0	1.1 1.7	0.0 0.0
	≥0% and ≤ 10%	Estimate Margin of error	2.5 2.0	1.5 1.5	4.5 2.3
	>10% and ≤ 20%	Estimate Margin of error	0.3 0.5	0.4 0.8	5.8 5.5
	>20%	Estimate Margin of error	4.0 8.1	4.0 8.1	4.4 8.8
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	3.6 2.7	1.3 1.1	9.4 3.0
Year that they started selling goods and services	2000-2001	Estimate Margin of error	2.3 3.4	1.9 1.3	12.9 4.1
	1998-1999	Estimate Margin of error	1.7 1.9	2.3 2.1	10.5 4.0
	Prior to and including 1997	Estimate Margin of error	2.6 1.1	0.7 0.5	6.1 1.4
First language of majority owner	English	Estimate Margin of error	2.3 1.1	1.1 0.6	4.3 1.2
	French	Estimate Margin of error	2.6 2.0	0.3 0.2	0.9 0.9
	Other non-official language	Estimate Margin of error	2.7 2.7	1.7 1.9	32.9 6.4

"x" refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons

**Table 26**  
**SMEs where the majority owners made private investments in other businesses since 1990**

Survey question: H7 Excluding publicly-traded shares, mutual funds or stocks, did the majority owners of the business make any investments in any other business at any point since 1990?		Yes	
Applies to all SMEs		Percentage	
SMEs by	All SMEs	Estimate	10.8
	→	Margin of error	1.5
Number of full-time equivalent employees by size group	0	Estimate	7.3
		Margin of error	2.2
	1 to 4	Estimate	11.6
		Margin of error	2.4
	5 to 19	Estimate	15.4
		Margin of error	4.5
Industry	20 to 99	Estimate	21.4
		Margin of error	7.4
	100 to 499	Estimate	x
		Margin of error	
	Agriculture	Estimate	5.9
	Margin of error	3.0	
Primary	Estimate	11.2	
	Margin of error	3.8	
Manufacturing	Estimate	11.6	
	Margin of error	3.8	
Wholesale and Retail	Estimate	12.5	
	Margin of error	4.0	
Professional services	Estimate	12.8	
	Margin of error	3.7	
Knowledge-based industry	Estimate	13.1	
	Margin of error	4.3	
Other industries	Estimate	10.7	
	Margin of error	2.6	
Region	Atlantic	Estimate	10.5
		Margin of error	3.9
	Quebec	Estimate	7.8
		Margin of error	2.8
	Ontario	Estimate	9.9
		Margin of error	2.6
	Manitoba, Saskatchewan and Nunavut	Estimate	7.0
	Margin of error	3.0	
Alberta and Northwest Territories	Estimate	16.3	
	Margin of error	4.8	
British Columbia and Yukon	Estimate	15.9	
	Margin of error	5.2	
Female ownership	≥ 0% and <50%	Estimate	11.5
		Margin of error	2.0
	50%	Estimate	12.0
		Margin of error	3.6
>50%	Estimate	7.2	
	Margin of error	3.2	
0%	Estimate	10.4	
	Margin of error	2.1	
Export and non-export activities	Exporter	Estimate	25.1
		Margin of error	6.3
Non-exporter	Estimate	9.0	
	Margin of error	1.5	
Rural or urban location	Rural	Estimate	7.4
		Margin of error	2.4
Urban	Estimate	12.1	
	Margin of error	1.9	
Visible minority ownership	Owners part of visible minorities	Estimate	10.7
		Margin of error	5.3
Owners not part of visible minorities	Estimate	10.8	
	Margin of error	1.6	
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	3.1
		Margin of error	3.7
	30 to 39	Estimate	9.3
		Margin of error	3.3
40 to 64	Estimate	11.5	
	Margin of error	1.9	
≥ 65	Estimate	11.1	
	Margin of error	5.7	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	9.4
		Margin of error	1.8
	>0% and ≤ 10%	Estimate	14.1
		Margin of error	3.4
	>10% and ≤ 20%	Estimate	15.8
	Margin of error	9.8	
>20%	Estimate	18.0	
	Margin of error	8.7	
Ratio of technology expenditure to investment expenditure	0%	Estimate	7.4
		Margin of error	1.9
	>0% and ≤ 10%	Estimate	14.1
		Margin of error	2.6
	>10% and ≤ 20%	Estimate	21.4
	Margin of error	10.5	
>20%	Estimate	15.2	
	Margin of error	8.1	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	11.2
		Margin of error	9.3
	≥0% and ≤ 10%	Estimate	11.5
		Margin of error	3.7
	>10% and ≤ 20%	Estimate	11.5
	Margin of error	6.4	
>20%	Estimate	x	
	Margin of error		
Average sales growth for the period of 1996 - 2001	<0%	Estimate	1.3
		Margin of error	2.5
	≥0% and ≤ 10%	Estimate	8.6
		Margin of error	3.5
	>10% and ≤ 20%	Estimate	8.5
	Margin of error	6.7	
>20%	Estimate	5.2	
	Margin of error	8.4	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	9.6
	Margin of error	3.2	
Year that they started selling goods and services	2000-2001	Estimate	14.2
		Margin of error	4.6
	1998-1999	Estimate	8.4
	Margin of error	3.8	
Prior to and including 1997	Estimate	10.7	
	Margin of error	1.8	
First language of majority owner	English	Estimate	11.5
		Margin of error	1.9
	French	Estimate	8.6
		Margin of error	3.0
Other non-official language	Estimate	11.3	
	Margin of error	4.6	

**Table 27**  
**Number of other businesses that the SMEs majority owners invested in since 1990**

Survey question: H8 Approximately how many other businesses did the majority owners make new investments in for each of the following time periods...

Applies to SMEs for which their majority owners made investments in other businesses since 1990

SMEs by	All SMEs	Estimate Margin of error	2001	2000	1990-1999	2001.0	2000.0	1990-1999
			Total number of SMEs			Average number of SMEs		
			84,761 24,551	79,039 29,151	172,350 49,001	0.8 0.2	0.8 0.3	1.6 0.4
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x x	x x	37,894 14,415	0.6 0.4	0.7 0.4	1.5 0.3
	1 to 4	Estimate Margin of error	34,520 11,121	24,680 8,020	57,445 14,334	0.7 0.2	0.6 0.1	1.2 0.2
	5 to 19	Estimate Margin of error	x x	x x	x x	1.2 0.7	1.4 1.0	1.9 1.4
	20 to 99	Estimate Margin of error	x x	x x	x x	x 0.8	0.8 0.4	3.0 2.1
	100 to 499	Estimate Margin of error	x x	x x	x x	x x	x x	0.9 0.8
Industry	Agriculture/Primary	Estimate Margin of error	7,912 3,559	x x	17,699 7,575	x x	x x	x x
	Manufacturing	Estimate Margin of error	x x	x x	7,230 3,289	0.7 0.4	0.7 0.4	1.1 0.4
	Wholesale and Retail	Estimate Margin of error	15,681 7,139	15,392 6,831	23,330 9,542	0.8 0.2	0.7 0.2	1.2 0.3
	Professional services	Estimate Margin of error	x x	x x	27,684 10,033	0.5 0.4	0.3 0.2	1.5 0.4
	Knowledge-based industry	Estimate Margin of error	3,839 1,841	x x	6,758 2,601	0.7 0.3	0.8 0.4	1.1 0.3
	Tourism	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	Other industries	Estimate Margin of error	x x	x x	x x	1.0 0.4	1.0 0.5	1.8 0.7
Region	Atlantic	Estimate Margin of error	x x	x x	x x	0.5 0.3	0.6 0.3	1.5 0.6
	Quebec	Estimate Margin of error	x x	x x	x x	1.0 0.6	1.2 0.6	2.1 1.2
	Ontario	Estimate Margin of error	x x	x x	x x	0.9 0.5	1.0 0.7	1.7 0.8
	Prairies	Estimate Margin of error	19,583 6,649	14,072 5,064	35,761 11,344	x x	x x	x x
	B.C.	Estimate Margin of error	x x	x x	26,488 11,199	x x	x x	x x
	Territories	Estimate Margin of error	x x	x x	x x	x x	x x	x x
Female ownership	≥ 0% and <50%	Estimate Margin of error	13,195 5,950	11,483 4,933	30,606 11,147	0.7 0.2	0.7 0.2	1.5 0.3
	50%	Estimate Margin of error	x x	x x	x x	x x	x x	1.8 1.2
	>50%	Estimate Margin of error	x x	x x	x x	1.0 0.8	1.0 0.8	1.5 0.6
	0%	Estimate Margin of error	38,525 14,076	31,785 11,910	82,059 30,729	0.8 0.2	0.7 0.2	1.5 0.4
Export and non-export activities	Exporter	Estimate Margin of error	17,165 8,551	17,365 8,182	40,285 13,097	0.7 0.3	0.7 0.3	1.4 0.3
	Non-exporter	Estimate Margin of error	67,595 23,194	61,674 28,080	132,065 47,470	0.9 0.3	0.8 0.3	1.6 0.5
Rural or urban location	Rural	Estimate Margin of error	12,822 6,166	9,079 4,409	32,579 12,738	0.6 0.2	0.5 0.2	1.5 0.4
	Urban	Estimate Margin of error	71,939 23,795	69,960 28,835	139,771 47,389	0.9 0.3	0.9 0.3	1.6 0.4
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x x	x x	x x	0.8 0.4	x x	0.9 0.4
	Owners not part of visible minorities	Estimate Margin of error	79,040 24,155	76,642 29,045	165,370 48,855	0.8 0.2	x x	1.6 0.4
Majority owner by age group	< 18 years old	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	18 to 29	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	30 to 39	Estimate Margin of error	x x	x x	x x	1.0 0.4	1.0 0.4	2.0 1.4
	40 to 64	Estimate Margin of error	x x	x x	x x	0.8 0.3	0.8 0.3	1.5 0.4
	≥ 65	Estimate Margin of error	x x	x x	x x	0.6 0.3	0.4 0.3	1.4 0.4
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x x	x x	x x	0.7 0.2	0.7 0.3	1.4 0.3
	>0% and ≤ 10%	Estimate Margin of error	x x	x x	x x	0.8 0.3	0.6 0.2	1.4 0.3
	>10% and ≤ 20%	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	>20%	Estimate Margin of error	x x	x x	x x	x x	x x	x x
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	x x	x x	x x	0.6 0.3	0.6 0.3	1.7 0.6
	>0% and ≤ 10%	Estimate Margin of error	x x	x x	x x	0.9 0.2	0.7 0.2	1.3 0.2
	>10% and ≤ 20%	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	>20%	Estimate Margin of error	x x	x x	x x	x x	x x	x x
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	≥0% and ≤ 10%	Estimate Margin of error	x x	x x	x x	0.7 0.3	0.5 0.2	1.2 0.3
	>10% and ≤ 20%	Estimate Margin of error	x x	x x	x x	x x	1.3 0.8	1.4 0.8
	>20%	Estimate Margin of error	x x	x x	x x	x x	x x	1.0 0.1
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	≥0% and ≤ 10%	Estimate Margin of error	x x	x x	x x	0.5 0.3	0.5 0.3	1.3 0.3
	>10% and ≤ 20%	Estimate Margin of error	x x	x x	x x	x x	0.4 0.4	x x
	>20%	Estimate Margin of error	x x	x x	x x	x x	x x	x x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x x	x x	x x	0.8 0.4	0.8 0.4	1.7 1.0
Year that they started selling goods and services	2000-2001	Estimate Margin of error	x x	x x	x x	x x	x x	3.6 2.4
	before 2000	Estimate Margin of error	68,945 18,445	57,457 17,681	123,864 23,592			
First language of majority owner	English	Estimate Margin of error	x x	x x	x x	0.8 0.3	0.8 0.3	1.5 0.4
	French	Estimate Margin of error	x x	x x	x x	1.0 0.5	1.2 0.6	1.4 0.4
	Other non-official language	Estimate Margin of error	x x	x x	x x	0.4 0.3	0.4 0.3	1.9 1.3

Table 28

## Proportion of SMEs in which the majority owners acted as operators in other businesses

Survey question: H9 Did the majority owners act as operators in these other businesses?		Yes	
Applies to SMEs for which their majority owners made new investments in other businesses since		Percentage of SMEs	
SMEs by	All SMEs	Estimate	70.1
		Margin of error	6.9
Number of full-time equivalent employees by size group	0	Estimate	x
		Margin of error	
	1 to 4	Estimate	75.3
		Margin of error	9.3
	5 to 19	Estimate	75.3
		Margin of error	14.6
	20 to 99	Estimate	x
		Margin of error	
	100 to 499	Estimate	x
		Margin of error	
Industry	Agriculture	Estimate	x
		Margin of error	
	Primary	Estimate	x
		Margin of error	
	Manufacturing	Estimate	x
		Margin of error	
	Wholesale and Retail	Estimate	76.1
	Margin of error	13.8	
	Professional services	Estimate	x
		Margin of error	
	Knowledge-based industry	Estimate	86.3
		Margin of error	11.9
	Other industries	Estimate	69.3
		Margin of error	12.0
Region	Atlantic	Estimate	x
		Margin of error	
	Quebec	Estimate	x
		Margin of error	
	Ontario	Estimate	73.6
		Margin of error	11.3
	Manitoba, Saskatchewan and Nunavut	Estimate	x
	Margin of error		
	Alberta and Northwest Territories	Estimate	71.4
		Margin of error	15.0
	British Columbia and Yukon	Estimate	x
		Margin of error	
Female ownership	≥ 0% and <50%	Estimate	73.3
		Margin of error	7.6
	50%	Estimate	x
		Margin of error	
	>50%	Estimate	x
		Margin of error	
	0%	Estimate	74.9
		Margin of error	8.9
Export and non-export activities	Exporter	Estimate	68.5
		Margin of error	13.2
	Non-exporter	Estimate	70.6
		Margin of error	8.1
Rural or urban location	Rural	Estimate	75.7
		Margin of error	14.2
	Urban	Estimate	68.8
		Margin of error	7.8
Visible minority ownership	Owners part of visible minorities	Estimate	x
		Margin of error	
	Owners not part of visible minorities	Estimate	72.0
		Margin of error	7.1
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	x
		Margin of error	
	30 to 39	Estimate	80.7
		Margin of error	14.3
	40 to 64	Estimate	68.4
		Margin of error	8.2
	≥ 65	Estimate	x
		Margin of error	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	69.5
		Margin of error	9.2
	>0% and ≤ 10%	Estimate	71.0
		Margin of error	11.4
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	88.4
		Margin of error	13.6
Ratio of technology expenditure to investment expenditure	0%	Estimate	64.2
		Margin of error	13.2
	>0% and ≤ 10%	Estimate	72.6
		Margin of error	8.4
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	100.0
		Margin of error	0.0
	≥0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	87.4
		Margin of error	14.0
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x
		Margin of error	
Year that they started selling goods and services	2000-2001	Estimate	x
		Margin of error	
	1998-1999	Estimate	x
		Margin of error	
	Prior to and including 1997	Estimate	68.5
		Margin of error	8.1
First language of majority owner	English	Estimate	70.8
		Margin of error	8.0
	French	Estimate	x
		Margin of error	
	Other non-official language	Estimate	x
		Margin of error	



Table 29

**Proportion of SMEs in which the majority owners sold shares of other businesses obtained since 1990**

Survey question: H10 Have the majority owners sold any of these shares in these other businesses obtained since 1990?		Yes	
Applies to SMEs for which their majority owners made new investments in other businesses since		Percentage	
SMEs by ↓	All SMEs →	Estimate Margin of error	26.7 6.9
Number of full-time equivalent employees by size group	0	Estimate Margin of error	30.7 14.9
	1 to 4	Estimate Margin of error	21.3 9.2
	5 to 19	Estimate Margin of error	x
	20 to 99	Estimate Margin of error	x
	100 to 499	Estimate Margin of error	x
Industry	Agriculture	Estimate Margin of error	x
	Primary	Estimate Margin of error	x
	Manufacturing	Estimate Margin of error	20.1 13.2
	Wholesale and Retail	Estimate Margin of error	22.1 13.4
	Professional services	Estimate Margin of error	20.4 13.1
	Knowledge-based industry	Estimate Margin of error	x
	Other industries	Estimate Margin of error	29.4 12.2
Region	Atlantic	Estimate Margin of error	x
	Quebec	Estimate Margin of error	x
	Ontario	Estimate Margin of error	28.4 13.6
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	x
	Alberta and Northwest Territories	Estimate Margin of error	x
	British Columbia and Yukon	Estimate Margin of error	x
Female ownership	≥ 0% and <50%	Estimate Margin of error	24.2 8.0
	50%	Estimate Margin of error	x
	>50%	Estimate Margin of error	x
	0%	Estimate Margin of error	22.3 9.6
Export and non-export activities	Exporter	Estimate Margin of error	20.2 10.4
	Non-exporter	Estimate Margin of error	28.9 8.3
Rural or urban location	Rural	Estimate Margin of error	21.7 14.8
	Urban	Estimate Margin of error	27.9 7.8
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	10.9 10.3
	Owners not part of visible minorities	Estimate Margin of error	27.9 7.3
Majority owner by age group	< 18 years old	Estimate Margin of error	x
	18 to 29	Estimate Margin of error	x
	30 to 39	Estimate Margin of error	x
	40 to 64	Estimate Margin of error	27.9 7.8
	≥ 65	Estimate Margin of error	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	28.0 9.4
	>0% and ≤ 10%	Estimate Margin of error	23.6 10.5
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	14.5 14.1
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	30.9 13.0
	>0% and ≤ 10%	Estimate Margin of error	21.8 8.1
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x
	≥0% and ≤ 10%	Estimate Margin of error	x
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x
	≥0% and ≤ 10%	Estimate Margin of error	x
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	25.3 14.6
Year that they started selling goods and services	2000-2001	Estimate Margin of error	x
	1998-1999	Estimate Margin of error	x
	Prior to and including 1997	Estimate Margin of error	25.0 7.8
First language of majority owner	English	Estimate Margin of error	27.4 8.0
	French	Estimate Margin of error	x
	Other non-official language	Estimate Margin of error	x

Table 30

## Rate of return on other businesses shares sold

Survey question: H11 What was the average rate of return on these shares that were sold?			Rate of return negative					
			1% to 29%	30% to 39%	40% to 49%	50% to 100%	More than 100%	
Applies to SMEs for which their majority owners sold shares they had in other businesses that they had invested in since 1990 Mark one only			Percentage					
SMEs by	All SMEs	Estimate Margin of error	x	x	2.3 4.1	0.0 0.0	16.2 11.6	1.6 2.2
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x	x	6.1 11.8	0.0 0.0	x	0.0 0.0
	1 to 4	Estimate Margin of error	x	x	0.2 0.4	0.0 0.0	9.7 10.5	5.1 6.9
	5 to 19	Estimate Margin of error	x	x	0.5 0.9	0.0 0.0	x	0.0 0.0
	20 to 99	Estimate Margin of error	x	x	0.5 1.0	0.0 0.0	x	0.0 0.0
	100 to 499	Estimate Margin of error	x	x	x	x	x	x
Industry	Agriculture	Estimate Margin of error	x	x	x	x	x	x
	Primary	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	6.6 13.0	0.0 0.0
	Manufacturing	Estimate Margin of error	x	x	0.9 1.8	0.0 0.0	1.7 3.3	x
	Wholesale and Retail	Estimate Margin of error	x	x	0.8 1.6	0.0 0.0	0.1 0.2	0.4 0.8
	Professional services	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	0.1 0.3
	Knowledge-based industry	Estimate Margin of error	x	x	0.8 1.6	0.0 0.0	x	x
	Other industries	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	0.0 0.0
Region	Atlantic	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	0.0 0.0
	Quebec	Estimate Margin of error	x	x	x	0.0	4.7 9.5	0.0 0.0
	Ontario	Estimate Margin of error	x	x	0.1 0.2	0.0 0.0	x	2.5 5.0
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	x	x	3.6 6.2	0.0 0.0	0.0 0.0	1.1 2.5
	Alberta and Northwest Territories	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	3.3 6.7
	British Columbia and Yukon	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	0.0 0.0	0.1 0.2
Female ownership	≥ 0% and <50%	Estimate Margin of error	x	x	0.2 0.3	0.0 0.0	x	1.3 2.7
	50%	Estimate Margin of error	x	x	0.5 1.0	0.0 0.0	x	3.5 6.7
	>50%	Estimate Margin of error	x	x	x	0.0 0.0	0.0 0.0	0.0 0.0
	0%	Estimate Margin of error	x	x	0.2 0.4	0.0 0.0	x	0.0 0.0
Export and non-export activities	Exporter	Estimate Margin of error	x	x	x	0.0 0.0	7.1 13.0	4.3 8.5
	Non-exporter	Estimate Margin of error	x	x	0.2 0.3	0.0 0.0	18.3 13.9	1.0 1.9
Rural or urban location	Rural	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	3.7 7.8	0.0 0.0
	Urban	Estimate Margin of error	x	x	2.7 4.8	0.0 0.0	18.4 13.4	1.9 2.7
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x	x	x	x	x	x
	Owners not part of visible minorities	Estimate Margin of error	x	x	2.3 4.2	0.0 0.0	16.7 11.9	1.7 2.3
Majority owner by age group	< 18 years old	Estimate Margin of error	x	x	x	x	x	x
	18 to 29	Estimate Margin of error	x	x	x	x	x	x
	30 to 39	Estimate Margin of error	x	8.7 12.6	0.7 1.6	0.0 0.0	x	5.3 10.7
	40 to 64	Estimate Margin of error	x	x	2.9 5.3	0.0 0.0	15.3 13.0	1.1 2.0
	≥ 65	Estimate Margin of error	x	x	x	x	x	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x	x	3.1 6.1	0.0 0.0	16.4 14.8	1.2 2.3
	>0% and ≤ 10%	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	7.9 11.3	0.0 0.0
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	0.8 1.8	x
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	0.1 0.3
	>0% and ≤ 10%	Estimate Margin of error	x	x	5.0 9.2	0.0 0.0	x	3.7 5.2
	>10% and ≤ 20%	Estimate Margin of error	x	0.5 1.1	1.5 3.1	0.0 0.0	x	0.0 0.0
	>20%	Estimate Margin of error	x	x	0.6 1.4	0.0 0.0	0.0 0.0	0.0 0.0
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	3.1 6.4
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	3.9 8.1
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x	x	0.9 1.5	0.0 0.0	5.2 9.0	0.0 0.0
Year that they started selling goods and services	2000-2001	Estimate Margin of error	x	x	0.8 1.4	0.0 0.0	x	0.3 0.6
	1998-1999	Estimate Margin of error	x	x	0.9 2.0	0.0 0.0	4.0 8.7	0.0 0.0
	Prior to and including 1997	Estimate Margin of error	x	x	2.8 5.5	0.0 0.0	16.1 13.7	2.1 3.0
First language of majority owner	English	Estimate Margin of error	x	x	0.3 0.4	0.0 0.0	15.7 12.5	1.2 2.2
	French	Estimate Margin of error	x	x	0.0 0.0	0.0 0.0	x	0.0 0.0
	Other non-official language	Estimate Margin of error	x	x	x	0.0 0.0	0.1 0.3	5.5 11.8

"x" refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons

**Table 31**  
**Proportion of the other businesses that were owned or operated by family or friends of the SME owners**

Survey question: H12 Were these other businesses owned or operated by family or friends?		Yes	
Applies to SMEs for which their majority owners made new investments in other businesses since 1990		Percentage	
SMEs by	All SMEs	Estimate Margin of error	48.3 7.6
↓	→	Estimate Margin of error	x
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x
	1 to 4	Estimate Margin of error	44.8 11.3
	5 to 19	Estimate Margin of error	x
	20 to 99	Estimate Margin of error	x
	100 to 499	Estimate Margin of error	x
Industry	Agriculture	Estimate Margin of error	x
	Primary	Estimate Margin of error	x
	Manufacturing	Estimate Margin of error	x
	Wholesale and Retail	Estimate Margin of error	x
	Professional services	Estimate Margin of error	x
	Knowledge-based industry	Estimate Margin of error	x
	Other industries	Estimate Margin of error	44.5 12.9
Region	Atlantic	Estimate Margin of error	x
	Quebec	Estimate Margin of error	x
	Ontario	Estimate Margin of error	52.5 14.2
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	x
	Alberta and Northwest Territories	Estimate Margin of error	x
	British Columbia and Yukon	Estimate Margin of error	x
Female ownership	≥ 0% and <50%	Estimate Margin of error	48.5 9.2
	50%	Estimate Margin of error	x
	>50%	Estimate Margin of error	x
	0%	Estimate Margin of error	45.2 10.9
Export and non-export activities	Exporter	Estimate Margin of error	61.3 14.3
	Non-exporter	Estimate Margin of error	43.8 8.6
Rural or urban location	Rural	Estimate Margin of error	x
	Urban	Estimate Margin of error	47.2 8.4
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x
	Owners not part of visible minorities	Estimate Margin of error	46.9 7.9
Majority owner by age group	< 18 years old	Estimate Margin of error	x
	18 to 29	Estimate Margin of error	x
	30 to 39	Estimate Margin of error	x
	40 to 64	Estimate Margin of error	51.8 8.6
	≥ 65	Estimate Margin of error	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	51.2 10.1
	>0% and ≤ 10%	Estimate Margin of error	44.9 12.8
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	x
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	46.7 13.2
	>0% and ≤ 10%	Estimate Margin of error	49.7 10.2
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x
	≥0% and ≤ 10%	Estimate Margin of error	x
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x
	≥0% and ≤ 10%	Estimate Margin of error	x
	>10% and ≤ 20%	Estimate Margin of error	x
	>20%	Estimate Margin of error	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x
Year that they started selling goods and services	2000-2001	Estimate Margin of error	x
	1998-1999	Estimate Margin of error	x
	Prior to and including 1997	Estimate Margin of error	50.0 8.8
First language of majority owner	English	Estimate Margin of error	52.2 8.9
	French	Estimate Margin of error	27.2 13.9
	Other non-official language	Estimate Margin of error	x

**Table 32**  
**Amount invested in other businesses by the SME majority owners**

Survey question: H13 On average, how much did the majority owners invest in these other businesses?			less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 or more
			Estimate	Estimate	Estimate	Estimate	Estimate
Applies to SMEs for which their majority owners made new investments in other businesses since 1998. Mark one only			Percentage				
SMEs by	All SMEs	Estimate	29.8	13.4	18.6	20.5	17.7
	→	Margin of error	7.1	4.5	6.3	6.2	6.0
Number of full-time equivalent employees by size group	0	Estimate	20.4	13.6	22.4	21.9	21.8
		Margin of error	11.9	10.2	14.1	14.1	13.4
	1 to 4	Estimate	38.0	12.5	17.1	18.2	14.1
		Margin of error	11.4	5.6	9.1	8.5	8.5
	5 to 19	Estimate	x	x	17.3	24.7	14.6
		Margin of error			12.8	13.3	10.9
	20 to 99	Estimate	x	17.6	16.3	x	20.0
		Margin of error		12.8	13.6		13.3
	100 to 499	Estimate	2.7	6.6	x	x	x
		Margin of error	3.7	10.3			
Industry	Agriculture	Estimate	x	x	x	x	x
		Margin of error					
	Primary	Estimate	24.7	15.2	x	x	x
		Margin of error	14.7	13.5			
	Manufacturing	Estimate	x	x	11.4	19.1	11.2
		Margin of error			9.4	13.8	12.8
	Wholesale and Retail	Estimate	x	17.5	x	20.6	19.1
		Margin of error		12.3		12.4	15.0
Professional services	Estimate	x	16.7	22.0	14.5	x	
	Margin of error		11.6	14.0	10.1		
Knowledge-based industry	Estimate	x	x	17.5	12.1	8.4	
	Margin of error			13.7	11.7	9.0	
Other industries	Estimate	28.6	6.4	19.3	25.5	20.2	
	Margin of error	11.9	5.9	11.1	11.4	10.5	
Region	Atlantic	Estimate	15.4	12.5	x	x	x
		Margin of error	12.9	14.9			
	Quebec	Estimate	x	19.6	6.6	9.9	x
		Margin of error		13.4	7.0	9.6	
	Ontario	Estimate	31.2	6.7	30.0	16.5	15.7
		Margin of error	13.1	5.5	14.2	11.2	10.8
	Manitoba, Saskatchewan and Nunavut	Estimate	x	x	x	4.8	x
	Margin of error				6.7		
Alberta and Northwest Territories	Estimate	x	x	22.2	30.9	12.5	
	Margin of error			14.6	15.0	9.0	
British Columbia and Yukon	Estimate	x	22.0	8.7	x	15.0	
	Margin of error		14.0	10.2		14.6	
Female ownership	≥ 0% and <50%	Estimate	32.6	13.2	20.2	15.8	18.2
		Margin of error	8.8	5.4	8.2	6.7	7.2
	50%	Estimate	x	16.5	18.2	29.5	x
		Margin of error		10.7	13.1	14.9	
	>50%	Estimate	x	9.3	10.4	x	x
	Margin of error		13.3	11.0			
0%	Estimate	36.1	13.2	16.6	16.6	17.4	
	Margin of error	10.8	6.7	9.3	8.5	8.5	
Export and non-export activities	Exporter	Estimate	33.4	10.1	22.6	17.6	16.3
		Margin of error	14.4	7.7	14.6	9.0	11.8
	Non-exporter	Estimate	28.5	14.5	17.2	21.5	18.2
		Margin of error	8.1	5.5	6.7	7.7	7.0
Rural or urban location	Rural	Estimate	x	x	19.6	16.1	13.8
		Margin of error			12.9	12.4	9.3
	Urban	Estimate	28.1	13.3	18.3	21.6	18.7
		Margin of error	7.6	5.1	7.2	7.1	7.1
Visible minority ownership	Owners part of visible minorities	Estimate	x	x	3.6	4.9	x
		Margin of error			4.8	6.9	
	Owners not part of visible minorities	Estimate	27.3	13.0	19.8	21.8	18.1
		Margin of error	7.1	4.7	6.7	6.6	6.3
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x
		Margin of error					
	18 to 29	Estimate	x	x	x	x	x
		Margin of error					
	30 to 39	Estimate	x	x	x	8.1	4.4
		Margin of error				6.9	4.4
40 to 64	Estimate	26.5	13.4	18.4	21.9	19.8	
	Margin of error	7.8	5.0	7.4	7.0	7.3	
≥ 65	Estimate	x	4.9	x	x	x	
	Margin of error		6.7				
Ratio of research and development expenditure to investment expenditure	0%	Estimate	28.5	12.8	15.6	26.1	17.1
		Margin of error	9.2	6.0	8.0	9.1	7.8
	>0% and ≤ 10%	Estimate	30.4	14.6	24.0	9.5	21.5
		Margin of error	12.7	8.1	11.7	5.0	11.3
	>10% and ≤ 20%	Estimate	x	x	x	x	x
	Margin of error						
>20%	Estimate	x	x	13.5	x	8.9	
	Margin of error			14.3		10.5	
Ratio of technology expenditure to investment expenditure	0%	Estimate	23.8	11.5	14.1	29.2	21.4
		Margin of error	10.9	6.9	9.5	13.1	11.8
	>0% and ≤ 10%	Estimate	33.9	16.2	18.0	15.0	16.9
		Margin of error	10.1	6.9	8.7	6.3	7.5
	>10% and ≤ 20%	Estimate	x	1.7	x	x	7.9
	Margin of error		3.4			14.4	
>20%	Estimate	x	7.6	x	x	9.4	
	Margin of error		13.7			11.3	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	x	2.3	x
		Margin of error				3.1	
	≥0% and ≤ 10%	Estimate	x	13.9	19.5	x	11.1
		Margin of error		9.1	14.5		10.5
	>10% and ≤ 20%	Estimate	x	0.9	x	x	x
	Margin of error		1.7				
>20%	Estimate	x	x	x	x	1.4	
	Margin of error					2.9	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x	x
		Margin of error					
	≥0% and ≤ 10%	Estimate	x	10.8	x	x	16.1
		Margin of error		11.1			14.1
	>10% and ≤ 20%	Estimate	x	x	9.9	x	8.7
	Margin of error			12.8		14.9	
>20%	Estimate	x	x	x	x	x	
	Margin of error						
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x	11.1	x	17.9	12.6
		Margin of error		8.9		13.3	10.5
Year that they started selling goods and services	2000-2001	Estimate	x	12.0	x	15.2	x
		Margin of error		9.3		10.2	
	1998-1999	Estimate	x	10.9	x	x	x
		Margin of error		13.9			
Prior to and including 1997	Estimate	29.8	13.9	17.4	22.1	16.9	
	Margin of error	8.2	5.4	7.2	7.4	6.7	
First language of majority owner	English	Estimate	28.1	11.7	19.7	22.9	17.5
		Margin of error	8.2	5.3	7.8	7.5	7.1
	French	Estimate	x	16.7	19.7	8.6	x
		Margin of error		11.9	14.6	7.4	
	Other non-official language	Estimate	x	17.0	11.6	x	10.3
		Margin of error		13.0	15.0		9.1



**Table 34**  
**Age of SME majority owner**

Survey question: H15 What was the age of the person with the largest share of ownership in the business?			less than 18 years	18 to 29 years	30 to 39 years	40 to 64 years	65 years and over	
			Percentage					
Applies to all SMEs		All SMEs	Estimate	0.0	2.4	19.5	68.2	9.9
SMEs by ↓ Number of full-time equivalent employees by size group	→	0	Estimate	0.0	2.3	20.4	64.8	12.5
			Margin of error	0.0	0.8	3.5	4.2	2.9
		1 to 4	Estimate	0.0	2.7	19.7	70.3	7.3
			Margin of error	0.0	1.2	3.2	3.7	2.3
		5 to 19	Estimate	0.3	2.7	17.1	71.5	8.4
			Margin of error	0.6	1.9	5.0	5.8	3.5
Industry		Agriculture	Estimate	0.0	2.2	10.7	67.8	19.4
			Margin of error	0.0	1.7	4.0	6.0	5.1
		Primary	Estimate	0.0	5.9	20.4	64.9	8.8
			Margin of error	0.0	3.1	4.9	5.9	3.6
		Manufacturing	Estimate	0.0	2.6	15.8	73.3	8.2
			Margin of error	0.0	1.8	4.2	5.1	3.1
Region		Wholesale and Retail	Estimate	0.0	2.9	16.8	69.1	11.2
			Margin of error	0.0	2.0	4.7	5.9	4.2
		Professional services	Estimate	0.0	1.6	16.9	75.0	6.5
			Margin of error	0.0	1.3	4.4	5.1	3.1
		Knowledge-based industry	Estimate	0.0	3.2	30.0	64.7	2.1
			Margin of error	0.0	1.4	5.7	5.8	1.6
Female ownership		Other industries	Estimate	0.1	2.2	22.8	66.1	8.8
			Margin of error	0.2	1.0	3.8	4.3	2.7
		Atlantic	Estimate	0.0	2.3	21.9	67.8	8.0
			Margin of error	0.0	1.7	5.1	5.8	3.5
		Quebec	Estimate	0.0	2.4	20.5	68.0	9.1
			Margin of error	0.0	1.4	4.7	5.6	3.8
Export and non-export activities		Ontario	Estimate	0.0	2.2	21.8	66.5	9.5
			Margin of error	0.0	1.2	4.2	4.7	2.8
		Manitoba, Saskatchewan and Nunavut	Estimate	0.4	2.5	13.0	71.3	12.7
			Margin of error	0.9	2.2	4.5	6.2	4.6
		Alberta and Northwest Territories	Estimate	0.0	4.4	16.5	68.3	10.7
			Margin of error	0.0	2.1	4.5	5.8	4.1
Rural or urban location		British Columbia and Yukon	Estimate	0.0	1.0	18.1	70.6	10.3
			Margin of error	0.0	0.8	5.1	6.2	4.5
		≥ 0% and <50%	Estimate	0.0	2.4	19.0	68.8	9.9
			Margin of error	0.0	0.8	2.6	3.0	2.0
		50%	Estimate	0.2	1.5	13.1	73.1	12.2
			Margin of error	0.4	1.1	3.8	5.2	4.1
Visible minority ownership		>50%	Estimate	0.0	3.5	28.3	60.9	7.3
			Margin of error	0.0	2.1	6.2	6.6	3.6
		0%	Estimate	0.0	2.4	19.4	69.5	8.7
			Margin of error	0.0	0.8	2.9	3.4	2.2
		Exporter	Estimate	0.0	0.7	21.6	69.2	8.5
			Margin of error	0.0	0.6	6.3	6.7	3.9
Majority owner by age group		Non-exporter	Estimate	0.0	2.6	19.3	68.0	10.0
			Margin of error	0.1	0.7	2.2	2.6	1.8
		Rural	Estimate	0.0	2.5	15.2	69.1	13.2
			Margin of error	0.0	1.2	3.4	4.5	3.5
		Urban	Estimate	0.1	2.3	21.2	67.8	8.6
			Margin of error	0.1	0.8	2.6	3.0	1.8
Ratio of research and development expenditure to investment expenditure		Owners part of visible minorities	Estimate	0.0	4.9	24.5	66.3	4.3
			Margin of error	0.0	3.5	7.1	8.1	3.7
		Owners not part of visible minorities	Estimate	0.0	2.2	19.2	68.3	10.3
			Margin of error	0.1	0.6	2.2	2.6	1.7
		< 18 years old	Estimate	x	x	x	x	x
			Margin of error					
Ratio of technology expenditure to investment expenditure		18 to 29	Estimate	0.0	100.0	0.0	0.0	0.0
			Margin of error	0.0	0.0	0.0	0.0	0.0
		30 to 39	Estimate	0.0	0.0	100.0	0.0	0.0
			Margin of error	0.0	0.0	0.0	0.0	0.0
		40 to 64	Estimate	0.0	0.0	0.0	100.0	0.0
			Margin of error	0.0	0.0	0.0	0.0	0.0
Average sales growth for the period of 1998 - 2001		≥ 65	Estimate	0.0	0.0	0.0	0.0	100.0
			Margin of error	0.0	0.0	0.0	0.0	0.0
		0%	Estimate	0.1	2.1	19.5	68.1	10.2
			Margin of error	0.1	0.7	2.5	3.0	2.0
		>0% and ≤ 10%	Estimate	0.0	3.7	16.6	70.7	9.0
			Margin of error	0.0	1.9	3.8	4.8	3.1
Average sales growth for the period of 1996 - 2001		>10% and ≤ 20%	Estimate	0.0	0.9	x	x	5.7
			Margin of error	0.0	1.1			6.1
		>20%	Estimate	0.0	0.7	31.8	55.3	12.3
			Margin of error	0.0	0.9	12.2	13.1	9.6
		0%	Estimate	0.1	1.8	17.0	68.9	12.3
			Margin of error	0.1	0.7	2.9	3.5	2.6
Cumulative sales growth for the period 1998 - 2001		>0% and ≤ 10%	Estimate	0.0	3.3	22.1	67.4	7.2
			Margin of error	0.0	1.3	3.4	3.7	2.0
		>10% and ≤ 20%	Estimate	0.0	3.1	29.9	63.6	3.4
			Margin of error	0.0	2.5	11.9	12.2	5.0
		>20%	Estimate	0.0	1.0	20.3	68.8	9.9
			Margin of error	0.0	1.2	10.6	12.0	7.6
Year that they started selling goods and services		<0%	Estimate	x	3.0	19.8	x	21.2
			Margin of error		4.5	14.7		14.6
		≥0% and ≤ 10%	Estimate	0.0	1.0	14.8	69.6	14.6
			Margin of error	0.0	0.8	4.1	5.3	4.2
		>10% and ≤ 20%	Estimate	0.0	1.9	24.6	65.2	8.3
			Margin of error	0.0	1.7	8.6	9.4	5.8
First language of majority owner		>20%	Estimate	0.0	0.8	x	x	7.3
			Margin of error	0.0	1.6			9.8
		<0%	Estimate	0.0	6.6	1.1	x	x
			Margin of error	0.0	12.7	2.2		
		≥0% and ≤ 10%	Estimate	0.0	0.9	13.3	73.1	12.6
			Margin of error	0.0	0.9	4.2	5.6	4.4
English		>10% and ≤ 20%	Estimate	1.1	0.6	28.6	62.3	7.3
			Margin of error	2.2	0.9	13.8	14.3	6.6
		>20%	Estimate	0.0	0.0	x	x	1.9
			Margin of error	0.0	0.0			3.4
		2000-2001	Estimate	0.0	8.7	29.8	60.4	1.1
			Margin of error	0.0	3.7	6.0	6.4	0.9
French		1998-1999	Estimate	0.0	5.8	34.8	54.4	4.9
			Margin of error	0.0	3.1	7.4	7.5	3.2
		Prior to and including 1997	Estimate	0.1	1.1	16.0	71.2	11.7
			Margin of error	0.1	0.5	2.3	2.8	2.0
		Other non-official language	Estimate	0.0	4.6	18.3	66.1	10.9
			Margin of error	0.0	3.3	5.0	6.8	4.9

**Table 35**  
**Proportion of SMEs based out of the home of one of the SME owners**

Survey question: H16 Was the business based out of the home of one of its owners?		Yes	
Applies to all SMEs		Percentage	
SMEs by	All SMEs	Estimate	Margin of error
		58.2	2.4
Number of full-time equivalent employees by size group	0	Estimate	76.3
		Margin of error	3.8
	1 to 4	Estimate	56.8
		Margin of error	4.0
	5 to 19	Estimate	21.0
		Margin of error	5.2
Industry	20 to 99	Estimate	12.9
		Margin of error	7.0
	100 to 499	Estimate	1.9
		Margin of error	1.9
	Agriculture	Estimate	91.6
		Margin of error	3.4
Region	Primary	Estimate	81.1
		Margin of error	4.6
	Manufacturing	Estimate	39.4
		Margin of error	5.1
	Wholesale and Retail	Estimate	34.3
		Margin of error	5.9
	Professional services	Estimate	64.1
		Margin of error	5.1
Female ownership	Knowledge-based industry	Estimate	75.0
		Margin of error	5.0
	Other industries	Estimate	54.9
		Margin of error	4.3
	Atlantic	Estimate	53.8
		Margin of error	5.8
	Quebec	Estimate	56.1
	Margin of error	5.6	
Export and non-export activities	Ontario	Estimate	54.4
		Margin of error	4.5
	Manitoba, Saskatchewan and Nunavut	Estimate	69.6
		Margin of error	4.9
	Alberta and Northwest Territories	Estimate	68.9
	Margin of error	5.5	
Rural or urban location	British Columbia and Yukon	Estimate	55.9
		Margin of error	6.4
	≥ 0% and <50%	Estimate	56.8
		Margin of error	3.1
	50%	Estimate	64.7
	Margin of error	5.4	
Visible minority ownership	>50%	Estimate	56.3
		Margin of error	6.6
Majority owner by age group	0%	Estimate	58.0
		Margin of error	3.5
Ratio of research and development expenditure to investment expenditure	Exporter	Estimate	42.9
		Margin of error	6.8
Ratio of technology expenditure to investment expenditure	Non-exporter	Estimate	60.1
		Margin of error	2.6
Average sales growth for the period of 1998 - 2001	Rural	Estimate	75.7
		Margin of error	3.8
Average sales growth for the period of 1996 - 2001	Urban	Estimate	51.5
		Margin of error	3.0
Year that they started selling goods and services	Owners part of visible minorities	Estimate	39.0
		Margin of error	8.5
First language of majority owner	Owners not part of visible minorities	Estimate	59.7
		Margin of error	2.5
Cumulative sales growth for the period 1998 - 2001	< 18 years old	Estimate	x
		Margin of error	
Year that they started selling goods and services	18 to 29	Estimate	48.8
		Margin of error	13.6
Year that they started selling goods and services	30 to 39	Estimate	61.2
		Margin of error	5.9
Year that they started selling goods and services	40 to 64	Estimate	57.1
		Margin of error	3.0
Year that they started selling goods and services	≥ 65	Estimate	61.7
		Margin of error	8.3
Year that they started selling goods and services	0%	Estimate	59.9
		Margin of error	2.9
Year that they started selling goods and services	>0% and ≤ 10%	Estimate	51.9
		Margin of error	5.2
Year that they started selling goods and services	>10% and ≤ 20%	Estimate	x
		Margin of error	
Year that they started selling goods and services	>20%	Estimate	64.4
		Margin of error	11.4
Year that they started selling goods and services	0%	Estimate	59.4
		Margin of error	3.6
Year that they started selling goods and services	>0% and ≤ 10%	Estimate	56.8
		Margin of error	3.8
Year that they started selling goods and services	>10% and ≤ 20%	Estimate	56.5
		Margin of error	12.4
Year that they started selling goods and services	>20%	Estimate	57.4
		Margin of error	13.0
Year that they started selling goods and services	<0%	Estimate	86.5
		Margin of error	11.2
Year that they started selling goods and services	≥0% and ≤ 10%	Estimate	58.5
		Margin of error	5.4
Year that they started selling goods and services	>10% and ≤ 20%	Estimate	59.9
		Margin of error	9.3
Year that they started selling goods and services	>20%	Estimate	x
		Margin of error	
Year that they started selling goods and services	<0%	Estimate	94.3
		Margin of error	7.9
Year that they started selling goods and services	≥0% and ≤ 10%	Estimate	63.5
		Margin of error	5.9
Year that they started selling goods and services	>10% and ≤ 20%	Estimate	65.4
		Margin of error	12.7
Year that they started selling goods and services	>20%	Estimate	x
		Margin of error	
Year that they started selling goods and services	>50%	Estimate	51.9
		Margin of error	5.7
Year that they started selling goods and services	2000-2001	Estimate	55.2
		Margin of error	6.6
Year that they started selling goods and services	1998-1999	Estimate	64.8
		Margin of error	7.2
Year that they started selling goods and services	Prior to and including 1997	Estimate	57.6
		Margin of error	2.8
Year that they started selling goods and services	English	Estimate	60.0
		Margin of error	2.9
Year that they started selling goods and services	French	Estimate	61.4
		Margin of error	5.6
Year that they started selling goods and services	Other non-official language	Estimate	44.0
		Margin of error	7.3





**Table 37**  
**First language of SME majority owner**

Survey question: H18 What was the first language of the majority owner?		English	French	All other languages	
Applies to all SMEs Mark one only		Percentage			
SMEs by ↓	All SMEs →	Estimate	64.9	22.1	13.0
		Margin of error	2.2	1.7	1.8
Number of full-time equivalent employees by size group	0	Estimate	69.3	19.0	11.7
		Margin of error	3.7	3.0	2.8
	1 to 4	Estimate	60.4	25.1	14.5
		Margin of error	3.6	2.9	2.9
	5 to 19	Estimate	65.6	21.5	12.9
	Margin of error	5.7	5.0	4.0	
	20 to 99	Estimate	57.3	27.8	14.9
	Margin of error	9.0	7.9	6.9	
	100 to 499	Estimate	x	x	5.7
	Margin of error				3.8
Industry	Agriculture	Estimate	77.8	15.1	7.1
		Margin of error	4.1	2.8	3.4
	Primary	Estimate	67.0	27.3	5.6
		Margin of error	4.9	4.3	3.0
	Manufacturing	Estimate	58.6	24.5	16.9
		Margin of error	5.2	3.9	4.5
	Wholesale and Retail	Estimate	62.0	22.5	15.5
	Margin of error	5.4	4.4	4.6	
	Professional services	Estimate	68.7	19.6	11.7
	Margin of error	4.5	3.3	3.7	
	Knowledge-based industry	Estimate	65.9	18.0	16.0
	Margin of error	5.1	4.0	4.5	
	Other industries	Estimate	61.9	24.3	13.7
	Margin of error	3.8	2.9	3.0	
Region	Atlantic	Estimate	81.9	15.7	2.3
		Margin of error	4.8	4.5	1.9
	Quebec	Estimate	12.4	79.5	8.1
		Margin of error	3.9	4.6	2.8
	Ontario	Estimate	75.8	4.4	19.8
		Margin of error	4.1	1.8	3.9
	Manitoba, Saskatchewan and Nunavut	Estimate	92.1	1.6	6.3
	Margin of error	3.6	1.8	3.2	
	Alberta and Northwest Territories	Estimate	86.1	4.2	9.8
	Margin of error	4.8	3.2	3.8	
	British Columbia and Yukon	Estimate	81.4	2.4	16.2
	Margin of error	5.3	2.5	4.8	
Female ownership	≥ 0% and <50%	Estimate	64.1	23.0	12.9
		Margin of error	2.9	2.4	2.2
	50%	Estimate	70.4	16.5	13.2
		Margin of error	5.5	4.7	4.0
	>50%	Estimate	62.1	24.7	13.2
	Margin of error	6.3	5.6	4.5	
	0%	Estimate	62.6	23.7	13.7
	Margin of error	3.3	2.8	2.5	
Export and non-export activities	Exporter	Estimate	76.8	11.1	12.1
		Margin of error	5.6	3.6	4.8
	Non-exporter	Estimate	63.4	23.4	13.1
	Margin of error	2.4	1.9	1.9	
Rural or urban location	Rural	Estimate	68.2	26.7	5.1
		Margin of error	4.3	4.1	2.0
	Urban	Estimate	63.7	20.3	16.0
	Margin of error	2.8	2.2	2.3	
Visible minority ownership	Owners part of visible minorities	Estimate	38.6	2.6	58.8
		Margin of error	8.8	2.7	8.9
	Owners not part of visible minorities	Estimate	67.0	23.6	9.4
	Margin of error	2.2	1.8	1.7	
Majority owner by age group	< 18 years old	Estimate	x	x	x
		Margin of error			
	18 to 29	Estimate	58.4	16.3	25.3
		Margin of error	14.1	9.1	14.6
	30 to 39	Estimate	65.9	21.9	12.2
	Margin of error	5.4	4.8	3.4	
	40 to 64	Estimate	65.1	22.2	12.6
	Margin of error	2.8	2.3	2.1	
	≥ 65	Estimate	63.0	22.6	14.4
	Margin of error	8.7	8.0	6.3	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	63.5	24.3	12.2
		Margin of error	2.7	2.3	2.0
	>0% and ≤ 10%	Estimate	68.6	14.6	16.7
		Margin of error	5.0	3.5	4.3
	>10% and ≤ 20%	Estimate	60.0	30.3	9.7
	Margin of error	14.0	12.8	6.6	
	>20%	Estimate	79.8	11.7	8.5
	Margin of error	7.7	5.8	4.8	
Ratio of technology expenditure to investment expenditure	0%	Estimate	60.2	26.5	13.3
		Margin of error	3.4	2.9	2.5
	>0% and ≤ 10%	Estimate	70.5	16.5	13.0
		Margin of error	3.5	2.7	2.8
	>10% and ≤ 20%	Estimate	68.2	18.9	12.9
	Margin of error	11.2	9.2	8.1	
	>20%	Estimate	68.5	21.4	10.1
	Margin of error	12.2	11.4	6.8	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	23.3	x
		Margin of error		14.4	
	≥0% and ≤ 10%	Estimate	64.4	21.7	13.9
		Margin of error	5.4	4.5	4.1
	>10% and ≤ 20%	Estimate	58.1	28.9	15.0
	Margin of error	9.8	9.1	7.1	
	>20%	Estimate	x	13.5	x
	Margin of error			12.7	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	0.4
		Margin of error			0.8
	≥0% and ≤ 10%	Estimate	64.0	23.1	12.9
		Margin of error	5.9	5.2	4.3
	>10% and ≤ 20%	Estimate	66.7	23.3	10.1
	Margin of error	14.2	13.1	8.5	
	>20%	Estimate	x	x	7.8
	Margin of error			11.2	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	65.6	19.2	15.1
	Margin of error	5.4	4.6	4.0	
Year that they started selling goods and services	2000-2001	Estimate	60.1	18.8	21.1
		Margin of error	6.5	5.3	5.5
	1998-1999	Estimate	64.1	19.5	16.4
	Margin of error	7.1	6.1	5.4	
	Prior to and including 1997	Estimate	65.6	22.9	11.5
	Margin of error	2.6	2.1	2.0	
First language of majority owner	English	Estimate	100.0	0.0	0.0
		Margin of error	0.0	0.0	0.0
	French	Estimate	0.0	100.0	0.0
	Margin of error	0.0	0.0	0.0	
	Other non-official language	Estimate	0.0	0.0	100.0
	Margin of error	0.0	0.0	0.0	

**Table 38**  
**Number of years of experience of the SME majority owner in the business industry**

Survey question: H19 On December 31st 2001, how many years of experience did the majority owner of the business have in the business industry ?			less than 6 years	6 to 9 years	10 to 15 years	16 to 20 years	21 years or more
Applies to all SMEs			Percentage				
SMEs by ↓	All SMEs →	Estimate	9.5	6.9	18.5	15.0	50.1
		Margin of error	1.5	1.3	2.1	1.9	2.6
Number of full-time equivalent employees by size group	0	Estimate	9.9	6.7	18.8	12.6	52.0
		Margin of error	2.4	2.2	3.4	3.0	4.2
	1 to 4	Estimate	10.4	6.8	18.5	16.0	48.2
		Margin of error	2.4	2.0	3.2	3.0	4.1
	5 to 19	Estimate	8.7	8.0	17.8	18.8	46.8
		Margin of error	4.0	3.7	4.8	5.1	6.4
	20 to 99	Estimate	2.8	6.4	18.8	18.1	53.9
		Margin of error	2.0	5.6	7.8	7.6	9.1
	100 to 499	Estimate	x	7.4	7.2	10.5	x
		Margin of error		10.7	7.7	9.4	
Industry	Agriculture	Estimate	3.3	1.8	9.5	9.0	76.3
		Margin of error	2.1	1.6	3.7	3.6	5.4
	Primary	Estimate	9.1	6.5	15.0	16.0	53.5
		Margin of error	3.6	3.0	4.3	4.7	6.0
	Manufacturing	Estimate	9.0	5.9	18.8	15.3	51.0
		Margin of error	3.1	2.8	4.9	4.3	6.0
	Wholesale and Retail	Estimate	11.4	9.6	13.9	14.3	50.8
		Margin of error	3.7	3.9	4.2	4.3	6.3
Professional services	Estimate	6.1	5.4	17.8	16.3	54.4	
	Margin of error	2.4	2.6	4.5	4.2	5.9	
Knowledge-based industry	Estimate	10.0	8.2	30.2	22.5	29.2	
	Margin of error	3.0	3.4	5.9	5.1	5.5	
Other industries	Estimate	11.5	7.8	21.5	15.6	43.6	
	Margin of error	2.7	2.4	3.7	3.4	4.5	
Region	Atlantic	Estimate	11.0	8.1	21.8	15.6	43.4
		Margin of error	3.9	3.5	5.0	4.5	6.0
	Quebec	Estimate	10.7	7.4	18.4	16.4	47.1
		Margin of error	3.6	3.1	4.5	4.6	5.8
	Ontario	Estimate	9.7	7.1	16.7	16.6	49.9
		Margin of error	2.7	2.6	3.8	3.6	4.8
	Manitoba, Saskatchewan and Nunavut	Estimate	7.2	5.3	14.7	8.3	64.6
	Margin of error	3.2	2.9	5.0	3.4	6.3	
Alberta and Northwest Territories	Estimate	7.7	6.5	18.2	12.3	55.3	
	Margin of error	3.2	3.0	5.0	4.3	6.2	
British Columbia and Yukon	Estimate	9.8	6.5	24.7	14.9	44.1	
	Margin of error	3.9	3.3	6.1	4.7	6.8	
Female ownership	≥ 0% and <50%	Estimate	7.9	5.8	16.2	15.8	54.4
		Margin of error	1.7	1.4	2.4	2.4	3.2
	50%	Estimate	7.6	5.5	17.5	12.3	57.1
		Margin of error	2.7	2.3	4.4	3.9	5.7
>50%	Estimate	17.4	12.6	28.0	14.9	27.1	
	Margin of error	4.8	4.9	6.2	5.1	5.7	
0%	Estimate	7.6	5.5	17.0	16.4	53.5	
	Margin of error	1.8	1.5	2.7	2.7	3.6	
Export and non-export activities	Exporter	Estimate	4.4	4.8	20.6	17.1	53.1
		Margin of error	2.7	2.8	5.8	4.9	6.9
	Non-exporter	Estimate	10.2	7.2	18.2	14.7	49.7
		Margin of error	1.6	1.5	2.2	2.1	2.8
Rural or urban location	Rural	Estimate	7.8	5.0	13.4	14.5	59.2
		Margin of error	2.3	2.2	3.1	3.5	4.6
	Urban	Estimate	10.2	7.6	20.4	15.2	46.6
		Margin of error	1.9	1.7	2.6	2.3	3.1
Visible minority ownership	Owners part of visible minorities	Estimate	15.6	10.6	27.6	15.8	30.4
		Margin of error	6.3	5.8	7.9	5.8	8.5
	Owners not part of visible minorities	Estimate	9.1	6.6	17.8	14.9	51.6
		Margin of error	1.5	1.4	2.1	2.0	2.7
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x
		Margin of error					
	18 to 29	Estimate	41.8	20.5	21.1	7.4	9.2
		Margin of error	13.1	9.6	11.5	11.1	7.6
	30 to 39	Estimate	20.1	12.6	36.8	21.3	9.2
	Margin of error	4.9	3.9	5.8	5.3	3.5	
40 to 64	Estimate	6.2	5.6	14.6	15.2	58.3	
	Margin of error	1.4	1.6	2.3	2.2	3.1	
≥ 65	Estimate	3.6	1.3	8.3	2.7	84.1	
	Margin of error	3.6	1.7	5.4	2.5	6.7	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	10.3	7.3	18.7	14.6	49.2
		Margin of error	1.9	1.7	2.5	2.3	3.1
	>0% and ≤ 10%	Estimate	7.5	5.2	16.3	16.2	54.8
		Margin of error	2.6	2.0	3.9	3.9	5.3
>10% and ≤ 20%	Estimate	2.2	11.6	28.1	17.5	40.6	
	Margin of error	2.6	7.9	14.8	13.3	14.6	
>20%	Estimate	13.8	6.8	22.2	14.0	43.2	
	Margin of error	8.8	6.8	10.7	10.7	12.7	
Ratio of technology expenditure to investment expenditure	0%	Estimate	10.0	6.4	19.3	14.0	50.3
		Margin of error	2.1	1.9	3.1	2.6	3.7
	>0% and ≤ 10%	Estimate	8.8	7.6	17.5	14.8	51.3
		Margin of error	2.3	2.2	2.9	2.9	4.0
>10% and ≤ 20%	Estimate	15.5	4.5	19.5	19.7	40.8	
	Margin of error	8.9	3.1	10.8	9.1	12.5	
>20%	Estimate	6.3	9.4	18.0	28.9	37.4	
	Margin of error	3.8	6.9	9.0	13.5	12.5	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	15.0	12.9	18.9	x
		Margin of error		14.4	10.0	13.1	
	≥0% and ≤ 10%	Estimate	4.3	6.1	15.9	12.0	61.6
		Margin of error	1.9	2.6	4.3	3.4	5.4
>10% and ≤ 20%	Estimate	9.2	3.9	27.8	14.3	44.9	
	Margin of error	4.8	2.6	9.2	7.1	9.7	
>20%	Estimate	3.5	9.0	6.6	x	x	
	Margin of error	4.0	9.9	8.3			
Average sales growth for the period of 1996 - 2001	<0%	Estimate	0.4	0.0	x	x	x
		Margin of error	0.8	0.0			
	≥0% and ≤ 10%	Estimate	4.5	4.0	15.2	12.6	63.7
		Margin of error	2.3	1.9	4.6	3.9	5.9
>10% and ≤ 20%	Estimate	7.0	6.1	25.0	17.6	44.3	
	Margin of error	6.7	6.1	13.7	11.9	14.5	
>20%	Estimate	x	0.0	x	x	x	
	Margin of error		0.0				
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	14.3	7.3	18.9	16.2	43.3
		Margin of error	3.8	3.2	4.4	4.3	5.7
Year that they started selling goods and services	2000-2001	Estimate	26.6	7.3	19.6	13.0	33.5
		Margin of error	5.4	3.1	5.3	4.8	6.7
	1998-1999	Estimate	25.1	7.8	22.8	21.1	23.1
	Margin of error	6.7	3.9	6.1	6.7	6.1	
Prior to and including 1997	Estimate	5.1	6.7	17.7	14.3	56.1	
	Margin of error	1.4	1.6	2.4	2.1	3.0	
First language of majority owner	English	Estimate	9.5	6.4	17.5	13.9	52.7
		Margin of error	1.8	1.6	2.5	2.2	3.1
	French	Estimate	9.6	8.4	17.1	17.7	47.2
	Margin of error	3.5	3.2	4.4	4.7	6.0	
Other non-official language	Estimate	9.4	7.1	25.7	16.0	41.8	
	Margin of error	3.7	3.3	6.6	5.4	7.3	

**Table 39  
Percentage of SMEs held by Canadian owners**

Survey question: H20 On December 31st 2001, what percentage of the business was held by Canadian owners?		Percentage					
		100%	75% to 99%	50% to 74%	25% to 49%	0% to 24%	
Applies to all SMEs							
Mark one only							
SMEs by	All SMEs	Estimate	97.3	0.4	0.4	0.1	1.7
		Margin of error	0.8	0.3	0.3	0.1	0.7
Number of full-time equivalent employees by size group	0	Estimate	97.3	0.1	0.1	0.0	2.5
		Margin of error	1.5	0.1	0.2	0.0	1.5
	1 to 4	Estimate	98.1	0.5	0.4	0.1	0.8
		Margin of error	1.0	0.7	0.5	0.2	0.5
	5 to 19	Estimate	95.7	0.8	1.2	0.3	1.9
		Margin of error	2.3	0.7	1.2	0.6	1.7
	20 to 99	Estimate	96.5	0.7	1.6	0.7	0.5
		Margin of error	2.1	0.7	1.5	1.0	0.9
	100 to 499	Estimate	90.7	3.6	4.8	0.7	0.3
		Margin of error	8.6	4.1	7.3	1.2	0.2
Industry	Agriculture	Estimate	98.4	0.1	0.6	0.3	0.7
		Margin of error	1.2	0.1	0.8	0.6	0.7
	Primary	Estimate	96.0	2.2	0.1	0.4	1.4
		Margin of error	2.4	1.8	0.1	0.7	1.5
	Manufacturing	Estimate	97.1	1.2	0.1	0.0	1.6
		Margin of error	1.9	1.1	0.1	0.1	1.5
	Wholesale and Retail	Estimate	97.8	0.0	1.3	0.0	0.8
		Margin of error	1.7	0.0	1.4	0.0	0.9
Professional services	Estimate	97.3	0.0	0.4	0.4	1.9	
	Margin of error	1.9	0.0	0.4	0.7	1.7	
Knowledge-based industry	Estimate	95.0	0.8	1.3	1.0	1.8	
	Margin of error	2.1	1.1	1.1	1.0	1.1	
Other industries	Estimate	97.2	0.5	0.1	0.0	2.2	
	Margin of error	1.5	0.6	0.1	0.0	1.4	
Region	Atlantic	Estimate	98.1	1.0	0.6	0.0	0.3
		Margin of error	1.7	1.2	1.1	0.1	0.3
	Quebec	Estimate	97.9	0.7	0.6	0.0	0.7
		Margin of error	1.7	1.2	0.8	0.1	0.9
	Ontario	Estimate	96.3	0.3	0.3	0.2	2.8
		Margin of error	1.9	0.3	0.4	0.3	1.8
	Manitoba, Saskatchewan and Nunavut	Estimate	98.0	0.0	0.6	0.4	0.9
	Margin of error	1.6	0.1	0.9	0.8	1.0	
Alberta and Northwest Territories	Estimate	98.3	0.3	0.3	0.1	0.9	
	Margin of error	1.1	0.3	0.4	0.2	1.0	
British Columbia and Yukon	Estimate	97.0	0.2	0.4	0.0	2.3	
	Margin of error	1.6	0.3	0.6	0.0	1.4	
Female ownership	≥ 0% and <50%	Estimate	96.9	0.5	0.5	0.2	1.9
		Margin of error	1.2	0.5	0.4	0.2	1.1
	50%	Estimate	98.0	0.2	0.6	0.0	1.2
		Margin of error	1.2	0.5	0.6	0.0	0.9
>50%	Estimate	98.1	0.2	0.0	0.0	1.6	
	Margin of error	1.2	0.3	0.0	0.0	1.1	
0%	Estimate	97.7	0.0	0.3	0.1	1.8	
	Margin of error	1.2	0.0	0.3	0.2	1.1	
Export and non-export activities	Exporter	Estimate	95.5	0.7	0.9	0.3	2.6
		Margin of error	3.3	0.5	0.9	0.4	3.1
	Non-exporter	Estimate	97.5	0.4	0.4	0.1	1.6
		Margin of error	0.9	0.3	0.3	0.1	0.7
Rural or urban location	Rural	Estimate	98.7	0.1	0.3	0.2	0.7
		Margin of error	0.7	0.2	0.4	0.3	0.4
	Urban	Estimate	96.8	0.5	0.5	0.1	2.1
		Margin of error	1.1	0.4	0.3	0.1	1.0
Visible minority ownership	Owners part of visible minorities	Estimate	93.9	0.6	0.9	0.3	4.3
		Margin of error	3.2	1.2	1.2	0.4	2.7
	Owners not part of visible minorities	Estimate	97.6	0.4	0.4	0.1	1.5
		Margin of error	0.9	0.3	0.3	0.1	0.8
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x
		Margin of error					
	18 to 29	Estimate	99.9	0.0	0.1	0.0	0.0
		Margin of error	0.2	0.0	0.2	0.0	0.0
	30 to 39	Estimate	95.7	0.3	0.2	0.0	3.8
	Margin of error	2.5	0.5	0.2	0.1	2.4	
	40 to 64	Estimate	97.7	0.5	0.5	0.2	1.1
		Margin of error	0.9	0.4	0.3	0.2	0.7
	≥ 65	Estimate	97.0	0.2	0.6	0.1	1.9
		Margin of error	3.7	0.3	1.2	0.3	3.5
Ratio of research and development expenditure to investment expenditure	0%	Estimate	97.8	0.3	0.4	0.1	1.5
		Margin of error	1.0	0.4	0.3	0.2	0.8
	>0% and ≤ 10%	Estimate	96.2	0.5	0.6	0.1	2.7
		Margin of error	2.1	0.4	0.7	0.1	1.9
>10% and ≤ 20%	Estimate	95.0	2.9	1.0	0.1	1.0	
	Margin of error	4.5	3.8	1.5	0.1	2.0	
>20%	Estimate	95.7	0.9	1.6	0.7	1.0	
	Margin of error	2.6	1.0	1.5	1.3	1.1	
Ratio of technology expenditure to investment expenditure	0%	Estimate	97.4	0.5	0.3	0.1	1.8
		Margin of error	1.3	0.5	0.3	0.1	1.1
	>0% and ≤ 10%	Estimate	97.4	0.3	0.7	0.2	1.4
		Margin of error	1.2	0.2	0.5	0.3	1.0
	>10% and ≤ 20%	Estimate	95.4	0.0	0.8	0.4	3.4
	Margin of error	5.3	0.0	0.9	0.7	5.2	
>20%	Estimate	96.7	0.9	0.1	0.0	2.3	
	Margin of error	2.9	1.5	0.1	0.0	2.4	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	100.0	0.0	0.0	0.0	0.0
		Margin of error	0.0	0.0	0.0	0.0	0.0
	≥0% and ≤ 10%	Estimate	97.2	0.1	1.0	0.0	1.7
		Margin of error	2.3	0.1	1.0	0.1	2.1
>10% and ≤ 20%	Estimate	94.9	2.0	0.0	0.6	2.5	
	Margin of error	4.2	3.4	0.0	1.1	2.5	
>20%	Estimate	99.9	0.1	0.0	0.0	0.0	
	Margin of error	0.1	0.1	0.0	0.0	0.0	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	100.0	0.0	0.0	0.0	0.0
		Margin of error	0.0	0.0	0.0	0.0	0.0
	≥0% and ≤ 10%	Estimate	97.8	0.0	0.6	0.1	1.5
		Margin of error	2.2	0.0	0.8	0.1	2.0
>10% and ≤ 20%	Estimate	98.8	0.6	0.1	0.0	0.5	
	Margin of error	1.6	1.2	0.1	0.0	1.0	
>20%	Estimate	99.6	0.4	0.0	0.0	0.0	
	Margin of error	0.6	0.6	0.0	0.0	0.0	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	97.3	0.4	0.2	0.2	1.9
		Margin of error	1.2	0.5	0.2	0.2	1.1
Year that they started selling goods and services	2000-2001	Estimate	93.3	1.0	0.5	0.1	5.1
		Margin of error	2.8	1.1	0.4	0.2	2.6
	1998-1999	Estimate	97.7	0.4	0.4	0.1	1.4
	Margin of error	1.7	0.5	0.5	0.2	1.5	
	Prior to and including 1997	Estimate	97.8	0.3	0.4	0.1	1.3
		Margin of error	1.0	0.4	0.3	0.2	0.8
First language of majority owner	English	Estimate	98.4	0.3	0.4	0.1	0.7
		Margin of error	0.7	0.2	0.3	0.2	0.6
	French	Estimate	98.4	0.6	0.2	0.0	0.7
	Margin of error	1.6	1.2	0.3	0.1	1.0	
	Other non-official language	Estimate	90.0	0.7	0.8	0.4	8.2
		Margin of error	4.5	0.8	1.0	0.6	4.3

Table 40

## Proportion of SMEs that sold or exported products or services outside Canada

Survey question: H21 During 2001, did the business sell or export its products or services outside Canada?		Yes	
Applies to all SMEs		Percentage	
SMEs by	All SMEs	Estimate	11.1
		Margin of error	1.4
Number of full-time equivalent employees by size group	0	Estimate	7.6
		Margin of error	2.2
	1 to 4	Estimate	10.4
		Margin of error	2.2
	5 to 19	Estimate	16.7
		Margin of error	4.4
	20 to 99	Estimate	30.0
		Margin of error	8.0
	100 to 499	Estimate	x
		Margin of error	
Industry	Agriculture	Estimate	5.0
		Margin of error	2.6
	Primary	Estimate	5.7
		Margin of error	2.8
	Manufacturing	Estimate	28.4
		Margin of error	5.1
	Wholesale and Retail	Estimate	16.6
	Margin of error	4.4	
	Professional services	Estimate	15.8
		Margin of error	4.2
	Knowledge-based industry	Estimate	22.4
		Margin of error	4.9
	Other industries	Estimate	6.9
		Margin of error	2.2
Region	Atlantic	Estimate	11.8
		Margin of error	3.8
	Quebec	Estimate	7.0
		Margin of error	2.2
	Ontario	Estimate	16.1
		Margin of error	3.3
	Manitoba, Saskatchewan and Nunavut	Estimate	8.4
	Margin of error	3.5	
	Alberta and Northwest Territories	Estimate	7.8
		Margin of error	3.0
	British Columbia and Yukon	Estimate	9.8
		Margin of error	3.3
Female ownership	≥ 0% and <50%	Estimate	13.1
		Margin of error	2.0
	50%	Estimate	8.5
		Margin of error	2.8
	>50%	Estimate	6.9
	Margin of error	2.9	
	0%	Estimate	11.0
		Margin of error	2.1
Export and non-export activities	Exporter	Estimate	100.0
		Margin of error	0.0
	Non-exporter	Estimate	0.0
		Margin of error	0.0
Rural or urban location	Rural	Estimate	7.7
		Margin of error	2.2
	Urban	Estimate	12.4
		Margin of error	1.8
Visible minority ownership	Owners part of visible minorities	Estimate	13.0
		Margin of error	5.3
	Owners not part of visible minorities	Estimate	11.0
		Margin of error	1.5
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	3.1
		Margin of error	2.9
	30 to 39	Estimate	12.3
		Margin of error	3.9
	40 to 64	Estimate	11.3
		Margin of error	1.7
	≥ 65	Estimate	9.6
		Margin of error	4.5
Ratio of research and development expenditure to investment expenditure	0%	Estimate	6.8
		Margin of error	1.4
	>0% and ≤ 10%	Estimate	23.1
		Margin of error	4.4
	>10% and ≤ 20%	Estimate	21.0
	Margin of error	9.2	
	>20%	Estimate	24.5
		Margin of error	9.5
Ratio of technology expenditure to investment expenditure	0%	Estimate	6.4
		Margin of error	1.6
	>0% and ≤ 10%	Estimate	16.2
		Margin of error	2.8
	>10% and ≤ 20%	Estimate	19.1
	Margin of error	8.5	
	>20%	Estimate	17.1
		Margin of error	7.8
Average sales growth for the period of 1998 - 2001	<0%	Estimate	15.8
		Margin of error	11.0
	≥0% and ≤ 10%	Estimate	8.4
		Margin of error	2.8
	>10% and ≤ 20%	Estimate	12.4
	Margin of error	5.3	
	>20%	Estimate	9.1
		Margin of error	7.5
Average sales growth for the period of 1996 - 2001	<0%	Estimate	1.2
		Margin of error	2.5
	≥0% and ≤ 10%	Estimate	7.7
		Margin of error	2.9
	>10% and ≤ 20%	Estimate	9.6
	Margin of error	6.0	
	>20%	Estimate	3.4
		Margin of error	4.5
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	11.3
		Margin of error	3.5
Year that they started selling goods and services	2000-2001	Estimate	8.9
		Margin of error	3.0
	1998-1999	Estimate	12.9
		Margin of error	4.8
	Prior to and including 1997	Estimate	11.1
		Margin of error	1.7
First language of majority owner	English	Estimate	13.2
		Margin of error	2.0
	French	Estimate	5.6
		Margin of error	1.9
	Other non-official language	Estimate	10.3
		Margin of error	4.2

**Table 41  
Regions/countries of destination of products and services sold**

Survey question: H22. Approximately what percentage of the total products and services that you sold in 2001 were to customers in the following areas...			Canada	United States	Mexico	Central/South America	Europe	Asia	Africa	All other regions/countries
<i>Applies to SMEs that sold or exported products or services outside Canada</i>			Percentage							
<i>Mark all that apply</i>										
SMEs by	All SMEs	Estimate <i>Margin of error</i>								
			62.8 4.8	25.9 4.5	0.3 0.2	x	3.3 1.9	6.1 2.6	x	x
Number of full-time equivalent employees by size group	0	Estimate <i>Margin of error</i>	65.4 8.0	24.5 7.9	x	x	1.2 1.1	6.9 5.5	x	x
	1 to 4	Estimate <i>Margin of error</i>	53.5 8.8	31.4 8.6	x	x	4.2 2.5	8.1 5.1	x	x
	5 to 19	Estimate <i>Margin of error</i>	72.1 9.7	18.0 7.9	x	x	x	3.4 2.7	x	x
	20 to 99	Estimate <i>Margin of error</i>	65.3 12.1	28.0 12.0	x	x	2.2 1.7	x	x	x
	100 to 499	Estimate <i>Margin of error</i>	75.4 15.8	19.6 12.1	x	x	x	1.2 1.1	x	x
	Industry	Agriculture	Estimate <i>Margin of error</i>	56.9 14.4	18.9 9.2	x	x	x	20.8 17.2	x
Primary		Estimate <i>Margin of error</i>	24.7 16.8	46.9 23.4	0.0 0.0	x	x	22.3 21.6	0.0 0.0	0.0 0.0
Manufacturing		Estimate <i>Margin of error</i>	72.1 7.0	23.2 6.2	x	x	1.8 1.3	x	x	x
Wholesale and Retail		Estimate <i>Margin of error</i>	69.5 10.9	18.7 8.3	x	x	0.5 0.4	7.4 7.1	x	x
Professional services		Estimate <i>Margin of error</i>	68.9 8.1	20.7 7.0	x	x	x	3.7 3.6	x	x
Knowledge-based industry		Estimate <i>Margin of error</i>	47.4 9.1	34.0 8.5	x	x	9.0 5.1	7.4 5.0	x	x
Other industries		Estimate <i>Margin of error</i>	57.1 11.6	34.1 12.1	x	x	x	x	x	x
Region	Atlantic	Estimate <i>Margin of error</i>	63.5 12.2	26.9 11.6	x	x	4.1 3.0	x	x	0.0 0.0
	Quebec	Estimate <i>Margin of error</i>	66.9 12.3	26.2 10.2	x	x	1.1 0.8	x	x	x
	Ontario	Estimate <i>Margin of error</i>	61.9 7.5	26.8 7.1	0.4 0.4	x	3.8 3.3	4.4 3.1	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate <i>Margin of error</i>	59.4 14.9	28.2 13.2	x	x	x	x	x	x
	Alberta and Northwest Territories	Estimate <i>Margin of error</i>	69.6 10.1	18.1 9.7	x	x	x	8.8 7.9	x	0.0 0.0
	British Columbia and Yukon	Estimate <i>Margin of error</i>	57.8 13.7	26.1 14.1	0.0 0.0	x	x	10.2 7.0	x	x
Female ownership	≥ 0% and <50%	Estimate <i>Margin of error</i>	64.7 5.2	23.3 4.5	0.4 0.3	x	3.4 2.3	6.2 3.2	x	x
	50%	Estimate <i>Margin of error</i>	53.0 12.6	33.8 13.8	x	x	x	7.6 6.4	x	x
	>50%	Estimate <i>Margin of error</i>	61.9 17.8	33.5 18.4	x	x	x	x	0.0 0.0	x
	0%	Estimate <i>Margin of error</i>	65.6 5.6	23.8 5.3	0.4 0.3	x	2.1 1.2	6.8 3.6	x	x
Export and non-export activities	Exporter	Estimate <i>Margin of error</i>	62.8 4.8	25.9 4.5	0.3 0.2	x	3.3 1.9	6.1 2.6	x	x
	Non-exporter	Estimate <i>Margin of error</i>	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0
Rural or urban location	Rural	Estimate <i>Margin of error</i>	57.5 10.0	27.7 9.9	x	x	3.5 2.9	8.2 6.0	x	x
	Urban	Estimate <i>Margin of error</i>	64.0 5.4	25.5 5.0	0.3 0.2	x	3.2 2.2	5.5 2.9	0.1 0.1	x
Visible minority ownership	Owners part of visible minorities	Estimate <i>Margin of error</i>	64.8 14.7	14.5 7.5	x	x	x	8.8 7.7	x	x
	Owners not part of visible minorities	Estimate <i>Margin of error</i>	62.6 5.1	27.0 4.8	0.3 0.2	0.3 0.3	3.4 2.0	5.8 2.7	x	x
Majority owner by age group	< 18 years old	Estimate <i>Margin of error</i>	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0
	18 to 29	Estimate <i>Margin of error</i>	63.9 35.1	35.6 35.0	0.0 0.0	x	0.0 0.0	0.0 0.0	0.0 0.0	x
	30 to 39	Estimate <i>Margin of error</i>	63.8 12.6	30.9 12.3	x	x	2.1 1.5	2.0 1.8	x	x
	40 to 64	Estimate <i>Margin of error</i>	63.4 5.0	24.4 4.6	0.2 0.2	0.5 0.4	3.5 2.5	7.3 3.5	x	x
	≥ 65	Estimate <i>Margin of error</i>	53.9 19.7	24.6 20.8	x	x	x	x	x	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate <i>Margin of error</i>	63.6 7.2	26.7 6.7	x	x	x	4.8 3.9	x	x
	>0% and ≤ 10%	Estimate <i>Margin of error</i>	63.9 7.6	24.1 7.3	0.3 0.3	x	2.4 1.7	7.0 4.0	x	x
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	60.3 13.3	27.0 10.4	x	x	x	x	x	0.0 0.0
	>20%	Estimate <i>Margin of error</i>	49.1 14.8	33.4 12.3	x	x	10.0 7.0	5.3 5.2	x	x
Ratio of technology expenditure to investment expenditure	0%	Estimate <i>Margin of error</i>	63.8 8.1	24.8 7.0	x	x	1.7 1.0	7.9 5.7	x	x
	>0% and ≤ 10%	Estimate <i>Margin of error</i>	62.5 6.6	25.6 6.4	0.2 0.2	x	4.5 3.1	5.5 3.1	x	x
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	63.0 13.8	28.4 11.8	x	x	x	x	x	x
	>20%	Estimate <i>Margin of error</i>	59.3 16.0	34.4 15.7	x	x	x	x	x	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate <i>Margin of error</i>	52.0 25.2	x	x	x	x	x	x	0.0 0.0
	≥0% and ≤ 10%	Estimate <i>Margin of error</i>	60.6 12.6	25.6 12.1	x	x	3.9 3.0	9.6 5.3	x	x
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	73.4 14.9	20.1 12.9	x	x	x	x	x	x
	>20%	Estimate <i>Margin of error</i>	40.0 29.1	57.6 29.3	0.0 0.0	x	x	x	0.0 0.0	0.0 0.0
Average sales growth for the period of 1996 - 2001	<0%	Estimate <i>Margin of error</i>	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	100.0 0.0	0.0 0.0	0.0 0.0
	≥0% and ≤ 10%	Estimate <i>Margin of error</i>	64.5 13.6	25.0 13.0	x	x	3.3 2.9	6.9 4.8	x	0.0 0.0
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	69.5 12.3	25.1 10.7	x	x	x	x	0.0 0.0	x
	>20%	Estimate <i>Margin of error</i>	x	x	0.0 0.0	x	x	x	0.0 0.0	0.0 0.0
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate <i>Margin of error</i>	58.9 12.5	33.6 12.3	x	x	x	x	x	x
	Year that they started selling goods and services	Estimate <i>Margin of error</i>	57.8 11.8	34.9 12.3	x	x	x	3.7 3.4	x	x
First language of majority owner	English	Estimate <i>Margin of error</i>	62.1 5.7	27.2 5.3	0.3 0.3	x	3.8 2.4	4.5 2.1	x	x
	French	Estimate <i>Margin of error</i>	72.7 11.7	24.0 11.4	x	0.2 0.2	1.3 0.9	x	x	x
	Other non-official language	Estimate <i>Margin of error</i>	57.9 11.9	19.9 10.4	x	x	1.8 1.8	19.9 13.3	x	x



**Table 43**

**Percentage of the total investment expenditure devoted to research and development for products, services, and processes**

Survey question: H24 In an average fiscal year, what percentage of the business total investment expenditure is devoted to research and development for products, services, and processes?

		Percentage						
		0%	1% to 5%	6% to 10%	11% to 15%	16% to 20%	Over 20%	
Applies to all SMEs								
Mark one only								
SMEs by	All SMEs	Estimate Margin of error	73.3 2.2	13.4 1.6	8.3 1.5	1.2 0.6	1.3 0.5	2.5 0.6
Number of full-time equivalent employees by size group	0	Estimate Margin of error	77.3 3.4	10.4 2.4	7.7 2.3	1.5 1.2	1.0 0.7	2.2 0.9
	1 to 4	Estimate Margin of error	72.6 3.6	14.6 2.8	8.5 2.4	0.8 0.5	1.3 0.8	2.2 0.9
	5 to 19	Estimate Margin of error	67.2 5.8	14.6 4.0	11.0 4.3	0.9 0.7	2.3 1.8	3.9 2.7
	20 to 99	Estimate Margin of error	62.9 8.1	25.6 7.1	4.6 3.3	2.1 2.2	0.7 0.9	4.1 2.2
	100 to 499	Estimate Margin of error	x x	x x	7.1 10.7	0.5 0.7	1.0 1.3	2.1 2.0
	Industry	Agriculture	Estimate Margin of error	72.0 5.7	19.8 4.9	6.4 3.3	0.7 0.9	0.5 1.0
Primary		Estimate Margin of error	82.8 4.6	9.3 3.6	5.3 2.9	0.5 0.9	0.1 0.2	2.0 1.7
Manufacturing		Estimate Margin of error	57.3 5.9	23.9 5.0	7.8 3.0	4.6 2.6	2.0 1.6	4.5 2.5
Wholesale and Retail		Estimate Margin of error	71.2 5.7	15.9 4.6	8.9 3.8	0.1 0.1	1.6 1.4	2.5 1.9
Professional services		Estimate Margin of error	62.5 5.7	16.9 4.3	12.7 3.9	1.2 1.3	2.6 1.8	4.2 2.5
Knowledge-based industry		Estimate Margin of error	53.1 6.0	11.8 4.0	11.3 3.6	4.8 2.9	4.3 2.7	14.6 4.1
Other industries		Estimate Margin of error	80.6 3.5	9.1 2.4	7.4 2.5	1.0 1.1	0.7 0.7	1.1 0.8
Region		Atlantic	Estimate Margin of error	77.5 4.9	12.8 3.8	6.5 3.2	0.2 0.4	0.7 0.8
	Quebec	Estimate Margin of error	81.3 3.8	8.6 2.9	5.5 2.2	1.1 0.7	1.9 1.2	1.6 0.9
	Ontario	Estimate Margin of error	67.8 4.5	15.0 3.3	12.1 3.4	2.0 1.5	1.0 0.7	2.1 1.0
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	68.9 6.3	21.3 5.6	6.4 3.5	0.6 0.9	0.7 1.3	2.0 1.6
	Alberta and Northwest Territories	Estimate Margin of error	75.9 5.2	14.0 4.2	6.7 3.2	0.6 0.7	0.6 0.8	2.2 1.4
	British Columbia and Yukon	Estimate Margin of error	72.5 5.4	11.6 3.7	7.0 3.2	0.8 0.7	2.1 1.9	5.9 3.1
Female ownership	≥ 0% and <50%	Estimate Margin of error	71.0 2.8	14.9 2.2	9.2 1.9	1.3 0.7	1.1 0.6	2.5 0.7
	50%	Estimate Margin of error	76.4 4.6	12.9 3.5	6.7 2.7	0.4 0.4	1.3 1.2	2.4 1.6
	>50%	Estimate Margin of error	78.7 5.2	8.2 2.7	7.0 3.6	1.8 2.2	1.8 1.3	2.6 2.1
	0%	Estimate Margin of error	72.2 3.2	13.9 2.4	9.2 2.1	1.2 0.8	1.1 0.6	2.3 0.7
Export and non-export activities	Exporter	Estimate Margin of error	44.7 7.0	27.6 6.3	17.5 5.9	2.3 1.4	2.3 1.4	5.5 2.2
	Non-exporter	Estimate Margin of error	76.9 2.2	11.6 1.6	7.2 1.5	1.1 0.6	1.1 0.5	2.1 0.7
Rural or urban location	Rural	Estimate Margin of error	76.8 3.7	14.9 3.1	5.4 2.0	0.5 0.4	1.3 1.0	1.3 0.7
	Urban	Estimate Margin of error	72.0 2.7	12.8 1.9	9.5 1.9	1.5 0.8	1.3 0.6	3.0 0.9
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	67.4 7.9	15.5 5.5	9.5 5.1	1.3 1.6	2.5 2.5	3.8 2.9
	Owners not part of visible minorities	Estimate Margin of error	73.8 2.3	13.2 1.7	8.2 1.5	1.2 0.6	1.2 0.5	2.4 0.7
Majority owner by age group	< 18 years old	Estimate Margin of error	x x	x x	x x	x x	x x	x x
	18 to 29	Estimate Margin of error	65.1 13.4	16.2 8.9	17.1 12.5	0.7 1.0	0.2 0.4	0.7 1.0
	30 to 39	Estimate Margin of error	73.1 5.0	9.5 2.9	8.9 3.3	2.7 2.6	1.7 1.1	4.1 1.9
	40 to 64	Estimate Margin of error	73.3 2.7	14.7 2.1	7.8 1.8	0.9 0.4	1.3 0.6	2.0 0.7
	≥ 65	Estimate Margin of error	75.6 7.1	11.1 4.9	8.7 4.9	0.8 1.0	0.6 1.2	3.1 2.6
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	100.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0
	>0% and ≤ 10%	Estimate Margin of error	0.0 0.0	61.6 5.3	38.4 5.3	0.0 0.0	0.0 0.0	0.0 0.0
	>10% and ≤ 20%	Estimate Margin of error	0.0 0.0	0.0 0.0	0.0 0.0	x x	x x	0.0 0.0
	>20%	Estimate Margin of error	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	100.0 0.0
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	89.6 2.1	7.1 1.8	2.0 1.1	0.3 0.2	0.2 0.3	0.8 0.4
	>0% and ≤ 10%	Estimate Margin of error	57.8 3.9	21.2 3.0	15.0 3.0	1.4 1.0	1.5 0.9	3.1 1.1
	>10% and ≤ 20%	Estimate Margin of error	33.2 10.9	12.1 8.1	24.1 11.6	4.3 4.9	15.1 10.2	11.2 7.2
	>20%	Estimate Margin of error	38.6 12.8	16.4 9.7	13.9 7.7	9.9 10.2	4.7 3.9	16.4 9.4
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	68.1 14.5	14.4 11.4	14.5 10.7	1.7 2.5	0.1 0.2	1.2 2.4
	≥0% and ≤ 10%	Estimate Margin of error	75.0 4.7	13.1 3.5	8.4 3.2	1.1 0.9	0.5 0.6	1.8 1.2
	>10% and ≤ 20%	Estimate Margin of error	76.1 7.8	11.4 5.3	8.8 5.9	1.1 1.6	0.8 0.9	1.7 2.1
	>20%	Estimate Margin of error	x 12.6	15.7 9.4	6.7 9.4	x 4.1	2.0 4.0	2.2 4.0
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x x	x x	x x	0.0 0.0	0.0 0.0	3.7 7.3
	≥0% and ≤ 10%	Estimate Margin of error	74.8 5.2	13.5 4.0	9.5 3.7	0.7 0.6	0.6 0.6	0.9 0.7
	>10% and ≤ 20%	Estimate Margin of error	79.9 9.2	11.4 7.0	5.0 5.1	1.0 1.1	0.8 1.4	1.9 1.9
	>20%	Estimate Margin of error	x x	x x	0.0 0.0	0.1 0.2	3.3 6.7	9.2 11.2
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	76.7 4.5	10.6 2.8	8.2 3.3	0.7 0.6	1.0 1.1	2.8 1.7
Year that they started selling goods and services	2000-2001	Estimate Margin of error	73.2 5.7	10.8 3.6	8.5 3.8	0.6 0.8	2.6 2.3	4.3 2.9
	1998-1999	Estimate Margin of error	73.8 6.0	11.3 4.1	9.4 4.3	1.3 0.9	1.4 1.1	2.7 2.0
	Prior to and including 1997	Estimate Margin of error	73.3 2.6	14.0 1.9	8.2 1.7	1.2 0.7	1.1 0.5	2.2 0.7
First language of majority owner	English	Estimate Margin of error	71.7 2.8	13.9 2.0	9.0 1.9	1.2 0.8	1.1 0.6	3.1 1.0
	French	Estimate Margin of error	80.9 4.0	9.9 3.1	4.4 2.1	1.4 1.0	2.0 1.3	1.3 0.6
	Other non-official language	Estimate Margin of error	68.7 6.7	16.5 5.1	11.4 5.3	0.8 0.8	1.0 1.0	1.6 0.9

"x" refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons





Table 45

## Business sales growth during the year 2001

Survey question: H26 Which of the following best describes the sales growth of your business during 2001?		Estimate	No sales	Sales did not grow but did not	Sales grew slowly	Sales grew rapidly	Sales decreased
			Percentage				
Applies to all SMEs Mark one only							
SMEs by	All SMEs	Estimate Margin of error	0.5 0.3	36.1 2.6	32.0 2.4	8.8 1.5	22.6 2.2
Number of full-time equivalent employees by size group	0	Estimate Margin of error	0.3 0.2	38.9 4.2	25.3 3.7	7.2 2.4	28.4 3.9
	1 to 4	Estimate Margin of error	0.8 0.8	35.5 3.9	35.2 3.9	8.2 2.2	20.4 3.4
	5 to 19	Estimate Margin of error	0.5 0.5	33.5 6.3	40.2 6.2	14.0 4.4	11.7 4.1
	20 to 99	Estimate Margin of error	0.0 0.0	23.4 8.0	43.5 9.0	14.1 6.1	19.0 7.8
	100 to 499	Estimate Margin of error	x 11.5	18.7 11.5	x	13.8 11.4	13.1 9.2
	Industry	Agriculture	Estimate Margin of error	0.4 0.7	44.9 6.4	23.5 5.4	3.4 2.3
Primary		Estimate Margin of error	0.6 0.7	38.1 6.0	30.9 5.8	3.7 2.3	26.7 5.6
Manufacturing		Estimate Margin of error	0.0 0.1	31.7 5.5	37.3 5.7	13.9 4.1	17.0 4.7
Wholesale and Retail		Estimate Margin of error	0.2 0.3	28.2 5.9	36.1 5.7	10.4 3.6	25.1 5.7
Professional services		Estimate Margin of error	0.2 0.2	32.8 5.6	31.3 5.4	8.1 3.1	27.6 5.4
Knowledge-based industry		Estimate Margin of error	2.5 1.7	36.4 6.0	30.3 5.4	6.9 2.7	23.8 5.4
Other industries		Estimate Margin of error	0.6 0.6	37.6 4.4	32.7 4.1	9.8 2.7	19.3 3.7
Region		Atlantic	Estimate Margin of error	1.2 1.3	34.8 5.9	33.5 5.7	11.6 4.1
	Quebec	Estimate Margin of error	0.1 0.1	35.1 5.6	35.8 5.5	7.6 2.8	21.4 4.9
	Ontario	Estimate Margin of error	0.7 0.8	34.5 4.7	27.8 4.3	10.7 3.2	26.3 4.4
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	0.1 0.1	41.9 6.7	28.8 5.8	5.8 2.8	23.4 5.8
	Alberta and Northwest Territories	Estimate Margin of error	0.2 0.2	40.1 6.4	35.9 6.3	7.3 3.1	16.6 4.7
	British Columbia and Yukon	Estimate Margin of error	0.7 0.8	35.2 6.7	33.9 6.4	8.5 3.9	21.7 5.8
	Female ownership	≥ 0% and <50%	Estimate Margin of error	0.2 0.1	34.9 3.1	32.8 3.0	9.6 1.9
50%		Estimate Margin of error	0.7 0.7	39.7 5.7	30.4 5.2	7.7 3.2	21.4 4.9
>50%		Estimate Margin of error	1.2 1.6	36.7 6.7	30.7 5.9	7.3 4.0	24.0 5.8
0%		Estimate Margin of error	0.2 0.2	34.9 3.5	31.8 3.3	9.7 2.1	23.3 3.2
Export and non-export activities		Exporter	Estimate Margin of error	0.1 0.1	26.1 5.9	36.6 6.9	12.5 4.3
	Non-exporter	Estimate Margin of error	0.5 0.4	37.4 2.8	31.4 2.5	8.4 1.6	22.3 2.4
Rural or urban location	Rural	Estimate Margin of error	0.1 0.2	42.3 4.8	28.7 4.3	5.8 2.1	23.0 4.0
	Urban	Estimate Margin of error	0.6 0.4	33.7 3.0	33.2 2.9	10.0 1.9	22.4 2.7
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	2.0 1.7	36.3 8.6	32.9 8.1	6.3 4.2	22.4 7.7
	Owners not part of visible minorities	Estimate Margin of error	0.4 0.3	36.1 2.7	31.9 2.5	9.0 1.6	22.6 2.3
Majority owner by age group	< 18 years old	Estimate Margin of error	x 2.0	x 12.1	x 11.8	x 12.2	x 11.5
	18 to 29	Estimate Margin of error	1.3 2.0	29.2 12.1	32.9 11.8	16.8 12.2	19.8 11.5
	30 to 39	Estimate Margin of error	0.2 0.3	30.6 5.7	40.8 6.0	12.0 4.3	16.4 4.4
	40 to 64	Estimate Margin of error	0.6 0.5	37.1 3.1	30.8 2.8	8.2 1.7	23.3 2.7
	≥ 65	Estimate Margin of error	0.1 0.2	41.8 8.6	22.0 7.3	5.1 3.2	30.9 8.3
	Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	0.5 0.4	38.5 3.1	32.3 2.9	7.7 1.7
>0% and ≤ 10%		Estimate Margin of error	0.3 0.4	29.7 5.0	29.9 4.7	11.1 3.3	29.0 5.0
>10% and ≤ 20%		Estimate Margin of error	x 13.4	32.1 13.4	31.0 12.5	x	16.0 10.9
>20%		Estimate Margin of error	1.2 1.2	25.9 12.3	42.5 12.8	10.5 7.3	19.9 10.1
Ratio of technology expenditure to investment expenditure		0%	Estimate Margin of error	0.6 0.6	39.3 3.7	29.8 3.4	7.0 1.8
	>0% and ≤ 10%	Estimate Margin of error	0.3 0.3	32.2 3.7	35.0 3.7	10.7 2.6	21.9 3.4
	>10% and ≤ 20%	Estimate Margin of error	0.9 1.8	33.7 12.2	42.9 12.4	7.7 4.2	14.8 8.0
	>20%	Estimate Margin of error	0.3 0.6	36.2 13.3	22.2 8.3	16.2 10.7	25.0 11.3
	Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	0.0 0.0	8.6 7.4	16.2 13.4	0.4 0.9
≥0% and ≤ 10%		Estimate Margin of error	0.0 0.0	53.7 5.6	30.2 5.0	1.7 1.4	14.4 4.0
>10% and ≤ 20%		Estimate Margin of error	0.0 0.0	35.5 9.5	38.5 9.5	14.2 6.1	11.8 6.5
>20%		Estimate Margin of error	0.0 0.0	x 10.8	x 11.7	x 3.8	x 0.0
Average sales growth for the period of 1996 - 2001		<0%	Estimate Margin of error	x 13.6	7.1 13.6	7.1 13.6	1.3 2.7
	≥0% and ≤ 10%	Estimate Margin of error	0.0 0.0	52.3 6.1	28.8 5.3	1.8 1.4	17.1 4.8
	>10% and ≤ 20%	Estimate Margin of error	0.0 0.0	30.7 14.6	39.7 14.1	15.5 9.6	14.1 11.3
	>20%	Estimate Margin of error	0.0 0.0	7.7 10.8	90.1 11.7	2.2 3.8	0.0 0.0
	Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	1.8 1.5	37.8 5.6	27.3 4.8	7.1 3.0
Year that they started selling goods and services		2000-2001	Estimate Margin of error	4.2 3.0	32.0 6.3	40.9 6.7	11.4 4.2
	1998-1999	Estimate Margin of error	0.0 0.0	30.0 6.5	34.7 7.1	18.4 6.5	16.9 5.6
	Prior to and including 1997	Estimate Margin of error	0.1 0.1	37.5 3.0	30.4 2.7	7.1 1.5	24.8 2.7
First language of majority owner	English	Estimate Margin of error	0.6 0.5	36.7 3.1	31.4 2.9	8.7 1.8	22.6 2.7
	French	Estimate Margin of error	0.1 0.1	34.4 5.8	35.9 5.6	8.6 3.0	20.9 5.0
	Other non-official language	Estimate Margin of error	0.8 0.9	36.0 7.1	28.2 6.2	9.9 4.5	25.0 6.7











**Table 51**  
**Proportion of SMEs where the last request for debt financing was authorized**

Survey question: D5 Was any credit authorized by the credit supplier as a result of this request?		Yes	
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request		Percentage	
SMEs by	All SMEs	Estimate	80.0
		Margin of error	4.8
Number of full-time equivalent employees by size group	0	Estimate	77.3
		Margin of error	10.3
	1 to 4	Estimate	79.7
		Margin of error	7.2
	5 to 19	Estimate	84.0
		Margin of error	9.0
	20 to 99	Estimate	x
		Margin of error	
	100 to 499	Estimate	x
		Margin of error	
Industry	Agriculture	Estimate	93.5
		Margin of error	6.2
	Primary	Estimate	87.3
		Margin of error	9.3
	Manufacturing	Estimate	85.1
		Margin of error	8.5
	Wholesale and Retail	Estimate	89.1
		Margin of error	6.2
	Professional services	Estimate	x
		Margin of error	
	Knowledge-based industry	Estimate	77.1
		Margin of error	14.5
	Other industries	Estimate	72.7
		Margin of error	9.7
Region	Atlantic	Estimate	85.3
		Margin of error	9.3
	Quebec	Estimate	78.4
		Margin of error	12.5
	Ontario	Estimate	74.5
		Margin of error	10.1
	Manitoba, Saskatchewan and Nunavut	Estimate	91.8
		Margin of error	7.1
	Alberta and Northwest Territories	Estimate	80.2
		Margin of error	9.2
	British Columbia and Yukon	Estimate	82.6
		Margin of error	10.8
Female ownership	≥ 0% and <50%	Estimate	80.7
		Margin of error	6.1
	50%	Estimate	81.4
		Margin of error	8.6
	>50%	Estimate	74.8
		Margin of error	14.7
	0%	Estimate	77.5
		Margin of error	7.5
Export and non-export activities	Exporter	Estimate	77.7
		Margin of error	11.5
	Non-exporter	Estimate	80.5
		Margin of error	5.3
Rural or urban location	Rural	Estimate	87.3
		Margin of error	7.0
	Urban	Estimate	76.3
		Margin of error	6.3
Visible minority ownership	Owners part of visible minorities	Estimate	x
		Margin of error	
	Owners not part of visible minorities	Estimate	80.7
		Margin of error	5.0
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	x
		Margin of error	
	30 to 39	Estimate	72.7
		Margin of error	11.3
	40 to 64	Estimate	82.9
		Margin of error	5.4
	≥ 65	Estimate	89.7
		Margin of error	13.0
Ratio of research and development expenditure to investment expenditure	0%	Estimate	82.7
		Margin of error	5.8
	>0% and ≤ 10%	Estimate	77.6
		Margin of error	9.5
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Ratio of technology expenditure to investment expenditure	0%	Estimate	83.5
		Margin of error	6.7
	>0% and ≤ 10%	Estimate	79.8
		Margin of error	7.2
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	83.2
		Margin of error	11.1
	>10% and ≤ 20%	Estimate	95.0
		Margin of error	5.0
	>20%	Estimate	94.0
		Margin of error	11.2
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	88.1
		Margin of error	10.9
	>10% and ≤ 20%	Estimate	x
		Margin of error	
	>20%	Estimate	x
		Margin of error	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	80.5
		Margin of error	8.1
Year that they started selling goods and services	2000-2001	Estimate	63.5
		Margin of error	12.7
	1998-1999	Estimate	x
		Margin of error	
	Prior to and including 1997	Estimate	84.3
		Margin of error	5.4
First language of majority owner	English	Estimate	80.7
		Margin of error	5.4
	French	Estimate	82.7
		Margin of error	11.0
	Other non-official language	Estimate	x
		Margin of error	
Last credit supplier approached for debt financing	Chartered bank	Estimate	75.1
		Margin of error	6.5
	Credit union	Estimate	84.1
		Margin of error	11.2
	Caisse populaire	Estimate	93.8
		Margin of error	6.5
	Crown corporation or government institution	Estimate	93.5
		Margin of error	9.8
	Manufacturer, dealer, or supplier	Estimate	x
		Margin of error	
	Credit card company	Estimate	x
		Margin of error	
	Other Credit suppliers	Estimate	x
		Margin of error	
Reason for requesting debt financing	Building/land acquisition	Estimate	74.8
		Margin of error	13.8
	To buy vehicle	Estimate	x
		Margin of error	
	To buy machinery/equipment	Estimate	78.1
		Margin of error	8.8
	Inventory financing	Estimate	89.6
		Margin of error	9.9
	Working/operating capital	Estimate	78.4
		Margin of error	8.4
	Other reasons	Estimate	80.6
		Margin of error	11.0

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Table 52 Reasons why last request for debt financing was not authorized						
Survey question: D6 What were the reasons why no amount was authorized? Was it because...?			Request was turned down	Application still under review	Withdrawal application	All other reasons
Applies to SMEs that did not obtain an authorization for their last debt financing request Mark one only						
			Percentage			
SMEs by →	All SMEs →	Estimate	91.2	2.1	6.7	0.0
		Margin of error	7.3	2.5	6.9	0.0
Number of full-time equivalent employees by size group	0	Estimate	94.1	0.0	5.9	0.0
		Margin of error	8.4	0.0	8.4	0.0
	1 to 4	Estimate	93.7	3.3	3.0	0.0
		Margin of error	7.6	5.1	5.6	0.0
	5 to 19	Estimate	99.6	0.3	0.1	0.0
		Margin of error	0.6	0.6	0.2	0.0
20 to 99	Estimate	x	2.0	x	x	0.0
		Margin of error	x	3.1	x	x
	100 to 499	Estimate	x	x	x	x
		Margin of error	x	x	x	x
Industry	Agriculture	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	Primary	Estimate	100.0	0.0	0.0	0.0
		Margin of error	0.0	0.0	0.0	0.0
	Manufacturing	Estimate	99.0	1.0	0.0	0.0
		Margin of error	2.0	2.0	0.0	0.0
	Wholesale and Retail	Estimate	95.6	4.4	0.0	0.0
		Margin of error	8.7	8.7	0.0	0.0
Professional services	Estimate	x	2.7	8.1	x	
	Margin of error	x	5.4	14.6	x	
Knowledge-based industry	Estimate	98.2	1.7	0.1	0.0	
	Margin of error	2.7	2.6	0.1	0.0	
Other industries	Estimate	88.8	1.9	9.2	0.0	
	Margin of error	11.7	3.7	11.1	0.0	
Region	Atlantic	Estimate	x	0.9	x	0.0
		Margin of error	x	1.9	x	0.0
	Quebec	Estimate	100.0	0.0	0.0	0.0
		Margin of error	0.0	0.0	0.0	0.0
	Ontario	Estimate	89.1	1.1	9.7	0.0
		Margin of error	14.3	2.1	14.1	0.0
	Manitoba, Saskatchewan and Nunavut	Estimate	x	x	0.3	0.0
	Margin of error	x	x	0.6	0.0	
Alberta and Northwest Territories	Estimate	93.6	0.3	6.1	0.0	
	Margin of error	11.9	0.6	11.9	0.0	
British Columbia and Yukon	Estimate	x	4.0	x	0.0	
	Margin of error	x	7.6	x	0.0	
Female ownership	≥ 0% and <50%	Estimate	85.9	3.3	10.7	0.0
		Margin of error	11.5	4.0	11.0	0.0
	50%	Estimate	100.0	0.0	0.0	0.0
		Margin of error	0.0	0.0	0.0	0.0
	>50%	Estimate	99.6	0.0	0.4	0.0
	Margin of error	0.9	0.0	0.9	0.0	
0%	Estimate	84.8	3.5	11.7	0.0	
	Margin of error	12.6	4.4	12.0	0.0	
Export and non-export activities	Exporter	Estimate	97.3	2.6	0.1	0.0
		Margin of error	4.4	4.3	0.1	0.0
Non-exporter	Estimate	89.5	1.9	8.5	0.0	
	Margin of error	9.1	2.9	8.7	0.0	
Rural or urban location	Rural	Estimate	92.6	7.1	0.4	0.0
		Margin of error	10.9	10.8	0.7	0.0
Urban	Estimate	90.9	0.7	8.4	0.0	
	Margin of error	8.8	1.2	8.7	0.0	
Visible minority ownership	Owners part of visible minorities	Estimate	100.0	0.0	0.0	0.0
		Margin of error	0.0	0.0	0.0	0.0
Owners not part of visible minorities	Estimate	90.1	2.3	7.6	0.0	
	Margin of error	8.2	2.8	7.8	0.0	
Majority owner by age group	< 18 years old	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	18 to 29	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	30 to 39	Estimate	x	3.3	x	0.0
		Margin of error	x	6.5	x	0.0
40 to 64	Estimate	95.5	1.7	2.8	0.0	
	Margin of error	4.9	2.0	4.4	0.0	
≥ 65	Estimate	x	x	x	x	
	Margin of error	x	x	x	x	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	86.2	2.6	11.1	0.0
		Margin of error	12.4	4.0	11.9	0.0
	>0% and ≤ 10%	Estimate	97.2	1.5	1.2	0.0
		Margin of error	3.8	2.8	2.4	0.0
	>10% and ≤ 20%	Estimate	99.7	0.3	0.0	0.0
	Margin of error	0.6	0.6	0.0	0.0	
>20%	Estimate	98.1	1.7	0.1	0.0	
	Margin of error	3.6	3.5	0.2	0.0	
Ratio of technology expenditure to investment expenditure	0%	Estimate	x	3.8	x	0.0
		Margin of error	x	6.0	x	0.0
	>0% and ≤ 10%	Estimate	91.2	1.3	7.5	0.0
		Margin of error	8.2	1.9	7.9	0.0
	>10% and ≤ 20%	Estimate	100.0	0.0	0.0	0.0
	Margin of error	0.1	0.0	0.1	0.0	
>20%	Estimate	100.0	0.0	0.0	0.0	
	Margin of error	0.0	0.0	0.0	0.0	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	≥0% and ≤ 10%	Estimate	x	2.8	x	0.0
		Margin of error	x	5.3	x	0.0
>10% and ≤ 20%	Estimate	x	x	x	x	
	Margin of error	x	x	x	x	
>20%	Estimate	x	x	x	x	
	Margin of error	x	x	x	x	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	≥0% and ≤ 10%	Estimate	99.5	0.5	0.0	0.0
		Margin of error	1.1	1.1	0.0	0.0
>10% and ≤ 20%	Estimate	99.9	0.0	0.1	0.0	
	Margin of error	0.2	0.0	0.2	0.0	
>20%	Estimate	x	x	x	x	
	Margin of error	x	x	x	x	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	95.3	0.0	4.7	0.0
	Margin of error	9.1	0.0	9.1	0.0	
Year that they started selling goods and services	2000-2001	Estimate	100.0	0.0	0.0	0.0
		Margin of error	0.0	0.0	0.0	0.0
	1998-1999	Estimate	x	0.1	x	0.0
	Margin of error	x	0.2	x	0.0	
Prior to and including 1997	Estimate	94.0	3.4	2.6	0.0	
	Margin of error	5.7	4.2	3.9	0.0	
First language of majority owner	English	Estimate	88.8	2.6	8.6	0.0
		Margin of error	10.3	3.5	9.9	0.0
	French	Estimate	93.7	0.0	6.3	0.0
	Margin of error	12.6	0.0	12.6	0.0	
Other non-official language	Estimate	97.9	2.1	0.0	0.0	
	Margin of error	4.5	4.5	0.0	0.0	
Last credit supplier approached for debt financing	Chartered bank	Estimate	92.0	1.1	6.9	0.0
		Margin of error	8.1	1.4	8.0	0.0
	Credit union	Estimate	x	x	x	0.0
		Margin of error	x	x	x	0.0
	Caisse populaire	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	Crown corporation or government institution	Estimate	x	x	x	x
		Margin of error	x	x	x	x
Manufacturer, dealer, or supplier	Estimate	x	x	x	x	
	Margin of error	x	x	x	x	
Credit card company	Estimate	x	x	x	x	
	Margin of error	x	x	x	x	
Other Credit suppliers	Estimate	x	x	x	x	
	Margin of error	x	x	x	x	
Reason for requesting debt financing	Building/land acquisition	Estimate	99.8	0.2	0.0	0.0
		Margin of error	0.5	0.5	0.0	0.0
	To buy vehicle	Estimate	x	x	x	x
		Margin of error	x	x	x	x
	To buy machinery/equipment	Estimate	x	4.3	x	0.0
		Margin of error	x	8.3	x	0.0
	Inventory financing	Estimate	99.2	0.8	0.0	0.0
	Margin of error	1.7	1.7	0.0	0.0	
Working/operating capital	Estimate	91.6	1.2	7.2	0.0	
	Margin of error	9.1	2.1	8.7	0.0	
Other reasons	Estimate	97.3	2.6	0.1	0.0	
	Margin of error	4.8	4.8	0.2	0.0	

"x" refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons



Table 53

Reasons SMEs decided not to proceed with the debt financing request

Survey question: D7 Why did the business decide not to proceed with the request? <i>Applies to SMEs that withdrew their last request application for debt financing</i>			Interest rate charged	Fees or services charges	Level of collateral requested was too high	Too many constraints on general operation of the business	Reporting requirements imposed by the credit supplier	Time to process application	Loan repayment schedule	Didn't think account manager knew the business well enough	All other reasons
Mark all that apply			Percentage								
SMEs by	All SMEs →	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Number of full-time equivalent employees by size group	0	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	1 to 4	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	5 to 19	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	20 to 99	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	100 to 499	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Industry	Agriculture	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Primary	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Manufacturing	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Wholesale and Retail	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Professional services	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Knowledge-based industry	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Other industries	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Region	Atlantic	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Quebec	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Ontario	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Alberta and Northwest Territories	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	British Columbia and Yukon	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Female ownership	≥ 0% and <50%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	50%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>50%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	0%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Export and non-export activities	Exporter	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Non-exporter	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Rural or urban location	Rural	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Urban	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Visible minority ownership	Owners part of visible minorities	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Owners not part of visible minorities	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Majority owner by age group	< 18 years old	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	18 to 29	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	30 to 39	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	40 to 64	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	≥ 65	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>0% and ≤ 10%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Ratio of technology expenditure to investment expenditure	0%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>0% and ≤ 10%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	>20%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Year that they started selling goods and services	2000-2001	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	1998-1999	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Prior to and including 1997	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
First language of majority owner	English	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	French	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Other non-official language	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Last credit supplier approached for debt financing	Chartered bank	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Credit union	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Caisse populaire	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Crown corporation or government institution	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Manufacturer, dealer, or supplier	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Credit card company	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Reason for requesting debt financing	Other Credit suppliers	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Building/land acquisition	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	To buy vehicle	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	To buy machinery/equipment	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Inventory financing	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
	Working/operating capital	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x
Other reasons	Estimate <i>Margin of error</i>	x	x	x	x	x	x	x	x	x	

\*x\* refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons



Table 55

## Proportion of SMEs that were satisfied with the explanation provided by the credit supplier for the rejection of their last debt financing request

Survey question: D9 Were you satisfied with the explanation provided?		Yes	
Applies to SMEs that obtained an explanation for the refusal of their last request for debt financing. Applies to their last request		Percentage	
Mark all that apply			
SMEs by	All SMEs	Estimate	11.5
		Margin of error	9.5
Number of full-time equivalent employees by size group	0	Estimate	x
	1 to 4	Estimate	2.4
	5 to 19	Estimate	4.8
	20 to 99	Estimate	5.9
	100 to 499	Estimate	11.9
			Margin of error
Industry	Agriculture	Estimate	x
	Primary	Estimate	x
	Manufacturing	Estimate	0.5
	Wholesale and Retail	Estimate	0.9
	Professional services	Estimate	x
	Knowledge-based industry	Estimate	x
	Other industries	Estimate	4.6
Region	Atlantic	Estimate	6.5
	Quebec	Estimate	x
	Ontario	Estimate	2.3
	Manitoba, Saskatchewan and Nunavut	Estimate	4.7
	Alberta and Northwest Territories	Estimate	4.9
	British Columbia and Yukon	Estimate	7.3
Female ownership	≥ 0% and <50%	Estimate	x
	50%	Estimate	5.6
	>50%	Estimate	10.1
	0%	Estimate	10.0
		Margin of error	13.3
Export and non-export activities	Exporter	Estimate	6.2
	Non-exporter	Estimate	11.3
Rural or urban location	Rural	Estimate	2.2
	Urban	Estimate	4.2
Visible minority ownership	Owners part of visible minorities	Estimate	14.5
	Owners not part of visible minorities	Estimate	12.3
Majority owner by age group	< 18 years old	Estimate	x
	18 to 29	Estimate	x
	30 to 39	Estimate	5.5
	40 to 64	Estimate	8.0
	≥ 65	Estimate	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate	13.0
	>0% and ≤ 10%	Estimate	12.3
	>10% and ≤ 20%	Estimate	x
	>20%	Estimate	x
Ratio of technology expenditure to investment expenditure	0%	Estimate	x
	>0% and ≤ 10%	Estimate	2.1
	>10% and ≤ 20%	Estimate	4.1
	>20%	Estimate	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x
	≥0% and ≤ 10%	Estimate	0.0
	>10% and ≤ 20%	Estimate	0.0
	>20%	Estimate	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
	≥0% and ≤ 10%	Estimate	x
	>10% and ≤ 20%	Estimate	x
	>20%	Estimate	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	9.9
		Margin of error	12.4
Year that they started selling goods and services	2000-2001	Estimate	5.5
	1998-1999	Estimate	8.8
	Prior to and including 1997	Estimate	x
First language of majority owner	English	Estimate	11.0
	French	Estimate	17.2
	Other non-official language	Estimate	14.2
Last credit supplier approached for debt financing	Chartered bank	Estimate	0.1
	Credit union	Estimate	0.2
	Caisse populaire	Estimate	2.7
	Crown corporation or government institution	Estimate	5.9
	Manufacturer, dealer, or supplier	Estimate	9.7
	Credit card company	Estimate	9.3
	Other Credit suppliers	Estimate	x
Reason for requesting debt financing	Building/land acquisition	Estimate	x
	To buy vehicle	Estimate	x
	To buy machinery/equipment	Estimate	x
	Inventory financing	Estimate	x
	Working/operating capital	Estimate	6.7
	Other reasons	Estimate	8.9
	Estimate	2.3	
	Margin of error	4.6	









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Table 59			
Proportion of SMEs that borrowed an amount			
Survey question: D11 Did the business accept any or all of the financing authorized from the credit supplier?			Yes
Applies to SMEs that obtained authorization for their last debt financing request			Percentage
SMEs by	All SMEs	Estimate	98.6
		Margin of error	1.0
Number of full-time equivalent employees by size group	0	Estimate	99.1
		Margin of error	1.3
	1 to 4	Estimate	98.6
		Margin of error	1.6
	5 to 19	Estimate	98.2
		Margin of error	2.7
	20 to 99	Estimate	97.1
		Margin of error	5.4
	100 to 499	Estimate	100.0
		Margin of error	0.0
Industry	Agriculture	Estimate	98.9
		Margin of error	2.1
	Primary	Estimate	100.0
		Margin of error	0.0
	Manufacturing	Estimate	95.9
		Margin of error	5.4
	Wholesale and Retail	Estimate	99.1
		Margin of error	1.7
	Professional services	Estimate	97.4
		Margin of error	4.7
	Knowledge-based industry	Estimate	93.7
		Margin of error	9.2
	Other industries	Estimate	99.2
		Margin of error	1.4
Region	Atlantic	Estimate	99.3
		Margin of error	0.7
	Quebec	Estimate	99.2
		Margin of error	1.6
	Ontario	Estimate	98.3
		Margin of error	1.8
	Manitoba, Saskatchewan and Nunavut	Estimate	96.3
	Margin of error	5.1	
	Alberta and Northwest Territories	Estimate	99.3
		Margin of error	1.4
	British Columbia and Yukon	Estimate	100.0
		Margin of error	0.0
Female ownership	≥ 0% and <50%	Estimate	98.3
		Margin of error	1.4
	50%	Estimate	99.3
		Margin of error	1.4
	>50%	Estimate	98.8
	Margin of error	2.3	
	0%	Estimate	98.6
		Margin of error	1.5
Export and non-export activities	Exporter	Estimate	98.2
		Margin of error	2.1
	Non-exporter	Estimate	98.7
		Margin of error	1.2
Rural or urban location	Rural	Estimate	99.9
		Margin of error	0.1
	Urban	Estimate	97.9
		Margin of error	1.6
Visible minority ownership	Owners part of visible minorities	Estimate	95.9
		Margin of error	5.9
	Owners not part of visible minorities	Estimate	98.8
		Margin of error	1.0
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	x
	18 to 29	Estimate	97.4
		Margin of error	5.3
	30 to 39	Estimate	98.6
		Margin of error	1.7
	40 to 64	Estimate	98.6
		Margin of error	1.3
	≥ 65	Estimate	100.0
		Margin of error	0.0
Ratio of research and development expenditure to investment expenditure	0%	Estimate	99.3
		Margin of error	0.9
	>0% and ≤ 10%	Estimate	97.6
		Margin of error	2.5
	>10% and ≤ 20%	Estimate	x
	Margin of error	x	
	>20%	Estimate	99.0
		Margin of error	2.0
Ratio of technology expenditure to investment expenditure	0%	Estimate	98.3
		Margin of error	1.8
	>0% and ≤ 10%	Estimate	98.9
		Margin of error	1.2
	>10% and ≤ 20%	Estimate	100.0
	Margin of error	0.0	
	>20%	Estimate	97.6
		Margin of error	4.9
Average sales growth for the period of 1998 - 2001	<0%	Estimate	100.0
		Margin of error	0.0
	≥0% and ≤ 10%	Estimate	99.1
		Margin of error	1.6
	>10% and ≤ 20%	Estimate	96.8
	Margin of error	4.8	
	>20%	Estimate	x
		Margin of error	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	x
	≥0% and ≤ 10%	Estimate	100.0
		Margin of error	0.0
	>10% and ≤ 20%	Estimate	97.6
	Margin of error	5.1	
	>20%	Estimate	x
		Margin of error	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	99.1
		Margin of error	1.6
Year that they started selling goods and services	2000-2001	Estimate	99.8
		Margin of error	0.4
	1998-1999	Estimate	96.9
	Margin of error	3.8	
	Prior to and including 1997	Estimate	98.7
		Margin of error	1.2
First language of majority owner	English	Estimate	98.2
		Margin of error	1.4
	French	Estimate	100.0
	Margin of error	0.0	
	Other non-official language	Estimate	98.6
		Margin of error	2.8
Last credit supplier approached for debt financing	Chartered bank	Estimate	98.0
		Margin of error	1.6
	Credit union	Estimate	100.0
		Margin of error	0.0
	Caisse populaire	Estimate	100.0
		Margin of error	0.0
	Crown corporation or government institution	Estimate	98.6
	Margin of error	2.7	
	Manufacturer, dealer, or supplier	Estimate	100.0
		Margin of error	0.0
	Credit card company	Estimate	x
		Margin of error	x
	Other Credit suppliers	Estimate	100.0
		Margin of error	0.0
Reason for requesting debt financing	Building/land acquisition	Estimate	97.4
		Margin of error	3.8
	To buy vehicle	Estimate	100.0
		Margin of error	0.0
	To buy machinery/equipment	Estimate	97.4
		Margin of error	3.1
	Inventory financing	Estimate	100.0
		Margin of error	0.0
	Working/operating capital	Estimate	98.6
		Margin of error	1.6
	Other reasons	Estimate	98.7
		Margin of error	1.8



**Table 60**  
**Reasons why SMEs chose not to accept financing offered**

Survey question: D12 Why did the business choose not to accept financing from the credit supplier?			Fee and interest charges too high	Level of guarantees requested too high	Covenants clauses too restrictive	Financing repayment schedule too difficult	Project on hold	Other sources offered better terms	All other reasons
Applies to SMEs that did not accept any of the financing authorized for their last debt financing request			Percentage						
Mark all that apply									
SMEs by	All SMEs	Estimate Margin of error	x	x	x	x	x	x	x
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x	x	x	x	x	x	x
	1 to 4	Estimate Margin of error	x	x	x	x	x	x	x
	5 to 19	Estimate Margin of error	x	x	x	x	x	x	x
	20 to 99	Estimate Margin of error	x	x	x	x	x	x	x
	100 to 499	Estimate Margin of error	x	x	x	x	x	x	x
	500 to 999	Estimate Margin of error	x	x	x	x	x	x	x
Industry	Agriculture	Estimate Margin of error	x	x	x	x	x	x	x
	Primary	Estimate Margin of error	x	x	x	x	x	x	x
	Manufacturing	Estimate Margin of error	x	x	x	x	x	x	x
	Wholesale and Retail	Estimate Margin of error	x	x	x	x	x	x	x
	Professional services	Estimate Margin of error	x	x	x	x	x	x	x
	Knowledge-based industry	Estimate Margin of error	x	x	x	x	x	x	x
	Other industries	Estimate Margin of error	x	x	x	x	x	x	x
Region	Atlantic	Estimate Margin of error	x	x	x	x	x	x	x
	Quebec	Estimate Margin of error	x	x	x	x	x	x	x
	Ontario	Estimate Margin of error	x	x	x	x	x	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	x	x	x	x	x	x	x
	Alberta and Northwest Territories	Estimate Margin of error	x	x	x	x	x	x	x
	British Columbia and Yukon	Estimate Margin of error	x	x	x	x	x	x	x
Female ownership	≥ 0% and <50%	Estimate Margin of error	x	x	x	x	x	x	x
	50%	Estimate Margin of error	x	x	x	x	x	x	x
	>50%	Estimate Margin of error	x	x	x	x	x	x	x
	0%	Estimate Margin of error	x	x	x	x	x	x	x
Export and non-export activities	Exporter	Estimate Margin of error	x	x	x	x	x	x	x
	Non-exporter	Estimate Margin of error	x	x	x	x	x	x	x
Rural or urban location	Rural	Estimate Margin of error	x	x	x	x	x	x	x
	Urban	Estimate Margin of error	x	x	x	x	x	x	x
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x	x	x	x	x	x	x
	Owners not part of visible minorities	Estimate Margin of error	x	x	x	x	x	x	x
Majority owner by age group	< 18 years old	Estimate Margin of error	x	x	x	x	x	x	x
	18 to 29	Estimate Margin of error	x	x	x	x	x	x	x
	30 to 39	Estimate Margin of error	x	x	x	x	x	x	x
	40 to 64	Estimate Margin of error	x	x	x	x	x	x	x
	≥ 65	Estimate Margin of error	x	x	x	x	x	x	x
Ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x	x	x	x	x	x	x
	>0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x
Ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	x	x	x	x	x	x	x
	>0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x
Average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x
Average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x	x	x	x	x	x	x
	>10%	Estimate Margin of error	x	x	x	x	x	x	x
Year that they started selling goods and services	2000-2001	Estimate Margin of error	x	x	x	x	x	x	x
	1998-1999	Estimate Margin of error	x	x	x	x	x	x	x
	Prior to and including 1997	Estimate Margin of error	x	x	x	x	x	x	x
First language of majority owner	English	Estimate Margin of error	x	x	x	x	x	x	x
	French	Estimate Margin of error	x	x	x	x	x	x	x
	Other non-official language	Estimate Margin of error	x	x	x	x	x	x	x
Last credit supplier approached for debt financing	Chartered bank	Estimate Margin of error	x	x	x	x	x	x	x
	Credit union	Estimate Margin of error	x	x	x	x	x	x	x
	Caisse populaire	Estimate Margin of error	x	x	x	x	x	x	x
	Crown corporation or government institution	Estimate Margin of error	x	x	x	x	x	x	x
	Manufacturer, dealer, or supplier	Estimate Margin of error	x	x	x	x	x	x	x
	Credit card company	Estimate Margin of error	x	x	x	x	x	x	x
	Other Credit suppliers	Estimate Margin of error	x	x	x	x	x	x	x
Reason for requesting debt financing	Building/land acquisition	Estimate Margin of error	x	x	x	x	x	x	x
	To buy vehicle	Estimate Margin of error	x	x	x	x	x	x	x
	To buy machinery/equipment	Estimate Margin of error	x	x	x	x	x	x	x
	Inventory financing	Estimate Margin of error	x	x	x	x	x	x	x
	Working/operating capital	Estimate Margin of error	x	x	x	x	x	x	x
	Other reasons	Estimate Margin of error	x	x	x	x	x	x	x

\*x\* refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons

**Table 61**  
Interest rates and term for the amount borrowed

Survey question: D14 What was the interest rate and term for the credit borrowed by the credit supplier?		Estimate Margin of error	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				
			variable rate (over prime)	fixed rate	term of fixed rate	variable rate (over prime)	fixed rate	term of fixed rate	variable rate (over prime)	fixed rate	term of fixed rate	variable rate (over prime)	fixed rate	term of fixed rate	variable rate (over prime)	fixed rate	term of fixed rate	variable rate (over prime)	fixed rate	term of fixed rate	variable rate (over prime)	fixed rate	term of fixed rate	variable rate (over prime)	fixed rate	term of fixed rate		
			Percentage	Months		Percentage	Months		Percentage	Months		Percentage	Months		Percentage	Months		Percentage	Months		Percentage	Months		Percentage	Months			
<i>Applies to SMEs that borrowed an amount for their last debt financing request</i>			Average																									
<i>Mark all that apply</i>			Average																									
SMEs by	All SMEs	Estimate Margin of error	4.5 3.0	7.0 2.7	10 7	1.9 0.7	7.2 0.7	64 10	4.7 1.8	7.0 0.6	76 20	2.0 0.5	5.0 1.2	40 25	15.7 5.2	12.1 3.5	x	4.6 1.4	10.7 6.1	7 3	0.0 0.0	9.9 0.3	0 0	1.5 0.4	13.1 0.9	239 18		
Number of full-time equivalent employees by size group	0	Estimate Margin of error	6.7 4.6	9.0 3.1	11 7	1.8 1.2	7.4 1.4	71 27	4.1 3.1	6.8 1.2	101 46	2.6 1.0	6.3 1.0	11 3	0.0 0.0	11.4 2.2	0	5.4 1.9	8.0 0.0	0 0	0.0 0.0	9.8 0.0	0 0	3.0 0.0	12.7 0.0	0 0		
	1 to 4	Estimate Margin of error	3.8 1.7	3.3 2.1	8 2	1.7 0.8	7.1 1.1	67 14	6.1 2.5	7.2 0.9	63 17	2.1 0.8	4.0 1.5	12 5	18.0 0.0	11.2 4.4	1	4.1 2.2	6.9 2.8	7 4	0.0 0.0	10.0 0.0	0 0	1.0 0.0	0.0 0.0	0 0		
	5 to 19	Estimate Margin of error	1.9 0.5	7.9 2.8	10 4	2.7 1.8	7.3 0.9	52 9	4.0 2.5	7.2 1.2	54 25	1.3 0.3	5.3 1.4	89 66	3.0 0.0	15.8 3.9	12	4.7 2.5	17.7 6.7	7 4	0.0 0.0	0.0 0.0	0 0	0.0 0.0	22.0 15.8	2 0		
	20 to 99	Estimate Margin of error	1.2 0.7	10.1 4.8	10 3	1.1 0.6	6.4 1.6	56 9	x 1.4	6.6 1.9	75 48	2.5 1.1	6.3 1.1	x	19.0 0.0	0.0 0.0	0	6.0 1.2	4.5 2.8	36 34	0.0 0.0	19.0 0.0	0 0	1.5 0.0	0.0 0.0	240 0		
	100 to 499	Estimate Margin of error	1.3 0.8	2.2 0.4	3 1	1.4 1.0	6.5 1.2	58 18	2.2 0.6	6.6 1.3	107 101	1.9 1.4	6.9 2.4	x	0.0 0.0	0.0 0.0	0	1.7 0.9	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0	1.0 0.0	0.0 0.0	36 0		
Industry	Agriculture	Estimate Margin of error	1.9 0.3	4.8 2.2	10 2	2.1 1.0	6.3 0.6	72 19	x 0.7	6.8 2.2	74 22	2.2 1.4	6.4 0.9	x	0.0 0.0	18.0 0.0	0	2.5 1.3	0.0 0.0	12 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	12.7 0.0	0 0		
	Primary	Estimate Margin of error	4.9 3.1	4.1 2.8	5 4	2.6 2.0	6.2 1.8	70 44	0.0 0.0	6.4 0.5	116 10	3.2 2.7	4.7 2.1	26 15	0.0 0.0	12.0 0.0	0	0.7 0.0	0.0 0.0	12 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	12.7 0.0	0 0		
	Manufacturing	Estimate Margin of error	1.8 0.7	8.1 3.4	10 2	x 1.6	7.4 1.6	66 11	3.3 2.8	8.0 0.6	112 43	1.0 0.3	4.1 2.8	15 13	0.0 0.0	19.0 0.0	0	4.8 2.5	8.0 0.0	x 0	0.0 0.0	19.0 0.0	0 0	1.5 0.0	0.0 0.0	240 0		
	Wholesale and Retail	Estimate Margin of error	3.1 3.0	8.0 0.0	12 0	x 2.3	7.2 2.3	57 22	2.9 0.2	5.2 2.4	132 75	1.4 0.5	5.0 1.9	31 31	0.0 0.0	0.0 0.0	0	3.6 3.1	14.4 9.3	4 3	0.0 0.0	9.8 0.0	0 0	1.0 0.0	0.0 0.0	0 0		
	Professional services	Estimate Margin of error	4.6 4.2	6.9 0.9	9 4	1.1 0.5	6.5 1.8	51 10	8.0 0.0	7.0 0.0	188 40	3.3 1.8	5.0 3.2	17 15	15.7 5.2	18.0 0.0	0	5.1 1.4	0.0 0.0	6 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	39.0 0.0	2 0		
	Knowledge-based industry	Estimate Margin of error	1.9 0.1	10.4 1.5	4 2	x 1.4	5.8 1.4	51 14	x 5.8	13.0 3.4	44 0.9	1.4 2.1	6.8 0.9	x 2.1	0.0 0.0	17.6 0.6	0	3.2 2.2	x 1.0	2 1	0.0 0.0	10.0 0.0	0 0	2.9 0.2	0.0 0.0	36 0		
	Other industries	Estimate Margin of error	9.1 1.8	9.6 4.2	11 2	1.9 1.2	8.3 1.4	59 16	7.2 1.4	7.5 0.8	45 13	2.2 0.8	4.1 2.6	x	0.0 0.0	11.3 3.4	x	6.1 1.7	8.3 1.0	14 5	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0		
	Region	Atlantic	Estimate Margin of error	4.4 2.5	4.1 2.9	7 3	1.1 0.7	7.6 1.7	59 22	1.7 1.4	6.1 1.4	63 24	3.6 1.8	4.8 1.6	x	18.0 0.0	18.0 0.0	0	3.4 2.3	6.2 0.5	x 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	12.7 0.0	0 0	
Quebec		Estimate Margin of error	8.0 3.5	11.2 1.7	11 7	3.0 2.0	7.5 1.7	63 8	6.1 2.2	7.3 0.8	57 23	2.4 1.4	5.3 1.3	22 18	0.0 0.0	17.5 1.4	0	5.7 2.0	7.6 1.0	12 7	0.0 0.0	19.0 0.0	0 0	1.5 0.0	0.0 0.0	240 0		
Ontario		Estimate Margin of error	x x	x x	10 2	1.6 1.3	8.2 1.5	62 20	6.9 1.7	7.8 0.4	90 47	5.2 2.0	5.2 2.0	52 46	0.0 0.0	8.5 0.0	0	4.9 2.7	14.4 9.2	8 3	0.0 0.0	9.8 0.0	0 0	1.0 0.0	0.0 0.0	0 0		
Manitoba, Saskatchewan and Nunavut		Estimate Margin of error	2.5 1.0	6.7 1.2	10 2	2.4 1.3	6.5 0.7	76 30	x 0.6	6.8 1.1	60 201	1.5 3.2	6.5 5.4	x	0.0 0.0	10.5 15.0	1	6.5 1.1	8.6 0.8	12 0	0.0 0.0	0.0 0.0	0 0	2.9 0.2	0.0 0.0	36 0		
Alberta and Northwest Territories		Estimate Margin of error	2.8 1.6	5.6 1.4	7 3	2.4 1.4	6.8 0.9	61 21	x 1.1	7.0 1.9	201 57	3.2 1.9	5.4 2.0	x	3.0 0.0	15.0 3.5	12	1.8 0.3	x 0	0.0 0.0	0.0 0.0	0.0 0.0	0 0	1.0 0.0	12.7 0.0	0 0		
British Columbia and Yukon		Estimate Margin of error	1.2 0.8	3.3 3.3	11 7	x 3.0	6.2 2.8	58 28	2.5 1.1	6.2 2.8	54 7	2.3 1.0	3.6 3.2	x	19.0 0.0	19.0 0.0	0	2.7 1.6	0.0 0.0	0 0	0.0 0.0	10.0 0.0	0 0	0.0 0.0	39.0 0.0	2 0		
Female ownership		≥ 0% and <50%	Estimate Margin of error	4.8 3.4	7.6 3.0	10 2	2.2 1.0	7.2 0.9	68 13	4.5 2.3	7.2 0.6	74 20	5.1 0.6	5.6 1.5	38 26	15.7 5.2	11.3 3.4	1	4.4 1.7	12.5 7.3	9 3	0.0 0.0	9.9 0.3	0 0	1.6 0.4	14.8 4.9	239 18	
	50%	Estimate Margin of error	4.0 2.2	3.1 2.9	10 3	1.8 0.9	7.0 1.2	55 18	5.6 3.7	7.5 0.9	90 50	1.8 1.0	x 1.0	x 0	0.0 0.0	15.5 3.6	12	4.6 3.0	0.0 0.0	x 0	0.0 0.0	0.0 0.0	0 0	1.0 0.0	12.7 0.0	0 0		
	>50%	Estimate Margin of error	x x	6.4 1.1	12 0	1.2 0.4	7.4 0.7	64 8	3.0 0.1	5.1 2.9	42 16	2.0 1.2	5.4 0.6	x 0	0.0 0.0	0.0 0.0	0	6.1 1.7	9.0 0.0	12 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0		
	0%	Estimate Margin of error	5.6 3.9	7.8 3.7	10 2	1.5 0.9	7.5 1.1	69 13	4.8 2.4	7.1 0.7	70 21	2.3 0.8	5.5 1.8	43 36	15.7 5.2	11.3 3.4	1	4.2 1.8	15.2 7.6	9 4	0.0 0.0	9.8 0.0	0 0	1.6 0.4	12.5 0.3	239 4		
Export and non-export activities	Exporter	Estimate Margin of error	1.8 0.4	7.2 1.5	11 2	x 1.1	6.8 1.1	73 17	4.1 3.4	8.0 0.6	105 38	1.6 0.9	4.9 2.8	43 39	3.0 0.0	0.0 0.0	0	4.1 2.6	7.7 0.6	5 5	0.0 0.0	9.8 0.0	0 0	1.4 0.3	33.2 9.0	233 18		
	Non-exporter	Estimate Margin of error	5.8 3.5	6.9 4.0	10 2	2.0 0.7	7.2 0.8	63 11	4.7 1.9	7.0 0.7	74 20	2.1 0.6	5.1 1.2	51 29	18.0 0.1	12.1 3.5	x	4.8 1.5	12.3 8.3	8 3	0.0 0.0	11.7 3.9	0 0	2.2 1.3	12.7 0.0	0 0		
Rural or urban location	Rural	Estimate Margin of error	2.2 0.8	4.9 2.1	9 2	2.9 1.2	6.5 0.5	68 16	3.7 2.8	7.3 0.6	92 35	2.6 0.9	5.7 0.9	74 53	0.0 1.7	9.2 1.7	12	3.1 2.0	7.3 0.9	8 5	0.0 0.0	9.8 0.0	0 0	1.4 0.3	12.7 0.0	240 0		
	Urban	Estimate Margin of error	5.7 3.6	9.0 3.2	11 2	1.3 0.6	7.8 1.1	61 12	5.4 2.3	6.8 1.0	63 22	1.7 0.5	4.8 1.5	30 26	15.7 5.2	14.9 3.8	1	5.1 1.9	11.4 7.2	7 4	0.0 0.0	11.7 3.9	0 0	2.2 1.3	14.8 4.9	x 0		
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	2.6 2.3	6.0 0.0	12 0	4.7 2.9	6.2 0.5	44 11	2.9 0.3	5.2 3.4	47 16	1.7 1.1	5.3 0.4	14 7	0.0 0.0	0.0 0.0	0	2.0 0.0	0.0 0.0	12 0	0.0 0.0	0.0 0.0	0 0	1.0 0.0	39.0 0.0	2 0		
	Owners not part of visible minorities	Estimate Margin of error	4.7 3.2	7.1 2.9	10 7	1.8 0.7	7.2 0.7	65 10	4.8 1.9	7.2 0.5	79 21	2.1 0.5	5.0 1.3	42 27	15.7 5.2	12.1 3.5	x	4.6 1.4	10.7 6.1	7 3	0.0 0.0	9.9 0.3	0 0	1.5 0.4	12.7 0.1	238 4		
Majority owner by age group	< 18 years old	Estimate Margin of error	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0.0 0.0	0 0		
	18 to 29	Estimate Margin of error	1.3 0.8	5.1 3.4	8 6	7.4 2.8	8.9 0.0	48 22	0.0 0.0	9.3 0.0	12 0	3.8 0.5	5.0 0.4	69 15	0.0 0.0	0.0 0.0	0	3.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0		
	30 to 39	Estimate Margin of error	1.8 0.3	7.9 4.1	5 3	1.7 1.4	5.6 1.6	70 23	5.4 3.1	6.9 0.9	50 18	2.5 1.2	7.6 0.8	14 5	3.0 0.0	11.8 2.4	0	3.0 3.0	20.0 2.2	9 5	0.0 0.0	10.0 0.0	0 0	2.2 1.3	15.0 5.2	x 0		
	40 to 64	Estimate Margin of error	5.1 3.3	7.1 3.2	10 7	2.0 0.8	7.4 0.7	66 12	4.6 2.2	7.0 0.8	84 24	1.8 0.5	4.5 1.5	44 29	18.0 0.1	12.1 4.7	x	5.0 1.4	7.0 2.2	6 4	0.0 0.0	9.9 0.3	0 0	1.4 0.3	12.7 0.1	240 0		
	≥ 65	Estimate Margin of error	2.0 0.0	6.0 0.0	12 0	0.7 0.5	7.9 1.2	36 11	1.7 1.3	7.3 0.5	x 0	1.7 0.1	6.9 0.1	x	0.0 0.0	0.0 0.0	0	5.2 3.6	0.0 0.0	12 0	0.0 0.0	0.0 0.0	0 0	0.0 0.0	0.0 0.0	0 0		

Ratio of research and development expenditure to investment expenditure	0%	Estimate	5.7	6.7	10	1.7	7.4	63	4.9	7.1	69	2.1	5.6	46	15.7	10.7	1	5.7	11.1	8	0.0	19.0	0	1.0	12.7	0
		Margin of error	3.8	4.6	2	0.7	0.9	9	2.1	0.8	21	0.7	1.5	33	5.2	3.0	0	1.5	6.7	3	0.0	0.0	0	0.0	0.0	0
	>0% and ≤ 10%	Estimate	2.0	7.4	11	2.6	6.4	68	3.6	6.8	103	1.7	3.9	20	0.0	15.8	12	3.2	6.9	7	0.0	9.8	0	1.5	11.6	0
		Margin of error	0.9	1.5	2	1.6	0.6	26	3.1	0.5	42	0.6	1.6	16	0.0	3.9	0	1.6	1.2	5	0.0	0.0	0	1.1	1.9	0
	>10% and ≤ 20%	Estimate	4.6	11.0	4	4.9	4.6	62	0.0	0.0	0	5.3	x	x	0.0	0.0	0	5.0	0.0	0	0.0	0.0	0	1.5	0.0	240
	Margin of error	4.0	0.1	1	3.8	4.0	26	0.0	0.0	0	2.2	0.0	0.0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	
	>20%	Estimate	2.0	6.0	12	x	8.6	42	0.0	0.0	0	6.1	9.1	18	0.0	18.0	0	1.8	0.0	36	0.0	10.0	0	1.0	39.0	x
		Margin of error	0.1	0.0	0	0	0.8	25	0.0	0.0	0	0.9	2.6	13	0.0	0.0	0	0.9	0.0	0	0.0	0.0	0	0.0	0.0	0
Ratio of technology expenditure to investment expenditure	0%	Estimate	5.5	7.8	11	2.2	7.7	58	4.6	7.3	80	2.4	4.8	33	0.0	11.7	0	2.7	8.4	13	0.0	10.0	0	1.3	12.7	240
		Margin of error	4.0	4.4	2	1.1	0.9	10	2.8	0.9	22	1.2	1.9	24	0.0	4.8	0	2.3	1.0	3	0.0	0.0	0	0.3	0.0	0
	>0% and ≤ 10%	Estimate	2.5	6.3	9	1.7	6.4	73	4.8	6.8	72	1.9	5.2	x	15.7	12.8	x	5.2	11.5	3	0.0	9.9	0	0.0	0.0	0
		Margin of error	0.9	2.4	2	0.8	1.0	18	2.2	0.8	37	0.5	1.5	3	5.2	3.0	0	1.8	8.1	3	0.0	0.3	0	0.0	0.0	0
	>10% and ≤ 20%	Estimate	1.8	4.7	10	x	7.3	60	0.0	4.2	12	1.1	6.6	x	0.0	0.0	0	4.7	0.0	6	0.0	0.0	0	3.0	39.0	2
	Margin of error	0.4	2.4	5	0	1.4	49	0.0	0.3	1	0.2	3.8	0.0	0.0	0.0	0	1.2	0.0	0	0.0	0.0	0	0.0	0.0	0	
	>20%	Estimate	4.4	6.4	9	1.6	8.5	50	0.0	0.0	0	x	7.0	48	0.0	0.0	0	6.0	0.0	0	0.0	0.0	0	1.0	0.0	36
		Margin of error	4.0	1.1	5	0.2	0.9	26	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	1.6	0.0	0	0.0	0.0	0	0.0	0.0	0
Average sales growth for the period of 1998 - 2001	<0%	Estimate	1.0	5.4	10	1.0	5.3	58	0.0	7.0	24	1.1	1.0	12	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0
		Margin of error	0.0	0.7	3	0.0	1.3	4	0.0	0.0	0	0.1	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0
	≥0% and ≤ 10%	Estimate	2.0	x	10	1.6	6.4	80	7.8	7.1	86	2.0	4.8	122	0.0	15.0	x	6.1	8.3	8	0.0	0.0	0	0.0	0.0	0
		Margin of error	0.0	0	2	1.0	1.4	29	0.4	0.9	43	1.0	1.3	80	0.0	3.5	0	3.3	0.6	5	0.0	0.0	0	0.0	0.0	0
	>10% and ≤ 20%	Estimate	6.6	7.2	6	2.3	7.5	42	0.0	7.8	75	1.6	4.4	9	0.0	0.0	0	4.7	1.5	19	0.0	0.0	0	0.0	0.0	0
	Margin of error	2.6	0.3	2	1.6	0.6	15	0.0	0.1	20	1.5	3.8	5	0.0	0.0	0	2.4	0.0	18	0.0	0.0	0	0.0	0.0	0	
	>20%	Estimate	2.0	9.3	9	0.2	8.0	60	0.0	0.0	0	1.0	3.5	4	0.0	0.0	0	1.3	0.0	36	0.0	0.0	0	0.0	0.0	0
		Margin of error	0.0	5.5	5	0.0	0.0	1	0.0	0.0	0	0.0	0.0	3	0.0	0.0	0	0.3	0.0	0	0.0	0.0	0	0.0	0.0	0
Average sales growth for the period of 1996 - 2001	<0%	Estimate	0.0	0.0	0	1.0	5.2	60	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0
		Margin of error	0.0	0.0	0	0.0	1.3	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0
	≥0% and ≤ 10%	Estimate	x	7.8	11	1.0	6.4	71	7.8	7.4	95	1.4	3.8	x	0.0	15.0	x	2.1	5.9	7	0.0	0.0	0	0.0	0.0	0
		Margin of error	0.0	6.2	2	0.6	1.5	24	0.4	0.6	48	0.5	2.6	0	0.0	3.5	0	0.3	5.7	6	0.0	0.0	0	0.0	0.0	0
	>10% and ≤ 20%	Estimate	9.8	0.0	12	0.9	9.7	49	0.0	7.1	11	6.7	9.0	143	0.0	0.0	0	7.0	0.0	36	0.0	0.0	0	0.0	0.0	0
	Margin of error	0.4	0.0	0	0.3	0.6	21	0.0	0.6	1	1.6	1.5	70	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	
	>20%	Estimate	2.0	6.0	12	7.0	7.0	60	0.0	0.0	0	2.0	0.0	12	0.0	0.0	0	3.4	6.0	0	0.0	0.0	0	0.0	0.0	0
		Margin of error	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	2.7	0.0	0	0.0	0.0	0	0.0	0.0	0
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	2.0	5.3	8	2.3	7.1	54	1.0	6.8	77	2.7	5.5	x	18.0	17.5	0	2.0	0.0	x	0.0	0.0	0	1.4	20.7	234
		Margin of error	1.2	2.6	2	1.9	1.8	7	0.7	0.8	50	1.5	2.4	0	0.0	1.5	0	0.4	0.0	0	0.0	0.0	0	0.3	14.4	15
Year that they started selling goods and services	2000-2001	Estimate	4.3	4.6	9	3.3	6.2	56	2.1	5.6	80	2.4	6.9	28	15.6	18.1	0	1.6	0.0	12	0.0	0.0	0	1.5	22.0	2
		Margin of error	2.7	2.5	5	2.6	1.2	9	1.3	2.5	47	1.1	1.3	22	5.4	0.5	0	0.6	0.0	1	0.0	0.0	0	1.1	15.8	0
	1998-1999	Estimate	3.3	10.9	12	0.6	9.1	55	0.9	6.5	62	1.2	6.0	x	0.0	0.0	1	4.4	7.2	18	0.0	0.0	0	0.0	12.7	0
		Margin of error	1.1	2.1	0	0.3	3.7	16	0.6	0.8	30	0.6	1.7	0	0.0	0.0	0	3.4	1.4	15	0.0	0.0	0	0.0	0.0	0
	Prior to and including 1997	Estimate	4.6	5.4	10	1.9	7.1	65	4.8	7.1	76	2.0	4.7	40	19.0	10.4	12	5.0	11.0	6	0.0	9.9	0	1.5	12.4	238
	Margin of error	3.3	1.9	2	0.7	0.7	11	1.9	0.7	21	0.6	1.3	27	0.0	2.4	0	1.4	6.6	3	0.0	0.3	0	0.1	0.5	4	
First language of majority owner	English	Estimate	2.4	5.2	9	1.8	7.0	68	4.3	7.1	95	2.1	4.8	49	15.7	10.4	x	3.9	10.9	6	0.0	9.8	0	1.5	12.4	36
		Margin of error	0.7	1.7	2	0.8	0.8	13	3.1	0.7	33	0.6	1.5	41	5.2	2.5	0	1.8	6.5	3	0.0	0.0	0	1.1	0.5	0
	French	Estimate	7.6	11.2	11	2.2	7.4	64	5.2	7.3	58	2.2	5.6	37	0.0	17.5	0	5.8	7.6	12	0.0	19.0	0	1.5	12.7	240
		Margin of error	3.5	1.7	1	1.0	1.6	8	2.6	0.7	21	1.2	1.6	34	0.0	1.4	0	1.3	1.0	1	0.0	0.0	0	0.0	0.0	0
	Other non-official language	Estimate	2.0	6.1	12	2.5	7.8	45	3.5	5.5	55	1.3	5.4	13	0.0	0.0	0	3.1	6.0	12	0.0	10.0	0	1.0	39.0	2
	Margin of error	0.1	0.2	0	2.1	2.1	13	1.9	3.1	18	0.6	0.4	5	0.0	0.0	0	2.4	0.0	0	0.0	0.0	0	0.0	0.0	0	
Last credit supplier approached for debt financing	Chartered bank	Estimate	2.6	4.6	9	2.0	7.3	58	4.6	6.7	69	1.7	5.3	42	18.0	10.7	12	4.0	6.8	6	0.0	9.9	0	1.0	12.7	36
		Margin of error	1.0	1.6	2	0.9	1.0	11	2.3	1.1	24	0.5	1.2	32	0.1	2.6	0	1.9	2.7	4	0.0	0.3	0	0.0	0.1	0
	Credit union	Estimate	2.8	6.8	10	1.8	6.9	61	1.0	6.3	93	2.7	7.0	104	0.0	0.0	0	2.1	7.2	x	0.0	0.0	0	0.0	0.0	0
		Margin of error	1.9	1.3	2	1.6	1.0	21	0.0	0.5	62	1.5	1.3	79	0.0	0.0	0	0.2	1.4	0	0.0	0.0	0	0.0	0.0	0
	Caisse populaire	Estimate	8.9	11.9	11	x	7.8	62	7.5	7.4	50	4.6	3.9	13	0.0	18.3	0	5.8	8.0	12	0.0	0.0	0	0.0	12.7	0
		Margin of error	2.5	0.3	1	0	2.3	10	1.8	1.2	19	2.3	1.9	1	0.0	0.4	0	2.0	0.0	0	0.0	0.0	0	0.0	0.0	0
	Crown corporation or government institution	Estimate	x	x	7	1.9	6.3	101	x	7.7	133	4.4	7.0	138	3.0	0.0	0	1.0	0.0	0	0.0	0.0	0	1.4	12.7	240
		Margin of error	0.0	0.0	0	1.5	0.9	44	0.3	0.6	88	2.1</														

**Table 62**

**Proportion of the amount borrowed that was guaranteed by a government or community program**

Survey question: D15 (a-g) Was the financing guaranteed by the Small Business Loans Act, the Canada Small Business Financing Act, or some other government or community program?		Yes
<i>Applies to SMEs that borrowed an amount as a result of their last request for debt financing</i> <i>Mark all that apply</i>		
SMEs by ↓	All SMEs →	Percentage
Demand or short term loan	Estimate Margin of error	12.5 10.3
Term loan	Estimate Margin of error	23.9 10.9
Mortgage loan	Estimate Margin of error	x
New line of credit	Estimate Margin of error	7.5 3.4
New credit card	Estimate Margin of error	x
Increase in current line of credit	Estimate Margin of error	5.1 5.1
Increase current credit card limit	Estimate Margin of error	x

Survey on Financing of Small and Medium Enterprises, 2001				
Table 63 Proportion of credit suppliers requiring either personal assets of business owner or business-owned assets as collateral for debt financing				
Survey question: D16 Were personal assets of the business owner requested as collateral by the credit supplier to guarantee the financing? These personal assets could include personal assets owned by spouse. D18 Did the credit supplier request the business to provide business-owned assets as collateral to obtain the new financing?  Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request			Yes	
			Personal assets	Business assets
			Percentage	
SMEs by	All SMEs	Estimate	39.8	40.7
		Margin of error	5.8	5.7
Number of full-time equivalent employees by size group	0	Estimate	42.6	31.7
		Margin of error	11.9	11.6
	1 to 4	Estimate	37.2	44.7
		Margin of error	8.6	9.0
	5 to 19	Estimate	43.5	39.0
		Margin of error	11.6	10.8
	20 to 99	Estimate	x	x
		Margin of error		
	100 to 499	Estimate	x	x
		Margin of error		
Industry	Agriculture	Estimate	32.3	51.0
		Margin of error	10.8	11.4
	Primary	Estimate	34.1	41.0
		Margin of error	14.0	14.8
	Manufacturing	Estimate	38.8	49.7
		Margin of error	11.9	12.2
	Wholesale and Retail	Estimate	44.3	37.7
		Margin of error	14.0	13.3
	Professional services	Estimate	x	29.5
		Margin of error		13.5
	Knowledge-based industry	Estimate	x	x
		Margin of error		
	Other industries	Estimate	39.2	38.7
		Margin of error	10.6	10.6
Region	Atlantic	Estimate	33.6	34.6
		Margin of error	12.5	12.6
	Quebec	Estimate	31.3	51.3
		Margin of error	13.6	14.2
	Ontario	Estimate	40.4	37.4
		Margin of error	11.3	11.0
	Manitoba, Saskatchewan and Nunavut	Estimate	49.9	47.3
		Margin of error	13.8	13.8
	Alberta and Northwest Territories	Estimate	40.9	40.0
		Margin of error	12.6	12.6
	British Columbia and Yukon	Estimate	x	29.6
		Margin of error		14.2
Female ownership	≥ 0% and <50%	Estimate	42.0	42.6
		Margin of error	7.3	7.2
	50%	Estimate	33.2	36.8
		Margin of error	10.6	11.1
	>50%	Estimate	x	x
		Margin of error		
	0%	Estimate	43.8	39.9
		Margin of error	8.5	8.3
Export and non-export activities	Exporter	Estimate	43.1	45.1
		Margin of error	12.7	12.6
	Non-exporter	Estimate	38.9	39.6
		Margin of error	6.4	6.4
Rural or urban location	Rural	Estimate	44.9	44.5
		Margin of error	9.4	9.2
	Urban	Estimate	37.2	38.8
		Margin of error	7.1	7.3
Visible minority ownership	Owners part of visible minorities	Estimate	x	x
		Margin of error		
	Owners not part of visible minorities	Estimate	40.5	39.8
		Margin of error	6.0	6.0
Majority owner by age group	< 18 years old	Estimate	x	x
		Margin of error		
	18 to 29	Estimate	x	x
		Margin of error		
	30 to 39	Estimate	38.8	42.7
		Margin of error	12.4	12.4
	40 to 64	Estimate	41.0	40.8
		Margin of error	6.8	6.8
	≥ 65	Estimate	x	x
		Margin of error		
Ratio of research and development expenditure to investment expenditure	0%	Estimate	37.4	39.7
		Margin of error	7.3	7.3
	>0% and ≤ 10%	Estimate	45.0	44.8
		Margin of error	10.2	10.2
	>10% and ≤ 20%	Estimate	x	x
	Margin of error			
	>20%	Estimate	x	x
		Margin of error		
Ratio of technology expenditure to investment expenditure	0%	Estimate	37.2	43.5
		Margin of error	8.7	8.9
	>0% and ≤ 10%	Estimate	44.0	39.7
		Margin of error	8.3	8.0
	>10% and ≤ 20%	Estimate	x	x
	Margin of error			
	>20%	Estimate	x	x
		Margin of error		
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x
		Margin of error		
	≥0% and ≤ 10%	Estimate	39.0	49.3
		Margin of error	13.3	13.2
	>10% and ≤ 20%	Estimate	x	x
		Margin of error		
	>20%	Estimate	x	x
		Margin of error		
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x
		Margin of error		
	≥0% and ≤ 10%	Estimate	x	x
		Margin of error		
	>10% and ≤ 20%	Estimate	x	x
		Margin of error		
	>20%	Estimate	x	x
		Margin of error		
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	44.9	38.5
		Margin of error	11.5	11.3
Year that they started selling goods and services	2000-2001	Estimate	31.7	23.5
		Margin of error	11.0	9.3
	1998-1999	Estimate	x	x
		Margin of error		
	Prior to and including 1997	Estimate	40.1	44.6
		Margin of error	6.7	6.8
First language of majority owner	English	Estimate	42.1	36.6
		Margin of error	6.8	6.5
	French	Estimate	29.7	46.2
	Margin of error	13.7	14.0	
	Other non-official language	Estimate	x	x
		Margin of error		
Last credit supplier approached for debt financing	Chartered bank	Estimate	41.9	38.6
		Margin of error	7.2	7.1
	Credit union	Estimate	x	x
		Margin of error		
	Caisse populaire	Estimate	x	x
		Margin of error		
	Crown corporation or government institution	Estimate	x	x
		Margin of error		
	Manufacturer, dealer, or supplier	Estimate	0.0	1.1
	Margin of error	0.0	2.1	
	Credit card company	Estimate	x	x
		Margin of error		
	Other Credit suppliers	Estimate	x	x
		Margin of error		
Reason for requesting debt financing	Building/land acquisition	Estimate	38.2	46.8
		Margin of error	14.1	14.6
	To buy vehicle	Estimate	x	x
		Margin of error		
	To buy machinery/equipment	Estimate	33.8	51.0
		Margin of error	9.8	10.4
	Inventory financing	Estimate	x	x
		Margin of error		
	Working/operating capital	Estimate	39.2	28.8
		Margin of error	9.6	8.5
	Other reasons	Estimate	45.0	44.1
		Margin of error	13.8	13.7

**Table 64**  
**Total and average values of either personal assets of business owner or business-owned assets requested as collateral to obtain debt financing**

Survey question: D17 What was the total value of personal assets requested as collateral to obtain financing?			Personal assets		Business-owned assets	
			Total	Average	Total	Average
Applies to SMEs for which personal assets of the business owner and/or business owned assets were requested as collateral on their last request for debt financing			Millions of dollars	Dollars	Millions of Dollars	Dollars
SMEs by	All SMEs	Estimate	18,076	197,172	42,342	442,346
	→	Margin of error	5,673	56,230	17,059	183,253
Number of full-time equivalent employees by size group	0	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	1 to 4	Estimate	5,206	127,474	X	278,839
		Margin of error	1,892	38,498	X	144,484
	5 to 19	Estimate	X	X	5,702	278,730
		Margin of error	X	X	2,334	110,323
	20 to 99	Estimate	X	X	X	X
	Margin of error	X	X	X	X	
100 to 499	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Industry	Agriculture/Primary	Estimate	4,312	X	X	X
		Margin of error	2,129	X	X	X
	Manufacturing	Estimate	1,241	198,077	4,414	X
		Margin of error	560	76,859	2,143	X
	Wholesale and Retail	Estimate	X	154,277	X	323,157
		Margin of error	X	71,371	X	129,194
	Professional services	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Knowledge-based industry	Estimate	X	X	X	X
	Margin of error	X	X	X	X	
Tourism	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Other industries	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Region	Atlantic	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Quebec	Estimate	X	X	5,596	234,899
		Margin of error	X	X	2,532	103,144
	Ontario	Estimate	4,713	163,571	X	517,090
		Margin of error	2,211	67,978	X	255,718
	Prairies	Estimate	6,101	X	X	X
	Margin of error	2,481	X	X	X	
B.C.	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Territories	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Female ownership	≥ 0% and <50%	Estimate	2,710	237,271	X	X
		Margin of error	1,324	77,564	X	X
	50%	Estimate	1,627	105,044	X	X
		Margin of error	705	34,758	X	X
	>50%	Estimate	X	123,652	X	X
		Margin of error	X	91,271	X	X
0%	Estimate	12,148	240,237	17,465	365,059	
	Margin of error	5,345	91,482	5,927	126,207	
Export and non-export activities	Exporter	Estimate	3,168	3,716	X	X
		Margin of error	1,205	1,561	X	X
Non-exporter	Estimate	14,907	17,694	24,966	330,851	
	Margin of error	5,545	7,099	8,537	113,766	
Rural or urban location	Rural	Estimate	X	X	X	266,849
		Margin of error	X	X	X	158,922
Urban	Estimate	10,401	12,809	X	542,603	
	Margin of error	3,182	4,624	X	272,218	
Visible minority ownership	Owners part of visible minorities	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Owners not part of visible minorities	Estimate	16,335	191,551	30,676	X	
	Margin of error	5,480	58,812	9,815	X	
Year that they started selling goods and services	2000-2001	Estimate	764	88,184	X	249,906
		Margin of error	281	28,090	X	119,114
	<2000	Estimate	17,312	X	40,563	X
	Margin of error	5,687	X	17,036	X	
Last credit supplier approached for debt financing	Chartered bank	Estimate	14,419	219,304	34,182	560,080
		Margin of error	5,529	75,704	16,720	280,384
	Credit union/Caisse populaire	Estimate	2,243	X	X	X
		Margin of error	1,109	X	X	X
	Crown corporation or government institution	Estimate	X	149,839	1,970	201,955
		Margin of error	X	72,801	907	87,165
	Credit card company	Estimate	X	X	X	0
	Margin of error	X	X	X	0	
Other Credit suppliers	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	

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Table 65										
Process followed by SMEs when first approaching the last credit supplier for debt financing										
Survey question: D20 How did the business first request this financing from the credit supplier?			Personal discussion with credit officer	Application filled in at branch	Application by mail or courier	Application by phone	Application over the Internet	Application by fax	Approached by the credit supplier	All other methods
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request			Percentage							
Mark one only			Percentage							
SMEs by	All SMEs	Estimate	58.7	17.0	1.8	13.2	1.6	0.9	3.9	2.9
		Margin of error	5.7	4.4	1.6	3.5	2.0	1.3	2.7	1.7
Number of full-time equivalent employees by size group	0	Estimate	64.9	8.9	0.0	15.9	4.3	0.2	3.5	2.3
		Margin of error	11.4	5.3	0.0	8.1	6.6	0.3	5.9	3.2
	1 to 4	Estimate	53.3	23.0	4.2	10.2	0.0	0.4	6.0	2.9
		Margin of error	9.0	7.8	3.6	4.6	0.0	0.7	4.6	2.7
	5 to 19	Estimate	62.7	18.3	0.0	12.3	1.8	0.1	1.3	3.5
		Margin of error	11.0	9.5	0.0	6.9	2.6	0.2	1.8	3.6
Industry	Agriculture	Estimate	57.9	17.9	1.2	17.1	0.2	0.0	1.3	4.2
		Margin of error	11.0	8.0	2.4	8.6	0.3	0.1	2.3	4.7
	Primary	Estimate	64.5	14.5	3.5	8.4	0.0	2.8	0.2	6.1
		Margin of error	14.0	10.1	5.0	7.7	0.0	5.4	0.3	5.9
	Manufacturing	Estimate	51.1	18.5	1.3	22.6	0.0	0.0	2.5	4.0
		Margin of error	12.3	9.2	2.6	10.3	0.0	0.0	3.6	4.5
Region	Wholesale and Retail	Estimate	68.3	4.7	6.4	10.5	2.1	0.2	2.1	5.7
		Margin of error	13.3	3.7	8.7	9.4	3.0	0.3	2.5	6.9
	Professional services	Estimate	x	21.5	0.0	11.3	2.7	0.0	0.0	4.0
		Margin of error	x	12.5	0.0	9.1	5.3	0.0	0.0	7.0
	Knowledge-based industry	Estimate	x	27.7	0.0	22.1	1.7	x	6.9	4.2
		Margin of error	x	13.9	0.0	13.0	3.1	x	11.0	6.1
Female ownership	Other Industries	Estimate	58.0	19.1	1.0	10.6	2.3	1.8	6.8	0.5
		Margin of error	10.6	8.6	1.2	5.3	4.4	2.9	6.0	0.6
	Atlantic	Estimate	57.6	10.5	3.9	21.8	0.0	0.2	5.1	0.9
		Margin of error	13.2	7.5	5.4	11.2	0.0	0.3	5.9	1.3
	Quebec	Estimate	39.9	39.3	3.7	10.0	0.0	0.0	4.6	2.4
		Margin of error	14.1	13.9	4.9	5.6	0.0	0.0	8.5	3.4
Export and non-export activities	Ontario	Estimate	62.7	8.9	2.4	12.7	4.6	1.8	3.3	3.7
		Margin of error	11.0	6.5	3.5	6.7	5.7	3.5	4.5	3.4
	Manitoba, Saskatchewan and Nunavut	Estimate	60.0	17.3	0.0	14.8	0.0	0.4	2.5	4.9
		Margin of error	13.6	10.7	0.0	9.9	0.0	0.8	3.8	6.2
	Alberta and Northwest Territories	Estimate	67.1	12.9	0.1	16.4	0.2	0.0	0.4	2.9
		Margin of error	11.2	8.6	0.3	9.2	0.4	0.0	0.6	4.2
Rural or urban location	British Columbia and Yukon	Estimate	x	12.5	x	8.8	0.0	1.6	9.9	0.2
		Margin of error	x	10.7	x	9.6	0.0	2.8	10.5	0.3
	≥ 0% and <50%	Estimate	54.1	17.2	1.1	15.7	2.2	1.3	4.6	3.8
		Margin of error	7.3	9.5	1.0	4.8	3.1	2.0	3.7	2.4
	50%	Estimate	62.9	22.2	0.7	8.7	0.0	0.0	3.9	1.7
		Margin of error	11.4	10.3	1.3	5.4	0.0	0.0	5.4	2.8
Rural or urban location	>50%	Estimate	72.9	8.6	7.0	8.4	1.6	0.0	0.8	0.6
		Margin of error	13.7	8.1	9.5	7.2	2.8	0.0	1.7	1.0
	0%	Estimate	52.5	17.0	1.1	16.1	2.5	1.5	5.4	3.8
		Margin of error	8.5	6.6	1.3	5.8	3.8	2.5	4.7	2.8
	Exporter	Estimate	61.0	11.3	0.4	12.5	7.1	1.0	2.1	4.6
		Margin of error	12.4	6.2	0.9	8.2	9.7	1.7	2.2	4.9
Visible minority ownership	Non-exporter	Estimate	58.2	18.4	2.2	13.3	0.3	0.8	4.3	2.5
		Margin of error	6.4	5.2	2.0	3.8	0.5	1.5	3.3	1.7
	Rural	Estimate	58.5	19.3	1.2	15.3	0.0	0.2	3.2	2.2
		Margin of error	9.3	7.7	1.8	6.6	0.0	0.3	4.6	2.4
	Urban	Estimate	58.8	15.9	2.1	12.1	2.4	1.2	4.3	3.2
		Margin of error	7.2	5.3	2.2	4.0	3.0	1.9	3.3	2.2
Majority owner by age group	Visible minority ownership	Estimate	x	x	6.8	12.3	1.5	0.0	6.2	0.1
		Margin of error	x	x	13.0	12.9	2.9	0.0	7.9	0.2
	Owners not part of visible minorities	Estimate	59.5	16.5	1.4	13.2	1.6	0.9	3.7	3.1
		Margin of error	6.0	4.5	1.2	3.6	2.2	1.4	2.8	1.8
	< 18 years old	Estimate	x	x	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x	x	x
Ratio of research and development expenditure to investment expenditure	18 to 29	Estimate	x	x	x	2.5	2.5	0.0	0.0	0.3
		Margin of error	x	x	x	3.9	3.9	0.0	0.1	0.6
	30 to 39	Estimate	51.9	21.3	1.3	15.8	0.5	2.6	2.6	4.0
		Margin of error	12.3	10.3	1.5	8.0	1.0	5.0	2.9	4.5
	40 to 64	Estimate	61.7	15.0	1.4	12.8	2.0	0.3	4.6	2.2
		Margin of error	6.8	4.8	1.6	4.1	2.9	0.5	3.7	1.6
Ratio of technology expenditure to investment expenditure	≥ 65	Estimate	x	11.4	0.0	13.5	0.0	1.5	3.4	x
		Margin of error	x	14.3	0.0	13.1	0.0	2.9	6.7	x
	0%	Estimate	55.9	17.9	2.6	14.8	0.4	1.1	4.8	2.5
		Margin of error	7.4	5.8	2.4	4.6	0.7	1.9	3.9	1.9
	>0% and ≤ 10%	Estimate	63.1	15.6	0.4	11.0	3.7	0.6	2.1	3.6
		Margin of error	10.0	7.3	0.6	6.0	6.4	1.1	2.3	3.9
Average sales growth for the period of 1998 - 2001	>10% and ≤ 20%	Estimate	x	x	0.0	7.2	7.7	0.0	0.0	2.3
		Margin of error	x	x	0.0	9.9	12.0	0.0	0.0	4.1
	>20%	Estimate	x	7.5	0.0	2.6	0.3	x	7.9	5.9
		Margin of error	x	11.2	0.0	3.8	0.7	x	11.3	10.2
	0%	Estimate	56.9	17.7	2.8	12.1	0.8	1.8	5.6	2.4
		Margin of error	8.9	6.9	3.2	4.5	1.2	2.7	5.4	2.5
Average sales growth for the period of 1996 - 2001	>0% and ≤ 10%	Estimate	58.9	17.8	1.2	14.8	2.1	0.1	2.7	2.5
		Margin of error	8.2	6.2	1.4	5.7	4.0	0.1	2.0	2.1
	>10% and ≤ 20%	Estimate	x	8.1	0.0	12.8	7.0	x	0.0	4.6
		Margin of error	x	9.5	0.0	14.4	13.0	x	0.0	7.6
	>20%	Estimate	x	5.4	0.0	5.9	1.6	0.1	2.2	x
		Margin of error	x	7.7	0.0	9.6	3.1	0.1	3.3	x
Cumulative sales growth for the period 1998 - 2001	<0%	Estimate	x	x	0.0	x	0.0	0.0	0.0	0.7
		Margin of error	x	x	0.0	x	0.0	0.0	0.0	1.6
	≥0% and ≤ 10%	Estimate	54.6	17.0	1.8	15.0	0.0	3.4	3.1	5.1
		Margin of error	13.1	10.4	2.9	8.4	0.0	6.5	3.6	5.4
	>10% and ≤ 20%	Estimate	x	19.2	x	13.5	0.0	0.1	1.6	9.0
		Margin of error	x	12.5	x	12.4	0.0	0.2	3.1	10.8
Year that they started selling goods and services	>20%	Estimate	x	5.4	2.0	5.8	5.7	x	0.0	0.0
		Margin of error	x	11.1	4.3	8.5	11.6	x	0.0	0.0
	<0%	Estimate	x	x	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate	x	13.2	2.1	12.2	0.0	0.1	11.1	2.5
		Margin of error	x	11.0	3.4	7.8	0.0	0.1	12.2	4.2
First language of majority owner	>10% and ≤ 20%	Estimate	x	13.2	3.8	x	5.8	0.0	0.0	0.1
		Margin of error	x	14.3	7.8	x	9.1	0.0	0.0	0.1
	>20%	Estimate	x	x	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x	x	x
	>50%	Estimate	63.1	13.4	4.0	15.7	0.0	0.1	2.0	1.6
		Margin of error	10.5	6.5	4.9	7.7	0.0	0.2	2.7	1.6
Last credit supplier approached for debt financing	2000-2001	Estimate	60.1	18.5	2.5	11.3	2.0	0.2	4.2	1.2
		Margin of error	12.3	9.2	3.6	8.1	3.4	0.4	5.2	1.5
	1998-1999	Estimate	x	16.6	1.0	4.8	x	4.9	10.7	6.4
		Margin of error	x	12.8	1.9	3.8	x	9.5	13.7	7.8
	Prior to and including 1997	Estimate	59.1	16.8	1.9	14.8	1.7	0.3	2.8	2.6
		Margin of error	6.7	5.2	2.0	4.3	2.6	0.4	2.5	1.8
Reason for requesting debt financing	English	Estimate	65.5	11.5	0.9	12.8	0.8	1.3	3.7	3.5
		Margin of error	6.4	4.2	1.0	4.2	0.9	1.8	2.9	2.3
	French	Estimate	39.0	36.0	3.3	15.9	0.6	0.0	4.6	0.5
		Margin of error	13.9	13.4	4.8	8.3	1.3	0.0	8.6	0.5
	Other non-official language	Estimate	x	17.8	4.6	10.9	7.8	x	3.8	3.1
		Margin of error	x	14.1	8.9	8.9	14.6	x	5.3	5.1
Reason for requesting debt financing	Chartered bank	Estimate	59.0	17.4	1.3	13.0	2.4	1.2	2.5	3.3
		Margin of error	7.1	5.4	1.7	4.3	3.0	1.8	2.5	2.2
	Credit union	Estimate	90.0	6.4	0.0	3.1	0.0	0.5	0.0	0.0
		Margin of error	7.5	6.2	0.0	4.2	0.0	0.9	0.0	0.0
	Caisse populaire	Estimate	x	x	4.6	15.8	0.0	0.0	x	0.3
		Margin of error	x	x	8.9	10.7	0.0	0.0	x	0.7
Reason for requesting debt financing	Crown corporation or government institution	Estimate	x	14.7	3.8	x	0.0	0.0	0.7	2.7
		Margin of error	x	12.5	7.5	x	0.0	0.0	1.4	3.9
	Manufacturer, dealer, or supplier	Estimate	1.4	x	0.0	1.7	0.0	0.0	x	2.3
		Margin of error	2.4	x	0.0	2.9	0.0	0.0	x	5.2
	Credit card company	Estimate	x	x	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x	x	x
Reason for requesting debt financing	Other Credit suppliers	Estimate	x	7.0	7.8	x	0.0	0.0	x	2.9
		Margin of error	x	11.4	11.1	x	0.0	0.0	x	3.8
	Building/land acquisition	Estimate	60.7	22.8	0.7	12.8	0.0	0.0	2.2	0.7
		Margin of error	14.2	13.4	1.4	7.8	0.0	0.0	3.2</	

Table 66

## Documents requested by the last credit supplier approached as part of the application process for debt financing

Survey question: D21 What documents were requested by the credit supplier 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	Franchise agreement	Cash flow projection	All other documents
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request			Percentage								
Mark all that apply											
SMEs by	All SMEs	Estimate	18.3	29.6	75.5	20.0	27.8	16.6	1.9	15.7	12.4
	→	Margin of error	4.8	6.0	5.6	5.4	5.7	4.9	1.9	4.7	4.0
Number of full-time equivalent employees by size group	0	Estimate	17.9	30.1	68.0	14.2	29.3	13.4	3.2	19.0	17.1
		Margin of error	9.5	12.4	12.8	10.1	11.6	7.7	6.1	11.1	9.7
	1 to 4	Estimate	20.5	31.0	83.3	20.1	26.0	20.7	0.4	14.1	10.5
		Margin of error	7.6	9.3	6.6	8.7	8.9	0.7	7.0	7.0	5.7
	5 to 19	Estimate	14.9	27.4	72.7	23.2	28.0	11.8	2.8	13.2	7.6
		Margin of error	7.9	11.3	12.1	11.4	12.1	7.2	3.2	6.7	5.3
	20 to 99	Estimate	x	x	x	x	x	x	2.3	19.7	22.9
		Margin of error	x	x	x	x	x	x	3.6	13.2	13.1
	100 to 499	Estimate	2.5	x	x	x	x	x	0.1	x	1.9
		Margin of error	3.4	x	x	x	x	x	0.1	x	2.4
Industry	Agriculture	Estimate	21.7	23.0	79.1	8.8	22.6	18.0	0.6	20.3	14.3
		Margin of error	9.9	10.7	10.4	7.0	11.2	9.3	0.8	10.9	8.3
	Primary	Estimate	14.1	32.0	x	21.8	17.7	10.2	1.5	16.9	16.1
		Margin of error	9.5	14.9	x	13.4	11.3	8.6	2.9	11.8	10.2
	Manufacturing	Estimate	11.8	25.9	69.1	21.6	25.1	14.5	0.0	20.8	21.2
		Margin of error	8.4	11.1	12.3	10.4	11.3	9.6	0.0	10.7	9.9
	Wholesale and Retail	Estimate	21.8	28.0	x	28.8	31.7	14.5	7.8	19.5	5.0
		Margin of error	12.5	15.0	x	14.0	14.5	12.3	11.9	11.9	3.9
	Professional services	Estimate	11.0	x	82.9	18.9	x	19.6	2.7	17.7	9.7
		Margin of error	8.5	x	10.9	13.9	x	14.3	5.2	13.0	8.5
	Knowledge-based industry	Estimate	20.0	x	6.0	x	x	8.5	0.0	x	3.8
		Margin of error	12.5	x	6.1	x	x	9.6	0.0	x	4.2
Other industries	Estimate	18.0	30.1	74.5	23.4	24.7	17.2	0.8	10.8	14.0	
	Margin of error	8.6	10.8	10.3	10.4	10.0	8.8	0.9	7.8	8.0	
Region	Atlantic	Estimate	9.2	28.9	75.4	18.9	28.9	18.5	1.4	12.5	9.4
		Margin of error	8.3	12.4	11.5	9.8	12.1	10.5	2.7	7.7	6.1
	Quebec	Estimate	14.3	x	74.8	19.5	17.5	23.0	1.7	5.3	15.0
		Margin of error	10.1	x	14.6	13.4	12.6	13.8	2.5	4.5	11.8
	Ontario	Estimate	17.9	33.9	76.8	21.9	30.1	10.7	3.2	16.2	11.6
		Margin of error	9.3	12.2	11.3	10.9	11.6	7.5	5.3	10.0	7.5
	Manitoba, Saskatchewan and Nunavut	Estimate	22.4	28.3	79.2	10.6	29.6	8.5	1.9	15.6	14.7
		Margin of error	12.3	13.6	11.6	9.0	13.9	8.7	3.7	11.6	9.9
Alberta and Northwest Territories	Estimate	21.6	25.3	64.9	25.9	27.3	26.9	0.8	25.1	11.6	
	Margin of error	11.1	11.8	12.9	12.9	12.0	13.7	0.9	12.6	7.4	
British Columbia and Yukon	Estimate	22.5	23.1	83.2	18.3	x	15.7	0.0	x	10.9	
	Margin of error	14.2	12.7	11.7	14.2	x	13.1	0.0	x	9.0	
Female ownership	≥ 0% and <50%	Estimate	15.3	26.3	75.4	21.6	27.0	14.8	1.9	12.9	13.2
		Margin of error	5.5	7.0	7.0	7.1	7.0	5.6	2.8	5.0	5.2
	50%	Estimate	26.5	42.1	75.8	15.4	30.5	23.9	0.9	17.5	9.3
		Margin of error	11.5	13.2	10.7	9.3	11.8	13.1	1.2	9.8	6.1
	>50%	Estimate	19.3	x	x	19.5	x	14.6	2.9	x	13.4
	Margin of error	13.0	x	x	12.5	x	10.3	4.2	x	12.8	
	0%	Estimate	17.6	26.7	73.6	22.8	28.5	16.2	2.0	11.5	15.6
		Margin of error	6.7	8.4	8.4	8.8	8.4	6.9	3.5	5.8	6.4
Export and non-export activities	Exporter	Estimate	13.1	30.8	76.6	16.0	28.1	13.7	4.4	12.1	6.5
		Margin of error	10.6	12.4	12.4	8.3	11.4	9.5	8.5	6.3	4.1
	Non-exporter	Estimate	19.6	29.3	75.2	21.1	27.8	17.3	1.2	16.6	13.8
	Margin of error	5.3	6.8	6.3	6.4	6.8	6.8	1.0	6.6	4.9	
Rural or urban location	Rural	Estimate	19.7	30.4	72.8	20.2	31.9	21.4	3.3	17.4	13.3
		Margin of error	7.9	9.5	9.6	9.3	10.1	8.9	4.4	7.8	6.0
	Urban	Estimate	17.6	29.2	76.9	20.0	25.8	14.2	1.1	14.8	12.0
	Margin of error	5.9	7.5	6.9	6.6	6.8	5.7	1.1	5.8	5.3	
Visible minority ownership	Owners part of visible minorities	Estimate	x	19.2	x	x	x	x	2.0	9.3	x
		Margin of error	x	14.6	x	x	x	x	4.1	8.7	x
	Owners not part of visible minorities	Estimate	17.5	30.5	74.8	19.7	27.0	16.5	1.8	16.2	12.3
	Margin of error	4.9	6.3	5.9	5.7	5.9	5.0	2.1	5.0	4.1	
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x	x	x	x
	18 to 29	Estimate	x	x	x	x	x	3.4	3.4	x	x
		Margin of error	x	x	x	x	x	7.0	7.0	x	x
	30 to 39	Estimate	15.0	32.9	78.0	16.2	26.4	19.4	0.7	15.0	10.4
		Margin of error	8.9	13.5	9.7	9.5	12.6	11.1	1.2	10.7	6.1
40 to 64	Estimate	18.0	29.7	74.2	21.3	28.3	16.4	2.3	15.6	12.5	
	Margin of error	5.7	6.9	7.2	6.9	6.7	5.7	2.8	5.4	5.0	
≥ 65	Estimate	x	x	86.4	x	x	9.8	0.4	x	9.8	
	Margin of error	x	x	14.5	x	x	12.8	0.8	x	13.2	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	17.9	29.3	74.5	23.6	26.1	18.6	1.1	16.9	13.1
		Margin of error	6.0	7.8	7.4	7.6	7.4	6.5	1.1	6.5	5.5
	>0% and ≤ 10%	Estimate	19.2	30.4	78.5	10.9	31.7	13.3	3.9	13.5	11.1
		Margin of error	8.8	10.0	9.0	5.2	10.2	7.9	6.0	6.4	6.0
	>10% and ≤ 20%	Estimate	9.2	x	x	x	x	0.9	0.0	3.5	11.6
	Margin of error	10.0	x	x	x	x	1.3	0.0	3.8	11.5	
>20%	Estimate	x	x	x	x	x	x	0.0	x	9.4	
	Margin of error	x	x	x	x	x	x	0.0	x	11.3	
Ratio of technology expenditure to investment expenditure	0%	Estimate	20.4	27.0	75.7	25.1	19.8	18.3	1.0	18.8	11.1
		Margin of error	7.4	9.1	8.8	9.6	7.7	7.7	1.2	7.7	6.0
	>0% and ≤ 10%	Estimate	17.5	33.5	75.5	15.2	36.5	16.1	2.9	13.5	14.8
		Margin of error	7.0	8.6	8.0	6.0	8.8	7.0	3.8	6.4	6.1
	>10% and ≤ 20%	Estimate	7.8	x	x	x	x	x	0.0	x	5.7
	Margin of error	7.6	x	x	x	x	x	0.0	x	6.8	
>20%	Estimate	11.1	6.9	x	x	x	8.5	0.3	7.3	2.9	
	Margin of error	13.4	8.2	x	x	x	11.3	0.5	9.5	4.3	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	94.8	0.2	x	0.2	0.0	x	2.3
		Margin of error	x	x	8.8	0.4	x	0.4	0.0	x	3.9
	≥0% and ≤ 10%	Estimate	18.8	36.2	83.6	26.4	22.9	22.7	1.8	9.8	7.4
		Margin of error	10.5	13.3	9.0	14.4	11.3	11.7	2.7	8.1	5.5
	>10% and ≤ 20%	Estimate	14.1	x	x	8.2	x	x	0.1	4.1	7.7
	Margin of error	13.4	x	x	6.7	x	x	0.2	4.7	7.9	
>20%	Estimate	x	6.7	x	x	x	x	0.0	x	x	
	Margin of error	x	12.8	x	x	x	x	0.0	x	x	
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error	x	x	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate	19.5	x	x	x	22.6	17.8	0.1	16.9	8.7
		Margin of error	11.2	x	x	x	13.1	11.2	0.2	12.1	10.8
	>10% and ≤ 20%	Estimate	5.8	x	x	8.0	x	x	0.0	4.0	3.2
	Margin of error	9.1	x	x	10.8	x	x	0.0	6.6	6.4	
>20%	Estimate	x	x	x	x	x	x	x	x	x	
	Margin of error	x	x	x	x	x	x	x	x	x	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	13.9	22.2	73.0	20.1	23.9	12.0	1.1	19.8	14.9
		Margin of error	7.2	9.4	10.8	9.4	9.7	7.4	1.6	9.9	7.7
Year that they started selling goods and services	2000-2001	Estimate	22.5	37.5	63.5	32.8	32.0	16.4	2.1	20.4	11.1
		Margin of error	11.1	14.8	14.2	14.7	12.4	9.8	3.2	12.1	5.9
	1998-1999	Estimate	23.0	x	x	8.3	25.2	11.5	0.6	7.1	x
		Margin of error	14.2	x	x	7.3	14.9	10.4	1.7	6.9	x
Prior to and including 1997	Estimate	16.9	28.7	76.7	20.1	27.7	17.4	2.0	16.4	11.5	
	Margin of error	5.8	6.8	6.4	6.5	6.8	5.9	2.4	5.6	4.4	
First language of majority owner	English	Estimate	18.0	29.4	73.9	17.9	30.1	12.9	2.0	19.1	11.7
		Margin of error	5.3	6.8	6.6	6.1	6.9	4.7	2.7	6.3	4.4
	French	Estimate	12.5	29.8	75.8	19.6	19.0	26.1	1.7	5.6	14.0
		Margin of error	9.9	14.8	14.4	13.3	12.5	14.1	2.5	4.5	10.4
Other non-official language	Estimate	x	x	85.3	x	x	x	1.4	13.5	14.2	
	Margin of error	x	x	15.0	x	x	x	2.9	12.2	13.6	
Last credit supplier approached for debt financing	Chartered bank	Estimate	17.2	31.4	73.4	20.3	29.0	13.1	2.7	13.8	12.6



Table 67

**Opportunity given by the credit supplier to SMEs to revise any documentation submitted as part of the last debt financing request**

Survey question: D22 Did the credit supplier give the business the opportunity to revise any of the documentation after they were originally submitted?		Yes
Applies to SMEs that were requested to provide documents to the credit supplier as part of their last application for debt financing		Percentage
SMEs by	All SMEs	Estimate 31.6 Margin of error 7.5
Number of full-time equivalent employees by size group	0	Estimate x Margin of error
	1 to 4	Estimate 28.3 Margin of error 11.0
	5 to 19	Estimate 26.2 Margin of error 13.4
	20 to 99	Estimate x Margin of error
	100 to 499	Estimate x Margin of error
Industry	Agriculture	Estimate x Margin of error
	Primary	Estimate x Margin of error
	Manufacturing	Estimate x Margin of error
	Wholesale and Retail	Estimate 21.0 Margin of error 14.8
	Professional services	Estimate x Margin of error
	Knowledge-based industry	Estimate x Margin of error
	Other industries	Estimate 31.7 Margin of error 14.4
Region	Atlantic	Estimate x Margin of error
	Quebec	Estimate x Margin of error
	Ontario	Estimate 25.1 Margin of error 13.7
	Manitoba, Saskatchewan and Nunavut	Estimate x Margin of error
	Alberta and Northwest Territories	Estimate x Margin of error
	British Columbia and Yukon	Estimate 15.2 Margin of error 13.3
Female ownership	≥ 0% and <50%	Estimate 31.7 Margin of error 9.3
	50%	Estimate 28.4 Margin of error 13.3
	>50%	Estimate x Margin of error
	0%	Estimate 29.4 Margin of error 10.7
Export and non-export activities	Exporter	Estimate 29.1 Margin of error 14.0
	Non-exporter	Estimate 32.1 Margin of error 8.6
Rural or urban location	Rural	Estimate 33.9 Margin of error 11.5
	Urban	Estimate 30.3 Margin of error 9.7
Visible minority ownership	Owners part of visible minorities	Estimate x Margin of error
	Owners not part of visible minorities	Estimate 32.3 Margin of error 7.8
Majority owner by age group	< 18 years old	Estimate x Margin of error
	18 to 29	Estimate 4.0 Margin of error 8.4
	30 to 39	Estimate x Margin of error
	40 to 64	Estimate 31.3 Margin of error 9.0
	≥ 65	Estimate x Margin of error
Ratio of research and development expenditure to investment expenditure	0%	Estimate 36.5 Margin of error 9.9
	>0% and ≤ 10%	Estimate 22.2 Margin of error 10.7
	>10% and ≤ 20%	Estimate x Margin of error
	>20%	Estimate x Margin of error
Ratio of technology expenditure to investment expenditure	0%	Estimate 28.0 Margin of error 11.1
	>0% and ≤ 10%	Estimate 34.1 Margin of error 11.1
	>10% and ≤ 20%	Estimate x Margin of error
	>20%	Estimate x Margin of error
Average sales growth for the period of 1998 - 2001	<0%	Estimate x Margin of error
	≥0% and ≤ 10%	Estimate x Margin of error
	>10% and ≤ 20%	Estimate 19.2 Margin of error 15.0
	>20%	Estimate x Margin of error
Average sales growth for the period of 1996 - 2001	<0%	Estimate x Margin of error
	≥0% and ≤ 10%	Estimate x Margin of error
	>10% and ≤ 20%	Estimate x Margin of error
	>20%	Estimate x Margin of error
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate x Margin of error
Year that they started selling goods and services	2000-2001	Estimate 14.5 Margin of error 10.1
	1998-1999	Estimate x Margin of error
	Prior to and including 1997	Estimate 34.9 Margin of error 8.9
First language of majority owner	English	Estimate 33.9 Margin of error 9.3
	French	Estimate x Margin of error
	Other non-official language	Estimate x Margin of error
Last credit supplier approached for debt financing	Chartered bank	Estimate 29.4 Margin of error 9.1
	Credit union	Estimate x Margin of error
	Caisse populaire	Estimate x Margin of error
	Crown corporation or government institution	Estimate x Margin of error
	Manufacturer, dealer, or supplier	Estimate x Margin of error
	Credit card company	Estimate x Margin of error
Other Credit suppliers	Estimate x Margin of error	
Reason for requesting debt financing	Building/land acquisition	Estimate 19.9 Margin of error 13.9
	To buy vehicle	Estimate x Margin of error
	To buy machinery/equipment	Estimate 37.2 Margin of error 13.2
	Inventory financing	Estimate x Margin of error
	Working/operating capital	Estimate 25.8 Margin of error 10.5
	Other reasons	Estimate x Margin of error

**Table 68**  
**Time required to negotiate terms and conditions of debt financing**

Survey question: D23 How many days or months did it take to negotiate the terms and conditions of credit before credit was approved or rejected by the credit supplier?			Average number of days	
Applies to SMEs that approached at least one credit supplier for debt financing. Applies to their last request				
SMEs by	All SMEs	Estimate	14	
		Margin of error	3	
Number of full-time equivalent employees by size group	0	Estimate	15	
		Margin of error	7	
	1 to 4	Estimate	12	
		Margin of error	3	
	5 to 19	Estimate	14	
	Margin of error	4		
	20 to 99	Estimate	19	
		Margin of error	6	
	100 to 499	Estimate	x	
		Margin of error		
Industry	Agriculture	Estimate	12	
		Margin of error	5	
	Primary	Estimate	10	
		Margin of error	4	
	Manufacturing	Estimate	21	
		Margin of error	6	
	Wholesale and Retail	Estimate	18	
		Margin of error	7	
	Professional services	Estimate	24	
	Margin of error	19		
Knowledge-based industry	Other industries	Estimate	19	
		Margin of error	11	
	Other industries	Estimate	11	
		Margin of error	2	
	Region	Atlantic	Estimate	11
			Margin of error	5
		Quebec	Estimate	15
		Margin of error	5	
Ontario		Estimate	17	
		Margin of error	6	
Manitoba, Saskatchewan and Nunavut		Estimate	10	
	Margin of error	5		
	Alberta and Northwest Territories	Estimate	9	
		Margin of error	3	
	British Columbia and Yukon	Estimate	18	
		Margin of error	9	
Female ownership	≥ 0% and <50%	Estimate	15	
		Margin of error	3	
	50%	Estimate	10	
		Margin of error	3	
	>50%	Estimate	18	
		Margin of error	8	
	0%	Estimate	14	
		Margin of error	4	
Export and non-export activities	Exporter	Estimate	17	
		Margin of error	5	
	Non-exporter	Estimate	13	
		Margin of error	3	
Rural or urban location	Rural	Estimate	16	
		Margin of error	6	
	Urban	Estimate	13	
		Margin of error	2	
Visible minority ownership	Owners part of visible minorities	Estimate	15	
		Margin of error	6	
	Owners not part of visible minorities	Estimate	14	
		Margin of error	3	
Majority owner by age group	< 18 years old	Estimate	0	
		Margin of error	0	
	18 to 29	Estimate	6	
		Margin of error	3	
	30 to 39	Estimate	13	
		Margin of error	5	
	40 to 64	Estimate	15	
		Margin of error	3	
	≥ 65	Estimate	18	
		Margin of error	9	
Ratio of research and development expenditure to investment expenditure	0%	Estimate	12	
		Margin of error	3	
	>0% and ≤ 10%	Estimate	18	
		Margin of error	7	
	>10% and ≤ 20%	Estimate	18	
	Margin of error	10		
	>20%	Estimate	15	
		Margin of error	8	
Ratio of technology expenditure to investment expenditure	0%	Estimate	14	
		Margin of error	4	
	>0% and ≤ 10%	Estimate	14	
		Margin of error	4	
	>10% and ≤ 20%	Estimate	14	
	Margin of error	7		
	>20%	Estimate	11	
		Margin of error	6	
Average sales growth for the period of 1998 - 2001	<0%	Estimate	21	
		Margin of error	21	
	≥0% and ≤ 10%	Estimate	17	
		Margin of error	9	
	>10% and ≤ 20%	Estimate	11	
	Margin of error	5		
	>20%	Estimate	x	
		Margin of error		
Average sales growth for the period of 1996 - 2001	<0%	Estimate	3	
		Margin of error	0	
	≥0% and ≤ 10%	Estimate	15	
		Margin of error	11	
	>10% and ≤ 20%	Estimate	8	
	Margin of error	4		
	>20%	Estimate	5	
		Margin of error	3	
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	12	
		Margin of error	5	
Year that they started selling goods and services	2000-2001	Estimate	15	
		Margin of error	8	
	1998-1999	Estimate	11	
	Margin of error	4		
	Prior to and including 1997	Estimate	15	
		Margin of error	3	
First language of majority owner	English	Estimate	14	
		Margin of error	3	
	French	Estimate	14	
		Margin of error	5	
	Other non-official language	Estimate	14	
		Margin of error	5	
Last credit supplier approached for debt financing	Chartered bank	Estimate	15	
		Margin of error	3	
	Credit union	Estimate	9	
		Margin of error	4	
	Caisse populaire	Estimate	10	
		Margin of error	5	
	Crown corporation or government institution	Estimate	19	
		Margin of error	12	
Manufacturer, dealer, or supplier	Estimate	1		
	Margin of error	0		
Credit card company	Estimate	1		
	Margin of error	0		
Other Credit suppliers	Estimate	27		
	Margin of error	27		
Reason for requesting debt financing	Building/land acquisition	Estimate	18	
		Margin of error	8	
	To buy vehicle	Estimate	5	
		Margin of error	3	
	To buy machinery/equipment	Estimate	13	
		Margin of error	4	
	Inventory financing	Estimate	10	
	Margin of error	4		
Working/operating capital	Estimate	15		
	Margin of error	4		
Other reasons	Estimate	21		
	Margin of error	9		

**Table 69**  
**Proportion of SMEs that approached alternative credit suppliers in attempting to obtain debt financing**

Survey question: D24 Did the business approach any alternative financing suppliers in attempting to obtain the financing requested from the credit supplier?		Yes	
Applies to SMEs that approached at least one credit supplier for debt financing		Percentage	
SMEs by	All SMEs	Estimate	14.0
	→	Margin of error	4.1
Number of full-time equivalent employees by size group	0	Estimate	15.3
		Margin of error	9.6
	1 to 4	Estimate	11.8
		Margin of error	5.8
	5 to 19	Estimate	16.1
		Margin of error	7.6
Industry	20 to 99	Estimate	16.5
		Margin of error	10.0
	100 to 499	Estimate	10.1
		Margin of error	8.0
	Agiculture	Estimate	7.4
	Margin of error	5.9	
Region	Primary	Estimate	26.2
		Margin of error	13.7
	Manufacturing	Estimate	21.4
		Margin of error	10.6
	Wholesale and Retail	Estimate	14.2
		Margin of error	9.1
	Professional services	Estimate	10.3
		Margin of error	8.1
	Knowledge-based industry	Estimate	10.8
		Margin of error	9.2
Female ownership	Other industries	Estimate	16.4
		Margin of error	8.1
	Atlantic	Estimate	18.0
		Margin of error	9.8
	Quebec	Estimate	7.2
		Margin of error	4.9
	Ontario	Estimate	18.5
		Margin of error	9.4
Export and non-export activities	Manitoba, Saskatchewan and Nunavut	Estimate	5.7
		Margin of error	6.4
	Alberta and Northwest Territories	Estimate	17.0
		Margin of error	10.2
Rural or urban location	British Columbia and Yukon	Estimate	14.2
		Margin of error	10.3
	≥ 0% and <50%	Estimate	12.1
		Margin of error	4.8
Visible minority ownership	50%	Estimate	17.0
		Margin of error	8.7
	>50%	Estimate	17.8
		Margin of error	13.6
Majority owner by age group	0%	Estimate	11.6
		Margin of error	5.8
Ratio of research and development expenditure to investment expenditure	Exporter	Estimate	18.6
		Margin of error	11.2
Ratio of technology expenditure to investment expenditure	Non-exporter	Estimate	12.9
		Margin of error	4.4
Average sales growth for the period of 1998 - 2001	Rural	Estimate	8.4
		Margin of error	4.1
Average sales growth for the period of 1996 - 2001	Urban	Estimate	16.8
		Margin of error	5.8
Cumulative sales growth for the period 1998 - 2001	Owners part of visible minorities	Estimate	x
		Margin of error	
Year that they started selling goods and services	Owners not part of visible minorities	Estimate	13.7
		Margin of error	4.3
First language of majority owner	< 18 years old	Estimate	x
		Margin of error	
Last credit supplier approached for debt financing	18 to 29	Estimate	4.8
		Margin of error	6.2
Reason for requesting debt financing	30 to 39	Estimate	11.5
		Margin of error	6.2
Year that they started selling goods and services	40 to 64	Estimate	15.2
		Margin of error	5.5
First language of majority owner	≥ 65	Estimate	16.0
		Margin of error	14.1
Last credit supplier approached for debt financing	0%	Estimate	12.9
		Margin of error	4.9
Reason for requesting debt financing	>0% and ≤ 10%	Estimate	13.9
		Margin of error	8.1
Last credit supplier approached for debt financing	>10% and ≤ 20%	Estimate	x
		Margin of error	
Reason for requesting debt financing	>20%	Estimate	x
		Margin of error	
Last credit supplier approached for debt financing	0%	Estimate	12.2
		Margin of error	5.3
Reason for requesting debt financing	>0% and ≤ 10%	Estimate	13.6
		Margin of error	6.4
Last credit supplier approached for debt financing	>10% and ≤ 20%	Estimate	x
		Margin of error	
Reason for requesting debt financing	>20%	Estimate	x
		Margin of error	
Last credit supplier approached for debt financing	<0%	Estimate	x
		Margin of error	
Reason for requesting debt financing	≥0% and ≤ 10%	Estimate	9.5
		Margin of error	7.2
Last credit supplier approached for debt financing	>10% and ≤ 20%	Estimate	14.1
		Margin of error	13.3
Reason for requesting debt financing	>20%	Estimate	x
		Margin of error	
Last credit supplier approached for debt financing	>50%	Estimate	15.3
		Margin of error	6.4
Reason for requesting debt financing	2000-2001	Estimate	20.2
		Margin of error	10.6
Last credit supplier approached for debt financing	1998-1999	Estimate	12.9
		Margin of error	9.5
Reason for requesting debt financing	Prior to and including 1997	Estimate	13.2
		Margin of error	4.9
Last credit supplier approached for debt financing	English	Estimate	14.3
		Margin of error	4.9
Reason for requesting debt financing	French	Estimate	11.6
		Margin of error	7.3
Last credit supplier approached for debt financing	Other non-official language	Estimate	x
		Margin of error	
Reason for requesting debt financing	Chartered bank	Estimate	16.7
		Margin of error	5.7
Last credit supplier approached for debt financing	Credit union	Estimate	5.0
		Margin of error	6.1
Reason for requesting debt financing	Caisse populaire	Estimate	3.9
		Margin of error	4.7
Last credit supplier approached for debt financing	Crown corporation or government institution	Estimate	14.1
		Margin of error	12.1
Reason for requesting debt financing	Manufacturer, dealer, or supplier	Estimate	0.0
		Margin of error	0.1
Last credit supplier approached for debt financing	Credit card company	Estimate	x
		Margin of error	
Reason for requesting debt financing	Other Credit suppliers	Estimate	x
		Margin of error	
Last credit supplier approached for debt financing	Building/land acquisition	Estimate	25.6
		Margin of error	12.6
Reason for requesting debt financing	To buy vehicle	Estimate	1.6
		Margin of error	2.2
Last credit supplier approached for debt financing	To buy machinery/equipment	Estimate	9.7
		Margin of error	5.0
Reason for requesting debt financing	Inventory financing	Estimate	8.0
		Margin of error	9.7
Last credit supplier approached for debt financing	Working/operating capital	Estimate	11.8
		Margin of error	6.9
Reason for requesting debt financing	Other reasons	Estimate	27.4
		Margin of error	13.5

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Table 70 Type of first alternative credit supplier approached for debt financing								
Survey question: D25 What were the names of the alternative financing suppliers that were approached?			Chartered bank	Credit union or Caisse populaire	Crown corporation or government institution	Manufacturer, dealer, or supplier	Credit card company	All other credit suppliers
Applies to SMEs that approached at least one alternative credit supplier for debt financing. Applies to the first alternative credit supplier approached			Percentage					
Mark one only								
SMEs by	All SMEs	Estimate	68.0	10.4	9.5	1.6	0.3	10.3
		Margin of error	13.1	7.7	8.3	2.3	0.5	7.0
Number of full-time equivalent employees by size group	0	Estimate	x	x	0.5	0.0	0.7	x
		Margin of error			1.1	0.0	1.5	
	1 to 4	Estimate	x	16.1	x	1.1	0.0	0.7
		Margin of error		14.4		2.2	0.0	1.2
	5 to 19	Estimate	x	3.5	9.8	4.6	x	5.0
		Margin of error		6.8	13.0	8.8		5.9
20 to 99	Estimate	x	0.0	8.4	0.9	0.0	x	
	Margin of error		0.0	7.4	1.8	0.0	0.0	
100 to 499	Estimate	x	94.3	2.7	2.1	0.0	0.0	1.0
	Margin of error		6.0	3.7	3.6	0.0	0.0	1.4
Industry	Agriculture	Estimate	x	x	x	0.0	2.2	x
		Margin of error				0.0	4.5	
	Primary	Estimate	x	0.4	x	x	0.0	7.4
		Margin of error		0.6			0.0	10.9
	Manufacturing	Estimate	x	x	3.7	0.0	0.0	x
		Margin of error			3.6	0.0	0.0	
	Wholesale and Retail	Estimate	x	0.9	x	0.1	0.0	5.1
		Margin of error		1.8		0.3	0.0	8.4
	Professional services	Estimate	x	x	3.5	0.0	0.3	x
		Margin of error			5.0	0.0	0.7	
Knowledge-based industry	Estimate	x	0.0	3.3	0.0	0.0	x	
	Margin of error		0.0	6.8	0.0	0.0		
Other industries	Estimate	x	7.8	9.1	2.2	x	5.8	
	Margin of error		8.4	13.9	4.3		6.8	
Region	Atlantic	Estimate	x	1.1	7.0	x	0.0	10.1
		Margin of error		1.9	10.2		0.0	12.9
	Quebec	Estimate	x	x	3.4	0.0	0.0	x
		Margin of error			6.5	0.0	0.0	
	Ontario	Estimate	83.1	7.8	1.3	0.0	0.0	7.8
		Margin of error	13.0	8.4	1.7	0.0	0.0	8.2
	Manitoba, Saskatchewan and Nunavut	Estimate	5.8	2.6	x	0.0	0.4	x
		Margin of error	8.9	5.7		0.0	0.9	
Alberta and Northwest Territories	Estimate	x	x	x	2.2	1.3	8.1	
	Margin of error				4.3	2.6	14.3	
British Columbia and Yukon	Estimate	x	x	x	0.0	0.0	3.9	
	Margin of error				0.0	0.0	5.7	
Female ownership	≥ 0% and <50%	Estimate	x	8.0	10.5	2.8	x	11.5
		Margin of error		8.1	12.7	4.2		10.4
	50% and <50%	Estimate	x	x	6.3	0.0	0.0	7.7
		Margin of error			11.5	0.0	0.0	10.9
	>50%	Estimate	x	0.7	x	0.0	1.3	x
	Margin of error		1.5		0.0	2.6		
0%	Estimate	x	4.9	x	2.8	0.1	12.4	
		Margin of error		6.7		5.2	0.1	13.2
Export and non-export activities	Exporter	Estimate	x	4.2	8.3	x	0.0	5.7
		Margin of error		7.7	12.6		0.0	8.5
	Non-exporter	Estimate	x	12.5	9.9	2.1	x	11.9
	Margin of error		9.9	10.3	3.1		8.9	
Rural or urban location	Rural	Estimate	x	x	x	1.9	0.0	x
		Margin of error				3.9	0.0	
	Urban	Estimate	71.5	9.5	8.5	1.5	0.3	8.7
	Margin of error	14.4	8.4	9.6	2.7	0.6	6.3	
Visible minority ownership	Owners part of visible minorities	Estimate	x	x	x	x	x	x
		Margin of error						
	Owners not part of visible minorities	Estimate	69.4	11.5	6.4	1.7	0.3	10.7
	Margin of error	13.0	8.5	5.3	2.6	0.5	7.6	
Majority owner by age group	< 18 years old	Estimate	x	x	x	x	x	x
		Margin of error						
	18 to 29	Estimate	x	x	x	x	x	x
		Margin of error						
	30 to 39	Estimate	x	x	4.4	1.9	0.0	x
		Margin of error			6.0	3.9	0.0	
40 to 64	Estimate	x	10.5	11.0	1.6	x	7.9	
	Margin of error		9.2	11.0	2.9		7.8	
≥ 65	Estimate	x	0.0	x	0.0	0.0	x	
	Margin of error		0.0		0.0	0.0		
Ratio of research and development expenditure to investment expenditure	0%	Estimate	x	5.9	12.0	2.4	x	10.4
		Margin of error		6.8	12.4	3.8		9.7
	>0% and ≤ 10%	Estimate	x	x	7.2	0.2	0.0	8.6
		Margin of error			11.2	0.4	0.0	10.7
	>10% and ≤ 20%	Estimate	x	x	0.1	0.0	0.0	x
	Margin of error			0.1	0.0	0.0		
>20%	Estimate	x	0.0	5.8	1.2	x	4.9	
	Margin of error		0.0	12.9	2.6		8.8	
Ratio of technology expenditure to investment expenditure	0%	Estimate	x	7.0	7.9	1.2	x	13.1
		Margin of error		9.4	8.7	2.0		13.4
	>0% and ≤ 10%	Estimate	x	8.9	x	2.3	0.5	9.5
		Margin of error		9.1		4.7	1.0	9.2
	>10% and ≤ 20%	Estimate	x	x	x	x	x	x
	Margin of error							
>20%	Estimate	x	0.0	1.2	0.0	0.0	x	
	Margin of error		0.0	2.3	0.0	0.0		
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	x	x	x	x
		Margin of error						
	≥0% and ≤ 10%	Estimate	x	6.5	x	0.5	0.0	7.4
		Margin of error		13.1		1.0	0.0	13.4
	>10% and ≤ 20%	Estimate	92.8	0.0	5.0	0.0	0.0	2.2
	Margin of error	10.6	0.0	8.4	0.0	0.0	4.8	
>20%	Estimate	x	x	x	x	x	x	
	Margin of error							
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x	x	x
		Margin of error						
	≥0% and ≤ 10%	Estimate	x	x	0.0	0.0	0.0	1.6
		Margin of error			0.0	0.0	0.0	3.4
	>10% and ≤ 20%	Estimate	x	x	x	x	x	x
	Margin of error							
>20%	Estimate	x	x	x	x	x	x	
	Margin of error							
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x	x	x	2.0	0.0	15.6
		Margin of error				3.8	0.0	13.8
Year that they started selling goods and services	2000-2001	Estimate	x	x	9.3	0.1	1.4	x
		Margin of error			9.7	0.3	2.9	
	1998-1999	Estimate	x	x	0.0	0.0	0.0	x
		Margin of error			0.0	0.0	0.0	
Prior to and including 1997	Estimate	x	9.4	11.1	2.1	x	6.6	
	Margin of error		9.2	11.3	3.2		7.5	
First language of majority owner	English	Estimate	69.0	11.0	7.0	2.2	0.3	10.4
		Margin of error	14.6	9.5	6.6	3.3	0.7	8.6
	French	Estimate	x	x	x	0.0	0.1	x
		Margin of error				0.0	0.3	
Other non-official language	Estimate	95.3	0.0	4.7	0.0	0.0	0.0	0.0
	Margin of error	9.4	0.0	9.4	0.0	0.0	0.0	0.0
Last credit supplier approached for debt financing	Chartered bank	Estimate	72.3	9.4	8.9	0.6	0.3	8.5
		Margin of error	14.2	8.4	9.6	1.0	0.6	6.2
	Credit union	Estimate	x	3.4	x	0.0	0.6	0.0
		Margin of error		7.8		0.0	1.3	0.0
	Caisse populaire	Estimate	x	x	x	x	x	x
		Margin of error						
	Crown corporation or government institution	Estimate	x	x	1.3	0.0	0.0	x
		Margin of error			2.5	0.0	0.0	
	Manufacturer, dealer, or supplier	Estimate	x	x	x	x	x	x
		Margin of error						
Credit card company	Estimate	x	x	x	x	x	x	
	Margin of error							
Other Credit suppliers	Estimate	x	0.0	x	x	0.0	3.3	
	Margin of error		0.0			0.0	5.2	
Reason for requesting debt financing	Building/land acquisition	Estimate	x	x	12.4	0.0	0.0	5.7
		Margin of error			14.2	0.0	0.0	8.3
	To buy vehicle	Estimate	x	x	x	x	x	x
		Margin of error						
	To buy machinery/equipment	Estimate	x	x	1.1	6.6	0.0	x
		Margin of error			1.5	12.8	0.0	
	Inventory financing	Estimate	98.4	1.2	0.0	0.0	0.3	0.0
		Margin of error	3.1	2.8	0.0	0.0	0.8	0.0
	Working/operating capital	Estimate	x	x	2.3	0.3	0.9	8.2
		Margin of error			2.9	0.5	1.7	9.4
Other reasons	Estimate	x	2.2	x	0.0	0.0	6.5	
	Margin of error		4.3		0.0	0.0	7.4	

**Table 71**  
**Outcome of the debt financing request to the first alternative credit supplier approached**

Survey question: D26 Indicate whether the other financial institutions approved or turned down the request.			Full amount approved	Only part of the amount approved	Request turned down	Application pending/no result
Applies to SMEs that approached at least one alternative credit supplier for debt financing. Applies to the first alternative credit supplier approached. Mark one only			Percentage			
SMEs by size	All SMEs	Estimate	x	1.8	x	10.4
		Margin of error		2.4		8.9
Number of full-time equivalent employees by size group	0	Estimate	x	0.0	x	11.5
		Margin of error		0.0		14.4
	1 to 4	Estimate	x	1.6	x	x
		Margin of error		3.3		
	5 to 19	Estimate	x	0.1	x	2.1
		Margin of error		0.1		3.3
	20 to 99	Estimate	x	x	x	x
		Margin of error				
	100 to 499	Estimate	x	2.4	x	x
		Margin of error		4.2		
Industry	Agriculture	Estimate	x	0.0	x	0.1
		Margin of error		0.0		0.1
	Primary	Estimate	x	0.4	x	1.0
		Margin of error		0.7		1.7
	Manufacturing	Estimate	x	0.2	x	x
		Margin of error		0.3		
	Wholesale and Retail	Estimate	x	7.8	x	x
		Margin of error		14.4		
Professional services	Estimate	x	1.3	x	x	
	Margin of error		2.6			
Knowledge-based industry	Estimate	10.7	x	x	3.9	
	Margin of error	13.7			7.1	
Other industries	Estimate	x	1.1	x	8.0	
	Margin of error		2.2		14.0	
Region	Atlantic	Estimate	x	0.2	x	2.4
		Margin of error		0.3		3.5
	Quebec	Estimate	x	0.0	x	0.7
		Margin of error		0.0		1.4
	Ontario	Estimate	x	0.4	x	10.0
		Margin of error		0.5		10.7
	Manitoba, Saskatchewan and Nunavut	Estimate	x	x	x	2.6
	Margin of error				5.7	
Alberta and Northwest Territories	Estimate	x	5.2	x	x	
	Margin of error		10.4			
British Columbia and Yukon	Estimate	x	0.1	x	x	
	Margin of error		0.2			
Female ownership	≥ 0% and <50%	Estimate	x	0.4	x	10.8
		Margin of error		0.4		13.7
	50%	Estimate	x	0.0	x	8.1
		Margin of error		0.0		12.5
	>50%	Estimate	x	8.7	x	x
	Margin of error		13.9			
0%	Estimate	x	0.1	x	x	
	Margin of error		0.1			
Export and non-export activities	Exporter	Estimate	x	0.0	x	8.0
		Margin of error		0.0		11.0
	Non-exporter	Estimate	x	2.4	x	11.2
	Margin of error		3.2		11.3	
Rural or urban location	Rural	Estimate	x	3.5	x	x
		Margin of error		6.2		
Urban	Estimate	x	1.4	x	10.2	
	Margin of error		2.5		10.3	
Visible minority ownership	Owners part of visible minorities	Estimate	x	x	x	x
		Margin of error				
Owners not part of visible minorities	Estimate	x	2.0	x	7.1	
	Margin of error		2.6		5.6	
Majority owner by age group	< 18 years old	Estimate	x	x	x	x
		Margin of error				
	18 to 29	Estimate	x	x	x	x
		Margin of error				
	30 to 39	Estimate	x	3.4	x	7.0
		Margin of error		6.8		12.2
40 to 64	Estimate	x	1.3	x	9.4	
	Margin of error		2.6		10.7	
≥ 65	Estimate	x	4.4	x	x	
	Margin of error		6.5			
Ratio of research and development expenditure to investment expenditure	0%	Estimate	x	2.8	x	11.0
		Margin of error		3.9		13.3
	>0% and ≤ 10%	Estimate	x	0.3	x	7.7
		Margin of error		0.6		9.4
	>10% and ≤ 20%	Estimate	x	x	x	x
	Margin of error					
>20%	Estimate	x	x	x	x	
	Margin of error					
Ratio of technology expenditure to investment expenditure	0%	Estimate	x	4.2	x	7.2
		Margin of error		5.9		9.4
	>0% and ≤ 10%	Estimate	x	0.2	x	x
		Margin of error		0.4		
	>10% and ≤ 20%	Estimate	x	x	x	x
	Margin of error					
>20%	Estimate	x	x	x	x	
	Margin of error					
Average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	x	x
		Margin of error				
	≥0% and ≤ 10%	Estimate	x	0.1	x	x
		Margin of error		0.2		
	>10% and ≤ 20%	Estimate	x	0.0	3.0	x
	Margin of error		0.0	5.6		
>20%	Estimate	x	x	x	x	
	Margin of error					
Average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x
		Margin of error				
	≥0% and ≤ 10%	Estimate	x	0.0	x	0.0
		Margin of error		0.0		0.0
	>10% and ≤ 20%	Estimate	x	x	x	x
	Margin of error					
>20%	Estimate	x	x	x	x	
	Margin of error					
Cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x	8.0	x	8.4
		Margin of error		11.2		10.9
Year that they started selling goods and services	2000-2001	Estimate	x	3.9	x	x
		Margin of error		7.7		
	1998-1999	Estimate	x	0.0	x	x
		Margin of error		0.0		
Prior to and including 1997	Estimate	x	1.6	x	9.2	
	Margin of error		2.8		11.2	
First language of majority owner	English	Estimate	x	1.6	x	9.1
		Margin of error		2.9		7.4
	French	Estimate	x	0.6	x	x
		Margin of error		1.0		
Other non-official language	Estimate	x	4.4	x	0.8	
	Margin of error		10.0		1.8	
Last credit supplier approached for debt financing	Chartered bank	Estimate	x	1.4	x	12.5
		Margin of error		2.5		11.0
	Credit union	Estimate	x	0.0	x	3.7
		Margin of error		0.0		8.0
	Caisse populaire	Estimate	x	x	x	x
		Margin of error				
	Crown corporation or government institution	Estimate	x	0.0	x	1.2
		Margin of error		0.0		2.0
Manufacturer, dealer, or supplier	Estimate	x	x	x	x	
	Margin of error					
Credit card company	Estimate	x	x	x	x	
	Margin of error					
Other Credit suppliers	Estimate	x	x	x	0.0	
	Margin of error				0.0	
Reason for requesting debt financing	Building/land acquisition	Estimate	x	0.0	x	7.1
		Margin of error		0.0		10.1
	To buy vehicle	Estimate	x	x	x	x
		Margin of error				
	To buy machinery/equipment	Estimate	x	0.5	x	2.5
		Margin of error		1.0		4.8
	Inventory financing	Estimate	x	0.0	x	0.0
	Margin of error		0.0		0.0	
Working/operating capital	Estimate	x	0.1	x	11.3	
	Margin of error		0.1		14.4	
Other reasons	Estimate	x	4.2	x	x	
	Margin of error		6.0			

**Table 72**  
**Type of credit supplier last approached for lease financing**

Survey question: E1 Type of financing organization			Chartered bank	Credit union or caisse populaire	Leasing company	Manufacturer, dealer or supplier	All other types of credit suppliers
Applies to SMEs that approached at least one credit supplier for lease financing. Applies to their last request							
Mark one only			Percentage				
SME's by	All SME's	Estimate					
Number of full-time equivalent employees by size group	0	Estimate Margin of error	10.1 5.4	1.8 2.1	58.8 8.6	17.8 6.9	11.5 5.0
	1 to 4	Estimate Margin of error	8.6 9.7	x	x	8.1 8.2	11.1 10.4
	5 to 19	Estimate Margin of error	7.1 7.1	1.8 2.9	58.0 14.8	20.7 12.9	12.4 9.4
	20 to 99	Estimate Margin of error	18.7 14.7	0.9 1.6	x	x	13.6 9.7
	100 to 499	Estimate Margin of error	2.2 3.3	0.2 0.4	79.5 11.9	12.5 9.3	5.6 6.8
		Estimate Margin of error	14.9 13.0	0.0 0.0	x	x	2.0 3.7
Industry	Agriculture	Estimate Margin of error	6.1 9.6	x	x	x	x
	Primary	Estimate Margin of error	x	2.7 4.3	x	x	x
	Manufacturing	Estimate Margin of error	x	3.1 6.0	x	9.6 9.0	x
	Wholesale and Retail	Estimate Margin of error	x	0.3 0.6	x	6.8 7.4	8.1 9.7
	Professional services	Estimate Margin of error	0.3 0.6	0.0 0.0	x	x	7.9 14.5
	Knowledge-based industry	Estimate Margin of error	0.8 1.3	0.0 0.0	x	x	4.0 5.7
	Other industries	Estimate Margin of error	12.0 8.9	0.0 0.1	57.3 13.7	20.2 11.7	10.4 7.2
Region	Atlantic	Estimate Margin of error	3.3 6.0	0.7 1.3	x	x	x
	Quebec	Estimate Margin of error	x	4.1 5.5	x	5.7 5.6	10.2 9.7
	Ontario	Estimate Margin of error	8.8 11.4	0.1 0.1	x	x	9.6 7.8
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	9.2 11.9	0.0 0.0	x	x	x
	Alberta and Northwest Territories	Estimate Margin of error	10.9 12.5	5.3 10.3	x	13.7 10.0	x
	British Columbia and Yukon	Estimate Margin of error	6.8 11.9	0.1 0.3	x	x	10.0 14.7
Female ownership	≥ 0% and <50%	Estimate Margin of error	8.9 6.2	1.4 1.7	60.6 10.6	17.5 8.3	11.5 6.5
	50%	Estimate Margin of error	10.2 11.1	x	x	17.9 13.9	8.6 7.9
	>50%	Estimate Margin of error	x	0.0 0.0	x	x	15.0 14.6
	0%	Estimate Margin of error	7.4 5.7	1.4 2.1	59.3 12.7	19.3 10.4	12.5 8.1
Exporter and non-exporter enterprises	Exporter	Estimate Margin of error	7.7 12.5	x	x	9.3 6.9	7.0 8.6
	Non-exporter	Estimate Margin of error	10.5 6.0	2.1 2.4	55.7 9.5	19.4 8.0	12.3 5.7
Rural and urban enterprises	Rural	Estimate Margin of error	13.6 13.0	2.6 4.4	x	x	15.2 10.8
	Urban	Estimate Margin of error	9.0 5.8	1.6 2.3	62.0 9.8	17.1 7.6	10.3 5.7
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x	0.2 0.4	x	10.3 10.8	13.8 13.8
	Owners not part of visible minorities	Estimate Margin of error	10.4 5.8	2.1 2.4	57.4 9.2	19.0 7.7	11.1 5.4
Majority owner by age group	< 18 years old	Estimate Margin of error	x	x	x	x	x
	18 to 29	Estimate Margin of error	5.1 9.8	0.4 0.7	x	9.2 12.0	x
	30 to 39	Estimate Margin of error	10.0 11.5	x	x	14.2 9.4	13.8 10.0
	40 to 64	Estimate Margin of error	10.6 6.7	1.7 2.5	57.5 10.7	19.9 9.0	10.3 6.0
	≥ 65	Estimate Margin of error	2.1 3.3	0.0 0.0	93.7 7.3	3.0 5.0	1.2 2.4
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	10.2 6.6	1.4 2.6	62.3 10.9	15.4 8.3	10.6 6.1
	>0% and ≤ 10%	Estimate Margin of error	12.2 11.7	3.1 4.2	51.5 13.8	18.9 10.1	14.4 10.0
	>10% and ≤ 20%	Estimate Margin of error	0.0 0.0	1.6 3.5	x	4.3 8.0	x
	>20%	Estimate Margin of error	1.1 1.9	0.0 0.0	x	x	0.1 0.1
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	14.2 10.3	3.3 4.8	58.0 13.8	10.8 8.0	13.7 9.4
	>0% and ≤ 10%	Estimate Margin of error	9.0 7.0	0.9 1.0	55.8 12.4	23.8 10.8	10.5 6.1
	>10% and ≤ 20%	Estimate Margin of error	0.7 1.4	0.0 0.0	x	1.9 2.5	x
	>20%	Estimate Margin of error	0.6 0.9	0.0 0.0	x	x	4.6 7.2
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	2.5 4.1	0.0 0.0	x	11.7 9.1	x
	>10% and ≤ 20%	Estimate Margin of error	x	0.0 0.0	x	8.8 14.3	x
	>20%	Estimate Margin of error	x	0.0 0.0	x	x	0.1 0.1
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	0.9 1.8	0.0 0.0	x	8.5 8.5	x
	>10% and ≤ 20%	Estimate Margin of error	2.6 5.4	4.5 9.5	x	x	6.0 12.2
	>20%	Estimate Margin of error	x	x	x	x	x
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	7.6 10.2	2.3 4.5	x	x	13.2 11.2
Businesses by the year during which they started selling goods and services	2000-2001	Estimate Margin of error	6.0 5.9	3.5 6.7	x	x	18.4 14.4
	1998-1999	Estimate Margin of error	1.0 1.9	0.3 0.5	86.3 11.3	7.7 8.7	4.8 6.0
	Prior to and including 1997	Estimate Margin of error	13.1 7.6	1.8 2.6	55.1 10.4	18.5 8.3	11.5 6.3
First language of majority owner	English	Estimate Margin of error	8.2 5.9	1.3 2.6	59.3 10.3	19.8 8.8	11.4 6.2
	French	Estimate Margin of error	x	5.0 6.2	x	6.9 7.1	12.9 12.2
	Other non-official language	Estimate Margin of error	7.8 14.3	0.2 0.3	x	x	10.1 12.0
Reason for requesting lease financing	Business/office space	Estimate Margin of error	3.4 7.0	0.0 0.0	x	x	x
	Cars/light duty vehicles	Estimate Margin of error	11.5 10.8	1.7 3.4	x	x	5.8 6.4
	Heavy-duty trucks	Estimate Margin of error	x	5.1 8.9	x	9.6 7.4	12.0 14.6
	Computers, computer equipment	Estimate Margin of error	1.4 1.3	0.2 0.4	x	x	8.5 10.8
	Other office equipment	Estimate Margin of error	3.6 6.3	0.3 0.6	x	8.9 12.4	x
	Construction machinery and equipment	Estimate Margin of error	x	0.0 0.0	x	x	x
	Manufacturing machinery and equipment	Estimate Margin of error	7.2 10.7	4.1 7.2	x	x	9.7 13.3
	Medical and health machinery and equipment	Estimate Margin of error	x	x	x	x	x
	Other Reasons	Estimate Margin of error	9.1 8.5	0.4 0.6	x	x	17.0 14.4







**Table 75**  
**Total and average amounts of lease requested and authorized**

Survey question: E4 What was the total value of the lease requested and authorized?			Requested	Authorized	Requested	Authorized
Applies to SMEs that approached at least one credit supplier for lease financing (Requested) and to the subset of those ones that obtained authorization for that lease financing request (Authorized)			Total		Average	
			Millions of dollars		Dollars	
SME's by	All SME's	Estimate	8,567	8,116	88,387	88,762
		Margin of error	3,746	3,721	39,362	41,939
Number of full-time equivalent employees by size group	0	Estimate	777	X	51,376	50,445
		Margin of error	375	X	13,933	15,142
	1 to 4	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	5 to 19	Estimate	X	X	X	X
		Margin of error	X	X	X	X
20 to 99	Estimate	X	883	83,055	73,141	
	Margin of error	X	427	38,676	32,989	
	Estimate	X	X	X	X	
100 to 499	Margin of error	X	X	X	X	
Industry	Agriculture/Primary	Estimate	X	X		
		Margin of error	X	X		
	Manufacturing	Estimate	518	X	80,674	77,193
		Margin of error	237	X	34,499	40,689
	Wholesale and Retail	Estimate	X	X	70,533	X
		Margin of error	X	X	37,031	X
	Professional services	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Knowledge-based industry	Estimate	X	X	X	X
	Margin of error	X	X	X	X	
Tourism	Estimate	X	X			
	Margin of error	X	X			
Other industries	Estimate	2,244	1,999	49,738	46,993	
	Margin of error	888	792	14,222	13,215	
Region	Atlantic	Estimate	X	X	43,148	43,337
		Margin of error	X	X	21,424	21,525
	Quebec	Estimate	X	X	64,097	X
		Margin of error	X	X	35,907	X
	Ontario	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Prairies	Estimate	X	X		
	Margin of error	X	X			
B.C.	Estimate	X	X			
	Margin of error	X	X			
Territories	Estimate	X	X			
	Margin of error	X	X			
Female ownership	≥ 0% and <50%	Estimate	X	X	X	110,728
		Margin of error	X	X	X	64,499
	50%	Estimate	X	X	60,466	57,203
		Margin of error	X	X	26,601	28,612
	>50%	Estimate	X	X	37,456	37,928
	Margin of error	X	X	17,820	17,781	
0%	Estimate	X	X	X	106,181	
	Margin of error	X	X	X	72,199	
Exporter and non-exporter enterprises	Exporter	Estimate	1,207	978	84,733	69,620
		Margin of error	586	427	29,014	23,670
	Non-exporter	Estimate	X	X	X	92,510
	Margin of error	X	X	X	49,987	
Rural and urban enterprises	Rural	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Urban	Estimate	4,849	4,422	X	X	
	Margin of error	1,383	1,315			
Visible minority ownership	Owners part of visible minorities	Estimate	X	X	28,557	28,612
		Margin of error	X	X	16,286	18,460
Owners not part of visible minorities	Estimate	8,257	7,852	97,824	97,479	
	Margin of error	3,742	3,717	45,426	47,881	
Majority owner by age group	< 18 years old	Estimate			X	0
		Margin of error				0
	18 to 29	Estimate			27,446	30,148
		Margin of error			9,695	9,310
	30 to 39	Estimate			X	X
		Margin of error			X	X
40 to 64	Estimate			63,869	60,812	
	Margin of error			16,556	16,989	
≥ 65	Estimate			X	X	
	Margin of error			X	X	
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate	X	X	82,135	79,256
		Margin of error	X	X	35,998	37,008
	>0% and ≤ 10%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	>10% and ≤ 20%	Estimate	X	X	X	X
	Margin of error	X	X	X	X	
>20%	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	>0% and ≤ 10%	Estimate	X	X	62,059	63,629
		Margin of error	X	X	18,050	20,025
	>10% and ≤ 20%	Estimate	X	X	X	X
	Margin of error	X	X	X	X	
>20%	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate	X	X	X	38,304
		Margin of error	X	X	X	26,978
	≥0% and ≤ 10%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	>10% and ≤ 20%	Estimate	X	X	X	X
	Margin of error	X	X	X	X	
>20%	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	≥0% and ≤ 10%	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	>10% and ≤ 20%	Estimate	X	X	X	34,212
	Margin of error	X	X	X	26,117	
>20%	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate	X	X	52,903	55,407
	Margin of error	X	X	15,914	16,652	
Year that they started selling goods and services	2000-2001	Estimate	558	540	X	X
		Margin of error	236	243		
<2000	Estimate	8,009	7,575			
	Margin of error	3,739	3,714			
First language of majority owner	English	Estimate	X	X	101,643	X
		Margin of error	X	X	57,050	X
	French	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Other non-official language	Estimate	X	X	52,265	X	
	Margin of error	X	X	30,341	X	
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate	1,625	1,567	77,318	67,021
		Margin of error	744	743	30,192	33,221
	Trust company	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Credit union and caisse populaire	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Leasing company	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Manufacturer, dealer or supplier	Estimate	X	X	X	X
		Margin of error	X	X	X	X
Crown corporation or government institutor	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Other credit supplier	Estimate	X	X	33,795	X	
	Margin of error	X	X	19,676	X	
Reason for requesting lease financing	Business/office space	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Cars/light duty vehicles	Estimate	X	X	40,790	42,374
		Margin of error	X	X	10,808	11,752
	Heavy-duty trucks	Estimate	X	X	66,036	59,809
		Margin of error	X	X	20,823	19,401
	Computers, computer equipment	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Other office equipment	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Construction machinery and equipment	Estimate	X	X	X	X
		Margin of error	X	X	X	X
	Manufacturing machinery and equipment	Estimate	X	X	X	X
	Margin of error	X	X	X	X	
Medical and health machinery and equipment	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	
Other Reasons	Estimate	X	X	X	X	
	Margin of error	X	X	X	X	

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Table 76			
Proportion of SMEs whose last request for lease financing was authorized			
Survey question: E5 Was the lease authorized as a result of this request?			Yes
Applies to SMEs that approached at least one credit supplier for lease financing. Applies to their last request.			
SME's by	All SME's	Estimate	Percentage
		Estimate	93.6
		Margin of error	4.0
Number of full-time equivalent employees by size group	0	Estimate	88.0
		Margin of error	12.1
	1 to 4	Estimate	97.9
		Margin of error	3.0
	5 to 19	Estimate	90.9
	Margin of error	8.4	
	20 to 99	Estimate	98.3
	Margin of error	2.6	
	100 to 499	Estimate	96.3
	Margin of error	5.3	
Industry	Agriculture	Estimate	95.4
		Margin of error	9.0
	Primary	Estimate	98.6
		Margin of error	2.8
	Manufacturing	Estimate	84.0
		Margin of error	14.3
	Wholesale and Retail	Estimate	x
Professional services	Estimate	96.3	
	Margin of error	7.2	
Knowledge-based industry	Estimate	96.8	
	Margin of error	4.7	
Other industries	Estimate	95.7	
	Margin of error	4.2	
Region	Atlantic	Estimate	99.3
		Margin of error	0.9
	Quebec	Estimate	86.7
		Margin of error	14.5
	Ontario	Estimate	92.9
		Margin of error	7.2
	Manitoba, Saskatchewan and Nunavut	Estimate	91.7
		Margin of error	11.2
Alberta and Northwest Territories	Estimate	96.6	
	Margin of error	4.6	
British Columbia and Yukon	Estimate	99.3	
	Margin of error	1.1	
Female ownership	≥ 0% and <50%	Estimate	93.1
		Margin of error	5.3
	50%	Estimate	90.7
		Margin of error	9.3
	>50%	Estimate	99.8
	Margin of error	0.3	
	0%	Estimate	92.9
	Margin of error	6.6	
Exporter and non-exporter enterprises	Exporter	Estimate	99.7
		Margin of error	0.4
	Non-exporter	Estimate	92.5
	Margin of error	4.7	
Rural and urban enterprises	Rural	Estimate	97.8
		Margin of error	4.3
	Urban	Estimate	92.4
	Margin of error	5.0	
Visible minority ownership	Owners part of visible minorities	Estimate	87.0
		Margin of error	14.5
	Owners not part of visible minorities	Estimate	94.7
	Margin of error	4.0	
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	x
	18 to 29	Estimate	x
		Margin of error	x
	30 to 39	Estimate	94.1
	Margin of error	7.8	
	40 to 64	Estimate	93.7
	Margin of error	4.7	
	≥ 65	Estimate	100.0
	Margin of error	0.0	
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate	96.5
		Margin of error	4.4
	>0% and ≤ 10%	Estimate	86.8
		Margin of error	9.0
	>10% and ≤ 20%	Estimate	x
	Margin of error	x	
	>20%	Estimate	99.2
	Margin of error	1.3	
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate	96.5
		Margin of error	4.0
	>0% and ≤ 10%	Estimate	89.8
		Margin of error	7.6
	>10% and ≤ 20%	Estimate	98.7
	Margin of error	1.8	
	>20%	Estimate	97.9
	Margin of error	3.9	
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate	x
		Margin of error	x
	≥0% and ≤ 10%	Estimate	98.7
		Margin of error	2.7
	>10% and ≤ 20%	Estimate	x
	Margin of error	x	
	>20%	Estimate	x
	Margin of error	x	
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	x
	≥0% and ≤ 10%	Estimate	98.6
		Margin of error	2.8
	>10% and ≤ 20%	Estimate	95.3
	Margin of error	9.8	
	>20%	Estimate	x
	Margin of error	x	
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate	92.7
	Margin of error	7.9	
Year that they started selling goods and services	2000-2001	Estimate	85.7
		Margin of error	13.3
	1998-1999	Estimate	x
	Margin of error	x	
	Prior to and including 1997	Estimate	95.9
	Margin of error	3.2	
First language of majority owner	English	Estimate	96.1
		Margin of error	2.9
	French	Estimate	96.7
	Margin of error	6.2	
	Other non-official language	Estimate	x
	Margin of error	x	
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate	87.6
		Margin of error	14.3
	Trust company	Estimate	x
		Margin of error	x
	Credit union and caisse populaire	Estimate	x
		Margin of error	x
	Leasing company	Estimate	95.2
		Margin of error	5.1
Manufacturer, dealer or supplier	Estimate	93.6	
	Margin of error	8.4	
Crown corporation or government institution	Estimate	x	
	Margin of error	x	
Other credit supplier	Estimate	93.4	
	Margin of error	12.5	
Reason for requesting lease financing	Business/office space	Estimate	x
		Margin of error	x
	Cars/light duty vehicles	Estimate	91.4
		Margin of error	7.7
	Heavy-duty trucks	Estimate	100.0
		Margin of error	0.0
	Computers, computer equipment	Estimate	99.6
		Margin of error	0.5
	Other office equipment	Estimate	92.3
		Margin of error	14.1
	Construction machinery and equipment	Estimate	97.3
	Margin of error	4.9	
Manufacturing machinery and equipment	Estimate	x	
	Margin of error	x	
Medical and health machinery and equipment	Estimate	x	
	Margin of error	x	
Other Reasons	Estimate	95.7	
	Margin of error	5.7	

Table 77

Reason why last request for lease financing was not authorized

Survey question: E6 What were the reasons why no lease was authorized?			Request was turned down	Application still under review	Withdraw application	All other reasons
Applies to SMEs that did not obtain an authorization for their last lease financing request						
Mark one only						
SME's by	All SME's	Estimate	x	x	x	x
		Margin of error				
Number of full-time equivalent employees by size group	0	Estimate	x	x	x	x
	1 to 4	Margin of error				
	5 to 19	Estimate	x	x	x	x
	20 to 99	Margin of error				
	100 to 499	Estimate	x	x	x	x
		Margin of error				
Industry	Agriculture	Estimate	x	x	x	x
	Primary	Margin of error				
	Manufacturing	Estimate	x	x	x	x
	Wholesale and Retail	Margin of error				
	Professional services	Estimate	x	x	x	x
	Knowledge-based industry	Margin of error				
	Other industries	Estimate	x	x	x	x
		Margin of error				
Region	Atlantic	Estimate	x	x	x	x
	Quebec	Margin of error				
	Ontario	Estimate	x	x	x	x
	Manitoba, Saskatchewan and Nunavut	Margin of error				
	Alberta and Northwest Territories	Estimate	x	x	x	x
	British Columbia and Yukon	Margin of error				
Female ownership	≥ 0% and <50%	Estimate	x	x	x	x
	50%	Margin of error				
	>50%	Estimate	x	x	x	x
	0%	Margin of error				
		Estimate			6.9	11.2
		Margin of error				
Exporter and non-exporter enterprises	Exporter	Estimate	x	x	x	x
	Non-exporter	Margin of error				
Rural and urban enterprises	Rural	Estimate	x	x	x	x
	Urban	Margin of error				
Visible minority ownership	Owners part of visible minorities	Estimate	x	x	x	x
	Owners not part of visible minorities	Margin of error				
Majority owner by age group	< 18 years old	Estimate	x	x	x	x
	18 to 29	Margin of error				
	30 to 39	Estimate	x	x	x	x
	40 to 64	Margin of error				
	≥ 65	Estimate	x	0.0	x	x
		Margin of error		0.0		
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate	x	x	x	x
	>0% and ≤ 10%	Margin of error				
	>10% and <=20%	Estimate	x	x	x	x
	>20%	Margin of error				
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate	x	x	x	x
	>0% and ≤ 10%	Margin of error				
	>10% and ≤ 20%	Estimate	x	x	x	x
	>20%	Margin of error				
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate	x	x	x	x
	≥0% and ≤ 10%	Margin of error				
	>10% and ≤ 20%	Estimate	x	x	x	x
	>20%	Margin of error				
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate	x	x	x	x
	≥0% and ≤ 10%	Margin of error				
	>10% and ≤ 20%	Estimate	x	x	x	x
	>20%	Margin of error				
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x	x	0.0	x
		Margin of error			0.0	
Year that they started selling goods and services	2000-2001	Estimate	x	x	0.0	x
	1998-1999	Margin of error			0.0	
	Prior to and including 1997	Estimate	x	0.0	x	x
		Margin of error		0.0		
First language of majority owner	English	Estimate	x	0.0	x	x
	French	Margin of error		0.0		
	Other non-official language	Estimate	x	x	x	x
		Margin of error				
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate	x	x	x	x
	Trust company	Margin of error				
	Credit union and caisse populaire	Estimate	x	x	x	x
	Leasing company	Margin of error				
	Manufacturer, dealer or supplier	Estimate	x	0.0	0.0	x
	Crown corporation or government institution	Margin of error		0.0	0.0	
	Other credit supplier	Estimate	x	x	x	x
		Margin of error				
Reason for requesting lease financing	Business/office space	Estimate	x	x	x	x
	Cars/light duty vehicles	Margin of error				
	Heavy-duty trucks	Estimate	x	x	x	x
	Computers, computer equipment	Margin of error				
	Other office equipment	Estimate	x	x	x	x
	Construction machinery and equipment	Margin of error				
	Manufacturing machinery and equipment	Estimate	x	x	x	x
	Medical and health machinery and	Margin of error				
	Other Reasons	Estimate	x	x	x	x
			Margin of error			

\*x\* refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons

**Table 78**  
**Reasons SMEs decided not to proceed with the lease financing request**

Survey question: E7 Why did the business decide not to proceed with request?		Interest, fees or services charges	Too many constraints on general operation of the business	Application process requirements imposed by credit supplier	Time to process application	Decide to buy	All other reasons
Applies to SMEs that withdrew their last request application for lease financing. Applies to their last request		Percentage					
Mark all that apply							
SME's by ↓	All SME's →	Estimate	x	x	x	x	x
		Margin of error					
Number of full-time equivalent employees by size group	0	Estimate	x	x	x	x	x
	1 to 4	Estimate	x	x	x	x	x
	5 to 19	Estimate	x	x	x	x	x
	20 to 99	Estimate	x	x	x	x	x
	100 to 499	Estimate	x	x	x	x	x
Industry	Agriculture	Estimate	x	x	x	x	x
	Primary	Estimate	x	x	x	x	x
	Manufacturing	Estimate	x	x	x	x	x
	Wholesale and Retail	Estimate	x	x	x	x	x
	Professional services	Estimate	x	x	x	x	x
	Knowledge-based industry	Estimate	x	x	x	x	x
Region	Other industries	Estimate	x	x	x	x	x
	Atlantic	Estimate	x	x	x	x	x
	Quebec	Estimate	x	x	x	x	x
	Ontario	Estimate	x	x	x	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate	x	x	x	x	x
	Alberta and Northwest Territories	Estimate	x	x	x	x	x
Female ownership	British Columbia and Yukon	Estimate	x	x	x	x	x
	≥ 0% and <50%	Estimate	x	x	x	x	x
	50%	Estimate	x	x	x	x	x
	>50%	Estimate	x	x	x	x	x
Exporter and non-exporter enterprises	0%	Estimate	x	x	x	x	x
	Exporter	Estimate	x	x	x	x	x
Rural and urban enterprises	Non-exporter	Estimate	x	x	x	x	x
	Rural	Estimate	x	x	x	x	x
Visible minority ownership	Urban	Estimate	x	x	x	x	x
	Owners part of visible minorities	Estimate	x	x	x	x	x
Majority owner by age group	Owners not part of visible minorities	Estimate	x	x	x	x	x
	< 18 years old	Estimate	x	x	x	x	x
	18 to 29	Estimate	x	x	x	x	x
	30 to 39	Estimate	x	x	x	x	x
	40 to 64	Estimate	x	x	x	x	x
Businesses by the ratio of research and development expenditure to investment expenditure	≥ 65	Estimate	x	x	x	x	x
	0%	Estimate	x	x	x	x	x
	>0% and ≤ 10%	Estimate	x	x	x	x	x
	>10% and ≤ 20%	Estimate	x	x	x	x	x
Businesses by the ratio of technology expenditure to investment expenditure	>20%	Estimate	x	x	x	x	x
	0%	Estimate	x	x	x	x	x
	>0% and ≤ 10%	Estimate	x	x	x	x	x
	>10% and ≤ 20%	Estimate	x	x	x	x	x
Businesses by the average sales growth for the period of 1998 - 2001	>20%	Estimate	x	x	x	x	x
	<0%	Estimate	x	x	x	x	x
	≥0% and ≤ 10%	Estimate	x	x	x	x	x
	>10% and ≤ 20%	Estimate	x	x	x	x	x
Businesses by the average sales growth for the period of 1996 - 2001	>20%	Estimate	x	x	x	x	x
	<0%	Estimate	x	x	x	x	x
	≥0% and ≤ 10%	Estimate	x	x	x	x	x
	>10% and ≤ 20%	Estimate	x	x	x	x	x
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x	x	x	x	x
Year that they started selling goods and services	2000-2001	Estimate	x	x	x	x	x
	1998-1999	Estimate	x	x	x	x	x
	Prior to and including 1997	Estimate	x	x	x	x	x
First language of majority owner	English	Estimate	x	x	x	x	x
	French	Estimate	x	x	x	x	x
	Other non-official language	Estimate	x	x	x	x	x
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate	x	x	x	x	x
	Trust company	Estimate	x	x	x	x	x
	Credit union and caisse populaire	Estimate	x	x	x	x	x
	Leasing company	Estimate	x	x	x	x	x
	Manufacturer, dealer or supplier	Estimate	x	x	x	x	x
	Crown corporation or government institution	Estimate	x	x	x	x	x
Reason for requesting lease financing	Other credit supplier	Estimate	x	x	x	x	x
	Business/office space	Estimate	x	x	x	x	x
	Cars/light duty vehicles	Estimate	x	x	x	x	x
	Heavy-duty trucks	Estimate	x	x	x	x	x
	Computers, computer equipment	Estimate	x	x	x	x	x
	Other office equipment	Estimate	x	x	x	x	x
	Construction machinery and equipment	Estimate	x	x	x	x	x
	Manufacturing machinery and equipment	Estimate	x	x	x	x	x
	Medical and health machinery and equipment	Estimate	x	x	x	x	x
Other Reasons	Estimate	x	x	x	x	x	

**Table 79**  
**Reasons given to SMEs by the last credit supplier approached for refusing to provide the lease financing requested**

Survey question: E8 What reasons were given to the business by the credit supplier for refusing to provide the amount requested? <i>Applies to SMEs that had their last request for lease financing turned down by the credit supplier. Applies to their last request. Mark all that apply.</i>			No reasons given	Insufficient income, revenue or sales to service financing	Insufficient cash flow	Insufficient collateral or security	Insufficient equity	Insufficient working capital	Poor credit experience or history	Low personal net worth	Management team was too inexperienced	Business plan not acceptable	Wouldn't personally guarantee the financing	Insufficient information provided by the business
			Percentage											
SME's by	All SME's	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	1 to 4	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	5 to 19	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	20 to 99	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	100 to 499	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Industry	Agriculture	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x
	Primary	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Manufacturing	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Wholesale and Retail	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Professional services	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Knowledge-based industry	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Other industries	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Region	Atlantic	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Quebec	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Ontario	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Alberta and Northwest Territories	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	British Columbia and Yukon	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Female ownership	≥ 0% and <50%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	50%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>50%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	0%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Exporter and non-exporter enterprises	Exporter	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x
	Non-exporter	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	
Rural and urban enterprises	Rural	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Urban	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Owners not part of visible minorities	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Majority owner by age group	< 18 years old	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	18 to 29	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	30 to 39	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	40 to 64	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	≥ 65	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Year that they started selling goods and services	2000-2001	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	1998-1999	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Prior to and including 1997	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
First language of majority owner	English	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	French	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Other non-official language	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Trust company	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Credit union and caisse populaire	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Leasing company	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Manufacturer, dealer or supplier	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Crown corporation or government institution	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Other credit supplier	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
Reason for requesting lease financing	Business/office space	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Cars/light duty vehicles	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Heavy-duty trucks	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Computers, computer equipment	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Other office equipment	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Construction machinery and equipment	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Manufacturing machinery and	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Medical and health machinery and	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x
	Other Reasons	Estimate Margin of error	x	x	x	x	x	x	x	x	x	x	x	x

Table 80

**Proportion of SMEs that were satisfied with the explanation provided by the credit supplier for the rejection of their last lease financing request**

Survey question: E9 Were you satisfied with the explanation provided?			Yes
Applies to SMEs that obtained an explanation for the refusal of their last request for lease financing			Percentage
SME's by	All SME's	Estimate Margin of error	X
Number of full-time equivalent employees by size group	0	Estimate Margin of error	X
	1 to 4	Estimate Margin of error	X
	5 to 19	Estimate Margin of error	X
	20 to 99	Estimate Margin of error	X
	100 to 499	Estimate Margin of error	X
			Estimate Margin of error
Industry	Agriculture	Estimate Margin of error	X
	Primary	Estimate Margin of error	X
	Manufacturing	Estimate Margin of error	X
	Wholesale and Retail	Estimate Margin of error	X
	Professional services	Estimate Margin of error	X
	Knowledge-based industry	Estimate Margin of error	X
	Other industries	Estimate Margin of error	X
Region	Atlantic	Estimate Margin of error	X
	Quebec	Estimate Margin of error	X
	Ontario	Estimate Margin of error	X
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	X
	Alberta and Northwest Territories	Estimate Margin of error	X
	British Columbia and Yukon	Estimate Margin of error	X
			Estimate Margin of error
Female ownership	≥ 0% and <50%	Estimate Margin of error	X
	50%	Estimate Margin of error	X
	>50%	Estimate Margin of error	X
	0%	Estimate Margin of error	X
Exporter and non-exporter enterprises	Exporter	Estimate Margin of error	X
	Non-exporter	Estimate Margin of error	X
Rural and urban enterprises	Rural	Estimate Margin of error	X
	Urban	Estimate Margin of error	X
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	X
	Owners not part of visible minorities	Estimate Margin of error	X
Majority owner by age group	< 18 years old	Estimate Margin of error	X
	18 to 29	Estimate Margin of error	X
	30 to 39	Estimate Margin of error	X
	40 to 64	Estimate Margin of error	X
	≥ 65	Estimate Margin of error	X
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	X
	>0% and ≤ 10%	Estimate Margin of error	X
	>10% and ≤ 20%	Estimate Margin of error	X
	>20%	Estimate Margin of error	X
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	X
	>0% and ≤ 10%	Estimate Margin of error	X
	>10% and ≤ 20%	Estimate Margin of error	X
	>20%	Estimate Margin of error	X
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate Margin of error	X
	≥0% and ≤ 10%	Estimate Margin of error	X
	>10% and ≤ 20%	Estimate Margin of error	X
	>20%	Estimate Margin of error	X
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	X
	≥0% and ≤ 10%	Estimate Margin of error	X
	>10% and ≤ 20%	Estimate Margin of error	X
	>20%	Estimate Margin of error	X
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate Margin of error	X
Year that they started selling goods and services	2000-2001	Estimate Margin of error	X
	1998-1999	Estimate Margin of error	X
	Prior to and including 1997	Estimate Margin of error	X
First language of majority owner	English	Estimate Margin of error	X
	French	Estimate Margin of error	X
	Other non-official language	Estimate Margin of error	X
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate Margin of error	X
	Trust company	Estimate Margin of error	X
	Credit union and caisse populaire	Estimate Margin of error	X
	Leasing company	Estimate Margin of error	X
	Manufacturer, dealer or supplier	Estimate Margin of error	X
	Crown corporation or government institutor	Estimate Margin of error	X
	Other credit supplier	Estimate Margin of error	X
			Estimate Margin of error
Reason for requesting lease financing	Business/office space	Estimate Margin of error	X
	Cars/light duty vehicles	Estimate Margin of error	X
	Heavy-duty trucks	Estimate Margin of error	X
	Computers, computer equipment	Estimate Margin of error	X
	Other office equipment	Estimate Margin of error	X
	Construction machinery and equipment	Estimate Margin of error	X
	Manufacturing machinery and equipment	Estimate Margin of error	X
	Medical and health machinery and	Estimate Margin of error	X
	Other Reasons	Estimate Margin of error	X
			Estimate Margin of error

\*X\* refers to estimates suppressed to meet the confidentiality requirements of the Statistics Act and/or for data quality reasons

**Table 81**  
**Time required to negotiate terms and conditions of lease financing**

Survey question: E11 How many days or months did it take to negotiate the terms and conditions of credit before leasing agreement was approved or rejected by the leasing supplier?			Average number of days
Applies to SMEs that approached at least one credit supplier for lease financing and that did not withdraw their application. Applies to their last request			
SME's by	All SME's	Estimate	
		Margin of error	9
			4
Number of full-time equivalent employees by size group	0	Estimate	x
		Margin of error	
	1 to 4	Estimate	8
		Margin of error	5
	5 to 19	Estimate	9
		Margin of error	4
	20 to 99	Estimate	10
		Margin of error	9
	100 to 499	Estimate	15
		Margin of error	10
Industry	Agriculture	Estimate	x
		Margin of error	
	Primary	Estimate	13
		Margin of error	9
	Manufacturing	Estimate	10
		Margin of error	4
	Wholesale and Retail	Estimate	x
	Margin of error		
Professional services	Estimate	7	
	Margin of error	4	
Knowledge-based industry	Estimate	4	
	Margin of error	2	
Other industries	Estimate	7	
	Margin of error	3	
Region	Atlantic	Estimate	8
		Margin of error	4
	Quebec	Estimate	8
		Margin of error	8
	Ontario	Estimate	7
		Margin of error	4
	Manitoba, Saskatchewan and Nunavut	Estimate	4
	Margin of error	2	
Alberta and Northwest Territories	Estimate	11	
	Margin of error	7	
British Columbia and Yukon	Estimate	14	
	Margin of error	14	
Female ownership	≥ 0% and <50%	Estimate	7
		Margin of error	3
	50%	Estimate	7
		Margin of error	4
	>50%	Estimate	19
	Margin of error	16	
	0%	Estimate	5
		Margin of error	1
Exporter and non-exporter enterprises	Exporter	Estimate	11
		Margin of error	8
	Non-exporter	Estimate	9
		Margin of error	4
Rural and urban enterprises	Rural	Estimate	7
		Margin of error	7
	Urban	Estimate	9
		Margin of error	4
Visible minority ownership	Owners part of visible minorities	Estimate	5
		Margin of error	5
	Owners not part of visible minorities	Estimate	9
		Margin of error	4
Majority owner by age group	< 18 years old	Estimate	0
		Margin of error	0
	18 to 29	Estimate	2
		Margin of error	1
	30 to 39	Estimate	16
		Margin of error	14
40 to 64	Estimate	7	
	Margin of error	3	
≥ 65	Estimate	9	
	Margin of error	5	
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate	10
		Margin of error	5
	>0% and ≤ 10%	Estimate	5
		Margin of error	1
	>10% and ≤ 20%	Estimate	x
	Margin of error		
>20%	Estimate	17	
	Margin of error	12	
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate	10
		Margin of error	7
	>0% and ≤ 10%	Estimate	6
		Margin of error	2
	>10% and ≤ 20%	Estimate	7
	Margin of error	5	
>20%	Estimate	16	
	Margin of error	14	
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate	5
		Margin of error	3
	≥0% and ≤ 10%	Estimate	5
		Margin of error	2
	>10% and ≤ 20%	Estimate	6
	Margin of error	6	
>20%	Estimate	16	
	Margin of error	11	
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate	1
		Margin of error	0
	≥0% and ≤ 10%	Estimate	5
		Margin of error	2
	>10% and ≤ 20%	Estimate	2
	Margin of error	1	
>20%	Estimate	x	
	Margin of error		
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate	13
	Margin of error	12	
Year that they started selling goods and services	2000-2001	Estimate	19
		Margin of error	18
	1998-1999	Estimate	4
		Margin of error	2
Prior to and including 1997	Estimate	8	
	Margin of error	3	
First language of majority owner	English	Estimate	9
		Margin of error	5
	French	Estimate	9
		Margin of error	9
Other non-official language	Estimate	6	
	Margin of error	5	
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate	18
		Margin of error	16
	Trust company	Estimate	10
		Margin of error	6
	Credit union and caisse populaire	Estimate	x
		Margin of error	
	Leasing company	Estimate	8
		Margin of error	5
	Manufacturer, dealer or supplier	Estimate	10
		Margin of error	6
Crown corporation or government institution	Estimate	7	
	Margin of error	1	
Other credit supplier	Estimate	5	
	Margin of error	3	
Reason for requesting lease financing	Business/office space	Estimate	17
		Margin of error	10
	Cars/light duty vehicles	Estimate	5
		Margin of error	3
	Heavy-duty trucks	Estimate	4
		Margin of error	3
	Computers, computer equipment	Estimate	21
		Margin of error	20
	Other office equipment	Estimate	x
		Margin of error	
	Construction machinery and equipment	Estimate	4
		Margin of error	2
	Manufacturing machinery and equipment	Estimate	6
	Margin of error	4	
Medical and health machinery and equipment	Estimate	5	
	Margin of error	1	
Other Reasons	Estimate	15	
	Margin of error	10	

**Table 82**  
Documents requested by the last credit supplier approached as part of the application process for lease financing

Survey question: E13 What documents were requested by the leasing supplier 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	Franchise agreement	Cash flow projection	All other documents	
Applies to SMEs that approached at least one credit supplier for lease financing. Applies to their last request		Percentage									
Mark all that apply											
SME's by	All SME's	Estimate	41.3	42.1	45.4	6.0	18.5	8.3	2.8	6.9	24.7
		Margin of error	8.9	10.8	10.7	4.4	8.7	6.0	4.8	6.0	9.8
Number of full-time equivalent employees by size group	0	Estimate	x	x	x	x	18.4	9.0	0.0	x	x
		Margin of error					14.7	11.1	0.0		
	1 to 4	Estimate	x	x	x	5.9	x	4.2	7.6	1.4	x
		Margin of error				6.3		6.1	14.3	2.5	
	5 to 19	Estimate	26.0	x	x	3.3	12.1	14.4	0.2	7.2	14.3
		Margin of error	13.6			3.7	12.7	14.8	0.4	11.1	12.8
Industry	20 to 99	Estimate	x	x	x	4.9	6.5	1.5	3.1	0.4	x
		Margin of error				8.0	9.9	1.4	5.4	0.6	
	100 to 499	Estimate	17.7	12.6	x	x	0.2	0.5	0.0	12.8	x
		Margin of error	14.3	12.6			0.3	0.5	0.0	13.6	
	Agriculture	Estimate	x	x	x	0.0	0.1	7.3	0.0	x	x
		Margin of error				0.0	0.2	14.2	0.0		
Region	Primary	Estimate	x	x	x	x	x	0.0	x	9.4	
		Margin of error						0.0		13.3	
	Manufacturing	Estimate	x	x	x	x	x	0.0	4.5	x	
		Margin of error						0.0	8.8		
	Wholesale and Retail	Estimate	x	x	x	x	x	1.3	0.8	x	x
		Margin of error						1.7	1.4		
Female ownership	Professional services	Estimate	x	x	x	1.5	9.1	0.0	0.0	0.0	x
		Margin of error				2.4	14.5	0.0	0.0	0.0	
	Knowledge-based industry	Estimate	x	x	x	0.4	x	x	0.0	0.4	x
		Margin of error				0.8			0.0	0.8	
	Other industries	Estimate	44.1	x	x	2.9	x	9.9	5.4	4.5	x
		Margin of error	14.1			3.4		10.5	9.0	7.4	
Exporter and non-exporter enterprises	Atlantic	Estimate	x	x	x	0.0	x	0.0	6.2	0.0	x
		Margin of error				0.0		0.0	12.2	0.0	
	Quebec	Estimate	x	x	x	6.8	x	x	0.4	x	x
		Margin of error				8.0			0.6		
	Ontario	Estimate	x	x	21.3	6.9	9.1	2.8	0.0	0.3	x
		Margin of error			12.9	7.1	10.3	4.9	0.0	0.4	
Rural and urban enterprises	Manitoba, Saskatchewan and Nunavut	Estimate	x	x	x	0.8	x	0.3	0.0	0.5	x
		Margin of error				1.2		0.5	0.0	0.9	
	Alberta and Northwest Territories	Estimate	x	x	x	2.4	x	3.4	0.2	x	x
		Margin of error				4.3		4.9	0.4		
	British Columbia and Yukon	Estimate	x	x	x	x	3.9	3.9	x	x	x
		Margin of error					6.3	7.1			
Majority owner by age group	≥ 0% and <50%	Estimate	48.3	41.0	44.9	4.1	16.6	6.8	0.2	4.3	25.3
		Margin of error	11.1	12.8	12.7	3.3	9.2	7.4	0.2	6.5	12.1
	50%	Estimate	28.7	x	x	6.1	x	9.0	x	10.4	11.9
		Margin of error	14.1			6.9		9.6		12.5	10.7
	>50%	Estimate	x	x	x	x	x	x	0.0	x	x
		Margin of error							0.0		
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate	52.0	x	38.3	4.2	21.8	9.7	0.2	5.8	x
		Margin of error	13.0		14.7	4.5	12.5	10.6	0.4	9.4	
	Exporter	Estimate	x	x	x	3.1	x	5.1	0.0	1.5	x
		Margin of error				3.2		8.4	0.0	2.2	
	Non-exporter	Estimate	42.1	44.8	44.6	6.6	18.4	8.9	3.4	8.0	26.0
		Margin of error	9.7	12.1	12.0	5.3	9.6	6.9	5.5	7.2	11.1
Businesses by the ratio of technology expenditure to investment expenditure	Rural	Estimate	x	x	x	1.6	16.8	6.0	1.5	3.5	14.5
		Margin of error				2.0	12.6	8.1	3.0	4.1	13.8
	Urban	Estimate	41.1	44.5	41.3	7.2	19.0	8.9	3.2	7.9	27.6
		Margin of error	10.4	12.6	12.6	5.6	10.6	7.3	5.9	7.6	11.8
	Visible minority ownership	Estimate	x	x	x	0.0	x	0.0	0.0	0.1	x
		Margin of error				0.0		0.1	0.0	0.2	
Businesses by the average sales growth for the period of 1998 - 2001	Owners part of visible minorities	Estimate	41.4	39.8	45.6	7.0	15.7	9.6	3.2	8.0	20.0
		Margin of error	9.4	11.4	11.2	5.1	7.7	6.8	5.3	6.9	8.6
	Owners not part of visible minorities	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
	< 18 years old	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
Businesses by the average sales growth for the period of 1996 - 2001	18 to 29	Estimate	x	x	x	4.6	x	0.0	x	x	x
		Margin of error				8.5		0.0			
	30 to 39	Estimate	30.1	x	x	10.2	x	x	0.3	8.4	x
		Margin of error	14.6			14.7			0.6	14.6	
	40 to 64	Estimate	44.2	45.1	45.7	4.8	16.4	6.9	3.4	6.3	23.0
		Margin of error	10.9	13.2	12.9	3.5	9.1	6.6	6.6	6.9	10.7
Businesses with cumulative sales growth for the period 1998 - 2001	≥ 65	Estimate	x	x	x	1.4	2.7	2.7	1.3	1.3	2.8
		Margin of error				2.8	4.3	4.3	1.7	2.7	4.5
	0%	Estimate	42.7	37.7	45.8	7.4	22.8	9.5	4.7	7.3	30.9
		Margin of error	11.6	13.5	14.1	6.5	12.2	8.4	7.0	8.0	13.6
	>0% and ≤ 10%	Estimate	38.4	x	x	3.8	12.6	6.9	0.0	7.4	11.2
		Margin of error	14.0			4.1	10.3	8.1	0.0	10.7	7.8
Businesses with cumulative sales growth for the period 1996 - 2001	>10% and ≤ 20%	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
	>20%	Estimate	x	x	x	0.8	0.0	0.4	0.0	0.0	6.9
		Margin of error				1.8	0.0	0.9	0.0	0.0	12.9
	0%	Estimate	46.9	x	x	10.9	18.0	4.5	7.2	6.6	23.1
		Margin of error	14.3			10.6	12.2	5.3	11.8	9.7	13.9
Year that they started selling goods and services	>0% and ≤ 10%	Estimate	41.5	37.1	x	3.7	x	14.3	0.2	6.3	x
		Margin of error	12.7	14.4		3.5		11.8	0.3	8.3	
	>10% and ≤ 20%	Estimate	x	x	x	2.5	5.0	0.0	0.0	x	x
		Margin of error				5.3	9.8	0.0	0.0		
	>20%	Estimate	x	x	x	0.5	0.0	0.2	0.0	0.0	x
		Margin of error				0.9	0.0	0.5	0.0	0.0	
First language of majority owner	<0%	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
	≥0% and ≤ 10%	Estimate	x	x	x	8.1	2.1	0.4	0.5	2.4	x
		Margin of error				9.9	3.6	0.7	0.8	3.4	
	>10% and ≤ 20%	Estimate	x	x	x	x	x	x	0.0	x	x
		Margin of error							0.0		
Last financial institution approached for lease financing in 2001	>20%	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
	Businesses with cumulative sales growth for the period 1998 - 2001	Estimate	x	x	x	9.9	x	13.3	0.0	x	x
		Margin of error				13.5		14.8	0.0		
	Year that they started selling goods and services	Estimate	16.2	x	x	x	x	12.2	0.0	x	15.5
		Margin of error	11.4					12.8	0.0		13.6
Reason for requesting lease financing	1998-1999	Estimate	x	x	x	1.3	x	0.5	x	0.5	x
		Margin of error				2.1		0.9		0.9	
	Prior to and including 1997	Estimate	46.0	40.6	52.6	3.6	14.2	8.8	0.1	6.7	23.8
		Margin of error	10.5	12.7	12.9	2.9	9.2	8.2	0.1	7.5	11.4
	English	Estimate	43.2	43.1	39.3	7.4	11.3	3.1	4.1	7.4	20.2
		Margin of error	10.6	13.1	12.5	6.3	7.1	3.1	7.0	7.3	9.3
Reason for requesting lease financing	French	Estimate	x	x	x	5.5	x	x	0.5	x	x
		Margin of error				7.8			0.8		
	Other non-official language	Estimate	x	x	x	0.6	x	0.2	0.0	0.3	x
		Margin of error				0.9		0.3	0.0	0.6	
	Chartered bank	Estimate	x	x	x	2.9	x	x	0.0	x	x
		Margin of error				2.9			0.0		
	Trust company	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
	Credit union and caisse populaire	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
	Leasing company	Estimate	42.7	42.6	47.8	6.8	16.1	3.9	4.1	6.8	29.7
		Margin of error	11.7	14.1	14.3	7.1	11.7	4.4	7.9	8.2	14.1
Manufacturer, dealer or supplier	Estimate	x	x	x	1.0	x	0.5	2.0	1.2	16.4	
	Margin of error				1.1		0.7	3.5	1.2	13.0	
Crown corporation or government institution	Estimate	x	x	x	x	x	x	x	x	x	
	Margin of error										
Other credit supplier	Estimate	x	x	x	x	5.0	0.0	0.0	2.6	x	
	Margin of error					10.0	0.0	0.0	5.1		
Reason for requesting lease financing	Business/office space	Estimate	x	x	x	x	x	x	x	x	x
		Margin of error									
	Cars/light duty vehicles	Estimate	x	x	x	3.0	21.4	x	x	2.0	x
		Margin of error				5.3	14.7			2.9	
	Heavy-duty trucks	Estimate	x	x	x	0.4	x	0.3	0.0	x	x
		Margin of error				0.7		0.6	0.0		
	Computers, computer equipment	Estimate	x	x	x	x	4.2	0.4	0.3	x	x
		Margin of error					5.2	0.7	0.6		
	Other office equipment	Estimate	x	x	x	x	7.0	6.9	0.4	x	7.2



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Table 83			
Opportunity given by the credit supplier to revise any documentation submitted as part of the last lease financing request			
Survey question: E14 Did the credit supplier give the SME the opportunity to revise any of the documentation after it was originally submitted?			Yes
Applies to SMEs that were requested to provide documents to the credit supplier as part of their last application for lease financing			Percentage
SME's by	All SME's	Estimate	33.8
		Margin of error	10.5
Number of full-time equivalent employees by size group	0	Estimate	x
		Margin of error	
	1 to 4	Estimate	x
		Margin of error	
	5 to 19	Estimate	x
		Margin of error	
20 to 99		Estimate	x
		Margin of error	
	100 to 499	Estimate	14.1
		Margin of error	13.9
Industry	Agriculture	Estimate	x
		Margin of error	
	Primary	Estimate	x
		Margin of error	
	Manufacturing	Estimate	x
		Margin of error	
	Wholesale and Retail	Estimate	2.2
		Margin of error	2.1
Professional services	Estimate	x	
	Margin of error		
Knowledge-based industry		Estimate	x
		Margin of error	
Other industries		Estimate	x
		Margin of error	
Region	Atlantic	Estimate	x
		Margin of error	
	Quebec	Estimate	x
		Margin of error	
	Ontario	Estimate	x
		Margin of error	
	Manitoba, Saskatchewan and Nunavut	Estimate	x
	Margin of error		
Alberta and Northwest Territories		Estimate	x
		Margin of error	
British Columbia and Yukon		Estimate	9.4
		Margin of error	10.4
Female ownership	≥ 0% and <50%	Estimate	34.2
		Margin of error	12.1
	50%	Estimate	21.9
		Margin of error	13.9
	>50%	Estimate	x
	Margin of error		
0%		Estimate	28.0
		Margin of error	12.9
Exporter and non-exporter enterprises	Exporter	Estimate	x
		Margin of error	
Non-exporter		Estimate	33.5
		Margin of error	11.7
Rural and urban enterprises	Rural	Estimate	x
		Margin of error	
Urban		Estimate	29.8
		Margin of error	12.3
Visible minority ownership	Owners part of visible minorities	Estimate	x
		Margin of error	
Owners not part of visible minorities		Estimate	34.9
		Margin of error	10.8
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	x
		Margin of error	
	30 to 39	Estimate	x
		Margin of error	
40 to 64		Estimate	32.8
		Margin of error	12.5
≥ 65		Estimate	x
		Margin of error	
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate	30.4
		Margin of error	13.0
	>0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	3.4
	Margin of error	8.1	
>20%	Estimate	x	
	Margin of error		
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate	14.8
		Margin of error	9.4
	>0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	x
	Margin of error		
>20%	Estimate	x	
	Margin of error		
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	10.9
		Margin of error	11.4
	>10% and ≤ 20%	Estimate	x
	Margin of error		
>20%	Estimate	x	
	Margin of error		
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	12.5
		Margin of error	14.0
	>10% and ≤ 20%	Estimate	x
	Margin of error		
>20%	Estimate	x	
	Margin of error		
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate	x
	Margin of error		
Year that they started selling goods and services	2000-2001	Estimate	x
		Margin of error	
	1998-1999	Estimate	x
	Margin of error		
Prior to and including 1997		Estimate	31.4
		Margin of error	11.7
First language of majority owner	English	Estimate	28.0
		Margin of error	11.7
	French	Estimate	x
	Margin of error		
Other non-official language	Estimate	x	
	Margin of error		
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate	x
		Margin of error	
	Trust company	Estimate	x
		Margin of error	
	Credit union and caisse populaire	Estimate	x
		Margin of error	
	Leasing company	Estimate	30.9
		Margin of error	13.5
Manufacturer, dealer or supplier	Estimate	x	
	Margin of error		
Crown corporation or government institution	Estimate	x	
	Margin of error		
Other credit supplier	Estimate	x	
	Margin of error		
Reason for requesting lease financing	Business/office space	Estimate	x
		Margin of error	
	Cars/light duty vehicles	Estimate	x
		Margin of error	
	Heavy-duty trucks	Estimate	x
		Margin of error	
	Computers, computer equipment	Estimate	x
		Margin of error	
	Other office equipment	Estimate	x
		Margin of error	
Construction machinery and equipment	Estimate	x	
	Margin of error		
Manufacturing machinery and equipment	Estimate	x	
	Margin of error		
Medical and health machinery and equipment	Estimate	x	
	Margin of error		
Other Reasons	Estimate	x	
	Margin of error		

Table 84

## Proportion of SMEs that approached alternative credit suppliers in attempting to obtain lease financing

Survey question: E15 Did the business approach any alternative financing supplier in attempting to obtain the financing requested from the leasing supplier?

Applies to SMEs that approached at least one credit supplier for lease financing

Yes

Percentage

SME's by	All SME's	Estimate	Percentage
		Margin of error	11.0
		Estimate	5.2
Number of full-time equivalent employees by size group	0	Estimate	4.6
		Margin of error	6.8
	1 to 4	Estimate	6.9
		Margin of error	8.4
	5 to 19	Estimate	22.0
		Margin of error	12.4
	20 to 99	Estimate	x
		Margin of error	
	100 to 499	Estimate	17.7
		Margin of error	14.5
Industry	Agriculture	Estimate	8.0
		Margin of error	11.0
	Primary	Estimate	x
		Margin of error	
	Manufacturing	Estimate	x
		Margin of error	
	Wholesale and Retail	Estimate	0.8
	Margin of error	0.8	
	Professional services	Estimate	x
		Margin of error	
	Knowledge-based industry	Estimate	13.3
		Margin of error	13.5
	Other industries	Estimate	11.1
		Margin of error	8.5
Region	Atlantic	Estimate	x
		Margin of error	
	Quebec	Estimate	12.6
		Margin of error	12.8
	Ontario	Estimate	12.5
		Margin of error	11.6
	Manitoba, Saskatchewan and Nunavut	Estimate	11.3
		Margin of error	14.6
	Alberta and Northwest Territories	Estimate	14.7
		Margin of error	14.2
	British Columbia and Yukon	Estimate	2.5
		Margin of error	3.6
Female ownership	≥ 0% and <50%	Estimate	13.4
		Margin of error	7.5
	50%	Estimate	10.4
		Margin of error	7.9
	>50%	Estimate	1.0
	Margin of error	2.0	
	0%	Estimate	12.4
		Margin of error	8.7
Exporter and non-exporter enterprises	Exporter	Estimate	16.6
		Margin of error	14.9
	Non-exporter	Estimate	9.9
		Margin of error	5.5
Rural and urban enterprises	Rural	Estimate	9.3
		Margin of error	8.9
	Urban	Estimate	11.4
		Margin of error	6.2
Visible minority ownership	Owners part of visible minorities	Estimate	0.4
		Margin of error	0.6
	Owners not part of visible minorities	Estimate	12.6
		Margin of error	6.0
Majority owner by age group	< 18 years old	Estimate	x
		Margin of error	
	18 to 29	Estimate	1.8
		Margin of error	3.7
	30 to 39	Estimate	12.6
		Margin of error	10.1
	40 to 64	Estimate	10.4
		Margin of error	6.4
	≥ 65	Estimate	x
		Margin of error	
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate	12.5
		Margin of error	7.1
	>0% and ≤ 10%	Estimate	9.4
		Margin of error	7.6
	>10% and ≤ 20%	Estimate	4.3
	Margin of error	8.1	
	>20%	Estimate	1.4
		Margin of error	2.1
Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate	10.2
		Margin of error	8.6
	>0% and ≤ 10%	Estimate	11.1
		Margin of error	7.0
	>10% and ≤ 20%	Estimate	6.6
	Margin of error	9.3	
	>20%	Estimate	x
		Margin of error	
Businesses by the average sales growth for the period of 1998 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	x
		Margin of error	
	>10% and ≤ 20%	Estimate	4.9
	Margin of error	9.8	
	>20%	Estimate	x
		Margin of error	
Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate	x
		Margin of error	
	≥0% and ≤ 10%	Estimate	10.9
		Margin of error	10.3
	>10% and ≤ 20%	Estimate	6.4
	Margin of error	13.1	
	>20%	Estimate	x
		Margin of error	
Businesses with cumulative sales growth for the period 1998 - 2001	>50%	Estimate	11.5
		Margin of error	11.4
Year that they started selling goods and services	2000-2001	Estimate	5.0
		Margin of error	5.2
	1998-1999	Estimate	5.6
		Margin of error	8.1
	Prior to and including 1997	Estimate	13.5
		Margin of error	7.1
First language of majority owner	English	Estimate	9.1
		Margin of error	5.1
	French	Estimate	14.5
	Margin of error	14.3	
	Other non-official language	Estimate	x
		Margin of error	
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate	x
		Margin of error	
	Trust company	Estimate	x
		Margin of error	
	Credit union and caisse populaire	Estimate	x
		Margin of error	
	Leasing company	Estimate	8.5
		Margin of error	5.4
	Manufacturer, dealer or supplier	Estimate	x
	Margin of error		
	Crown corporation or government institution	Estimate	x
		Margin of error	
	Other credit supplier	Estimate	x
		Margin of error	
Reason for requesting lease financing	Business/office space	Estimate	x
		Margin of error	
	Cars/light duty vehicles	Estimate	8.3
		Margin of error	10.7
	Heavy-duty trucks	Estimate	6.4
		Margin of error	9.1
	Computers, computer equipment	Estimate	11.2
		Margin of error	11.3
	Other office equipment	Estimate	6.2
		Margin of error	8.2
	Construction machinery and equipment	Estimate	x
		Margin of error	
	Manufacturing machinery and equipment	Estimate	x
	Margin of error		
Medical and health machinery and equipment	Estimate	x	
	Margin of error		
Other Reasons	Estimate	9.4	
	Margin of error	11.9	

**Table 85**  
**Type of first alternative credit supplier approached for lease financing**

Survey question: E16 What were the names of the other financing suppliers approached?			Chartered bank	Credit union or caisse populaire	Leasing company	Manufacturer, dealer or supplier	All other leasing suppliers
Applies to SMEs that approached at least one alternative credit supplier for lease financing. Applies to the first request from an alternative credit supplier							
			Percentage				
SME's by ↓	All SME's →	Estimate Margin of error	x	4.0 6.3	x	x	8.1 10.1
Number of full-time equivalent employees by size group	0	Estimate Margin of error	x	x	x	x	x
	1 to 4	Estimate Margin of error	x	x	x	x	x
	5 to 19	Estimate Margin of error	x	8.3 13.1	8.4 13.8	x	x
	20 to 99	Estimate Margin of error	x	x	x	x	x
	100 to 499	Estimate Margin of error	x	0.0 0.0	6.1 9.9	0.0 0.0	x
	Industry	Agriculture	Estimate Margin of error	x	x	x	x
Primary		Estimate Margin of error	x	x	x	x	x
Manufacturing		Estimate Margin of error	x	x	x	x	x
Wholesale and Retail		Estimate Margin of error	x	x	x	x	x
Professional services		Estimate Margin of error	x	x	x	x	x
Knowledge-based industry		Estimate Margin of error	x	x	x	x	x
Other industries		Estimate Margin of error	x	0.0 0.0	x	x	7.1 12.7
Region	Atlantic	Estimate Margin of error	x	x	x	x	x
	Quebec	Estimate Margin of error	x	x	0.0 0.0	x	0.0 0.0
	Ontario	Estimate Margin of error	x	0.0 0.0	x	x	x
	Manitoba, Saskatchewan and Nunavut	Estimate Margin of error	x	x	x	x	x
	Alberta and Northwest Territories	Estimate Margin of error	x	x	x	x	x
	British Columbia and Yukon	Estimate Margin of error	x	x	x	x	x
	Female ownership	≥ 0% and <50%	Estimate Margin of error	x	1.3 2.7	x	x
50%		Estimate Margin of error	x	x	x	x	x
>50%		Estimate Margin of error	x	x	x	x	x
0%		Estimate Margin of error	x	1.8 3.7	7.2 11.5	x	6.5 12.3
Exporter and non-exporter enterprises		Exporter	Estimate Margin of error	x	0.0 0.0	x	x
	Non-exporter	Estimate Margin of error	x	5.0 7.9	5.9 8.7	x	9.7 12.7
Rural and urban enterprises	Rural	Estimate Margin of error	x	x	x	x	x
	Urban	Estimate Margin of error	x	0.0 0.0	x	x	9.6 12.2
Visible minority ownership	Owners part of visible minorities	Estimate Margin of error	x	x	x	x	x
	Owners not part of visible minorities	Estimate Margin of error	x	4.0 6.3	x	x	8.1 10.2
Majority owner by age group	< 18 years old	Estimate Margin of error	x	x	x	x	x
	18 to 29	Estimate Margin of error	x	x	x	x	x
	30 to 39	Estimate Margin of error	x	x	x	7.0 11.1	0.0 0.0
	40 to 64	Estimate Margin of error	x	0.0 0.0	x	x	10.5 13.9
	≥ 65	Estimate Margin of error	x	x	x	x	x
Businesses by the ratio of research and development expenditure to investment expenditure	0%	Estimate Margin of error	x	4.8 7.7	x	x	9.4 12.3
	>0% and ≤ 10%	Estimate Margin of error	x	0.0 0.0	x	x	1.8 3.8
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x
	Businesses by the ratio of technology expenditure to investment expenditure	0%	Estimate Margin of error	97.2 5.8	2.7 5.8	0.1 0.1	0.0 0.0
>0% and ≤ 10%		Estimate Margin of error	6.0 9.8	0.0 0.0	x	x	x
>10% and ≤ 20%		Estimate Margin of error	x	x	x	x	x
>20%		Estimate Margin of error	x	x	x	x	x
Businesses by the average sales growth for the period of 1998 - 2001		<0%	Estimate Margin of error	x	x	x	x
	≥0% and ≤ 10%	Estimate Margin of error	x	0.0 0.0	6.1 11.5	x	4.4 6.6
	>10% and ≤ 20%	Estimate Margin of error	x	x	x	x	x
	>20%	Estimate Margin of error	x	x	x	x	x
	Businesses by the average sales growth for the period of 1996 - 2001	<0%	Estimate Margin of error	x	x	x	x
≥0% and ≤ 10%		Estimate Margin of error	x	x	x	x	x
>10% and ≤ 20%		Estimate Margin of error	x	x	x	x	x
>20%		Estimate Margin of error	x	x	x	x	x
Businesses with cumulative sales growth for the period 1998 - 2001		>50%	Estimate Margin of error	x	0.0 0.0	0.4 0.7	x
Year that they started selling goods and services	2000-2001	Estimate Margin of error	2.0 4.3	0.0 0.0	x	x	x
	1998-1999	Estimate Margin of error	x	x	x	x	x
	Prior to and including 1997	Estimate Margin of error	x	4.5 7.1	x	x	5.3 8.5
First language of majority owner	English	Estimate Margin of error	x	0.0 0.0	x	x	x
	French	Estimate Margin of error	x	x	0.0 0.0	x	0.0 0.0
	Other non-official language	Estimate Margin of error	x	x	x	x	x
Last financial institution approached for lease financing in 2001	Chartered bank	Estimate Margin of error	x	x	x	x	x
	Trust company	Estimate Margin of error	x	x	x	x	x
	Credit union and caisse populaire	Estimate Margin of error	x	x	x	x	x
	Leasing company	Estimate Margin of error	x	0.0 0.0	x	8.4 10.8	0.7 1.4
	Manufacturer, dealer or supplier	Estimate Margin of error	x	x	x	x	x
	Crown corporation or government institutor	Estimate Margin of error	x	x	x	x	x
	Other credit supplier	Estimate Margin of error	x	x	x	x	x
	Reason for requesting lease financing	Business/office space	Estimate Margin of error	x	x	x	x
Cars/light duty vehicles		Estimate Margin of error	x	x	x	x	x
Heavy-duty trucks		Estimate Margin of error	x	x	x	x	x
Computers, computer equipment		Estimate Margin of error	x	0.0 0.0	x	x	0.1 0.2
Other office equipment		Estimate Margin of error	x	x	x	x	x
Construction machinery and equipment		Estimate Margin of error	x	0.0 0.0	3.7 7.7	x	x
Manufacturing machinery and equipment		Estimate Margin of error	x	x	x	x	x
Medical and health machinery and equipment		Estimate Margin of error	x	x	x	x	x
Other Reasons		Estimate Margin of error	x	x	x	x	x

**Table 86**  
**Outcome of the lease financing request to the first alternative credit supplier approached**

Survey question: E17 Indicate whether the other leasing companies or financial institutions approved or turned down the request.			Full amount approved	Only part of the amount approved	Request turned down	Application pending/no result
Applies to SMEs that approached at least one alternative credit supplier for lease financing. Applies to the first alternative credit supplier approached						
Mark one only			Percentage			
SME's by	All SME's	Estimate	x	x	x	x
	→	Margin of error				
Number of full-time equivalent employees by size group	0	Estimate	x	x	x	x
		Margin of error				
	1 to 4	Estimate	x	x	x	x
		Margin of error				
	5 to 19	Estimate	x	x	x	x
		Margin of error				
Industry	20 to 99	Estimate	x	x	x	x
		Margin of error				
	100 to 499	Estimate	x	x	x	x
		Margin of error				
		Estimate	x	x	x	x
	Margin of error					
Region	Agriculture	Estimate	x	x	x	x
		Margin of error				
	Primary	Estimate	x	x	x	x
		Margin of error				
	Manufacturing	Estimate	x	x	x	x
		Margin of error				
	Wholesale and Retail	Estimate	x	x	x	x
	Margin of error					
Female ownership	Professional services	Estimate	x	x	x	x
		Margin of error				
	Knowledge-based industry	Estimate	x	x	x	x
		Margin of error				
	Other industries	Estimate	x	x	x	0.0
		Margin of error				0.0
Exporter and non-exporter enterprises	Atlantic	Estimate	x	x	x	x
		Margin of error				
	Quebec	Estimate	x	x	5.8	x
		Margin of error			12.3	
	Ontario	Estimate	89.7	4.9	1.0	4.4
		Margin of error	14.4	9.3	2.2	7.3
	Manitoba, Saskatchewan and Nunavut	Estimate	x	x	x	x
	Margin of error					
Rural and urban enterprises	Alberta and Northwest Territories	Estimate	x	x	x	x
		Margin of error				
	British Columbia and Yukon	Estimate	x	x	x	x
		Margin of error				
		Estimate	x	x	x	x
	Margin of error					
Visible minority ownership	≥ 0% and <50%	Estimate	x	x	x	x
		Margin of error				
	50%	Estimate	x	x	x	x
		Margin of error				
	>50%	Estimate	x	x	x	x
	Margin of error					
Majority owner by age group	0%	Estimate	x	x	x	x
		Margin of error				
	0%	Estimate	x	x	x	x
		Margin of error				
Businesses by the ratio of research and development expenditure to investment expenditure	Exporter	Estimate	x	2.4	x	7.2
		Margin of error		4.2		11.4
	Non-exporter	Estimate	x	x	x	x
		Margin of error				
		Estimate	x	x	x	x
	Margin of error					
Businesses by the ratio of technology expenditure to investment expenditure	Rural	Estimate	x	x	x	x
		Margin of error				
	Urban	Estimate	x	x	x	x
		Margin of error				
		Estimate	x	x	x	x
	Margin of error					
Businesses by the average sales growth for the period of 1998 - 2001	Owners part of visible minorities	Estimate	x	x	x	x
		Margin of error				
	Owners not part of visible minorities	Estimate	x	x	x	x
		Margin of error				
		Estimate	x	x	x	x
	Margin of error					
Businesses by the average sales growth for the period of 1996 - 2001	< 18 years old	Estimate	x	x	x	x
		Margin of error				
	18 to 29	Estimate	x	x	x	x
		Margin of error				
	30 to 39	Estimate	x	0.0	x	x
	Margin of error		0.0			
Businesses with cumulative sales growth for the period 1998 - 2001	40 to 64	Estimate	x	x	x	x
		Margin of error				
	≥ 65	Estimate	x	x	x	x
		Margin of error				
		Estimate	x	x	x	12.2
	Margin of error				13.5	
Last financial institution approached for lease financing in 2001	>0% and ≤ 10%	Estimate	x	1.4	1.6	x
		Margin of error		3.0	3.2	
	>10% and ≤ 20%	Estimate	x	x	x	x
		Margin of error				
	>20%	Estimate	x	x	x	x
	Margin of error					
Reason for requesting lease financing	0%	Estimate	x	0.0	x	4.2
		Margin of error		0.0		6.8
	>0% and ≤ 10%	Estimate	x	x	1.9	x
		Margin of error			2.5	
	>10% and ≤ 20%	Estimate	x	x	x	x
	Margin of error					
Year that they started selling goods and services	>20%	Estimate	x	x	x	x
		Margin of error				
	<0%	Estimate	x	x	x	x
		Margin of error				
	≥0% and ≤ 10%	Estimate	x	5.1	x	x
	Margin of error		10.9			
First language of majority owner	>10% and ≤ 20%	Estimate	x	x	x	x
		Margin of error				
	>20%	Estimate	x	x	x	x
		Margin of error				
		Estimate	x	0.5	x	x
	Margin of error		0.9			
Last financial institution approached for lease financing in 2001	English	Estimate	x	x	5.8	x
		Margin of error			12.3	
	French	Estimate	x	x	x	x
		Margin of error				
	Other non-official language	Estimate	x	x	x	x
		Margin of error				
	Chartered bank	Estimate	x	x	x	x
		Margin of error				
	Trust company	Estimate	x	x	x	x
		Margin of error				
Credit union and caisse populaire	Estimate	x	x	x	x	
	Margin of error					
Leasing company	Estimate	x	3.0	x	11.8	
	Margin of error		6.2		14.1	
Manufacturer, dealer or supplier	Estimate	x	x	x	x	
	Margin of error					
Crown corporation or government institution	Estimate	x	x	x	x	
	Margin of error					
Other credit supplier	Estimate	x	x	x	x	
	Margin of error					
Reason for requesting lease financing	Business/office space	Estimate	x	x	x	x
		Margin of error				
	Cars/light duty vehicles	Estimate	x	x	x	x
		Margin of error				
	Heavy-duty trucks	Estimate	x	x	x	x
		Margin of error				
	Computers, computer equipment	Estimate	x	2.6	x	x
		Margin of error		5.9		
	Other office equipment	Estimate	x	x	x	x
		Margin of error				
Construction machinery and equipment	Estimate	x	x	x	5.9	
	Margin of error				12.9	
Manufacturing machinery and equipment	Estimate	x	x	x	x	
	Margin of error					
Medical and health machinery and	Estimate	x	x	x	x	
	Margin of error					
Other Reasons	Estimate	x	x	x	x	
	Margin of error					